

- ✓ Duly filled in **application form & credit information**
- ✓ **KYC documents** of applicant and co-applicant/guarantor(if any):
 - ❖ Identity proof (PAN card/Voters ID/Passport/Aadhaar etc)
 - ❖ Address proof (Driving license/Passport/Aadhaar etc)
 - ❖ Latest passport size two photographs
- ✓ For salaried - **income proof** i.e. last 2 year's ITR/Form 16, latest 3 salary slips and proof of other Income if any (In case not reflecting in ITRs/Form 16).
- ✓ For other than salaried - **income proof** i.e. last 3 year's ITR and proof of other Income if any (In case not reflecting in ITRs/Form 16).
- ✓ **Bank statement** of last 6 months.
- ✓ **Property documents** (based on proposed property i.e. Flat/House/Plot):
 - ❖ Agreement to sell/Allotment letter.
 - ❖ Copy of property ownership documents: Title deed/Original Sale Deed/Share Certificate(s) issued by the society and other link parent documents conveying the ownership. It should be ensured that in case of 2nd or onwards sale, all the original documents must be in the possession of the owner/seller.
 - ❖ Advance payment receipts/own contribution receipts
 - ❖ Copy of approved plan by local body
 - ❖ NOC from Builder/Developer/Society
 - ❖ Statutory and regulatory approval of construction of proposed residential unit as per state laws.
 - ❖ In case of construction/extension/repairs/renovations, estimate cost of construction /extension/repairs/renovations.
- ✓ Additional documents in case of **Take-over** from other Bank/FI:
 - ❖ Sanction letter
 - ❖ Statement of account for last 12 months.
 - ❖ List of documents held with the Bank/FI (On letter head)
 - ❖ Authority letter from applicant authorizing the Bank/FI to directly handing over the security documents to our Bank's authorized officials.
- ✓ Additional documents in case applicant/co-applicant is **NRIs**:
 - ❖ Employment contract or offer letter (if the employer contract is in any language other than English, the same has to be translated into English and attested by the employer/Indian Embassy).
 - ❖ Latest work permit.
 - ❖ Copy of passport.
 - ❖ Local address proof, if any.
 - ❖ Visa stamped on the passport.
 - ❖ Identity card issued by current employer.
- ✓ If NRI applicants execute the power of attorney (POA) document abroad, then the same has to be attested by respective Indian Embassy