

## **Resident Indians – Salaried Persons-**

- Photo ID, Date of birth & Signature proof (PAN card copy is mandatory)
- Residence address proof for current as well as permanent address (Utility bill or address verification by employer on letterhead)
- Photographs of all applicants duly self attested on the front side
- Relationship proof between the applicants.
- Latest three months salary slip duly attested by the employer. In case you have any variable pay (performance linked bonus etc) then salary slip of 6 months or 1 year whichever is applicable showcasing the variable component
- Current CTC letter from company.
- Latest six months bank statement of all bank accounts (Attested by the bank)
- Latest 2 yrs Form 16 and ITR
- Copy of appointment letter/ Contract letter. Also, copy of appointment and relieving letters of the jobs joined in last 3 yrs
- Highest qualification proof
- In case of any existing loan, the loan track showcasing the current status of loan is required along with 6 months original bank statement of the A/c from which emi is going.
- Investment proof (LIC, FD, NSC), if any
- Processing fees cheque
- Copy of property papers

## **Some key points to note-**

- Customer's own contribution (apart from the loan amount) towards payment to the builder, should be paid before the loan disbursement (In all down payment, CLP & Flexi plans)
- It is mandatory for all the property owners to be included in the loan application
- The age of financial & non financial applicants should not exceed 60yrs & 75yrs respectively at the end of loan tenure.
- If co-applicant's income is to be included for loan then all documents mentioned above (1 to 12) are required for co-applicant. If co-applicant's income is not to be included for loan eligibility then documents mentioned from point 1 to 4 are required for co-applicant.
- All the submitted documents (if not original) needs to be self attested
- Salary in bank statement should match the salary slips provided for all months
- Sign on id proof should match sign on application form