

CORP HOME LOAN SCHEME
CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION

Please Tick the documents that are produced in the number column:

PART - A : Common Documents		Yes	No
1	Address Proof & Age Proof (Ration Card, Voter Identification Card, Passport, SSC Certificate or PAN - Card) [Applicable to new customers]		
2	Net-worth Statements - Details of Assets and Liabilities of Borrower / Guarantor [Format available in the Branch]		
3	Two Passport size photographs of the Applicant and Guarantor.		
4	Documents of title in case of own property OR Documents evidencing Seller's title in case of purchase of property i.e., Sale Deed and earlier title deeds (copies).		
5	Up-to-date encumbrance certificate tracing title for the past 25-30 years.		
6	House property Tax-paid receipts.		
7	Legal Opinion on title to property from Bank's approved advocate to be obtained through the branch.		
PART - B : Property based data / information			
For Purchase of Ready-built House / Flat:		Yes	No
1	Copy of Approved Plan and Building Licence		
2	Valuation report from approved Civil Engineer to be obtained through the Branch.		
3	Proof of advance payment, if any.		
4	(a) Agreement for sale between applicant and the seller of house property – containing terms of payment. (b) For flats the Agreement for sale is for the sale of undivided interest in the land and right to construct flat there of. (c) Where the flats are under construction and possession is not immediate, Tripartite Agreement between -Builder/Promoter, Buyer [Applicant] and the Bank has to be entered with <i>Builder's consent letter to this effect to be produced.</i>		
5	Copy of Occupancy Certificate issued by the local authority.		
For House Construction & Extension:		Yes	No
1	Copy of approved plan / licence for construction		
2	Estimate report from Civil Engineer		
3	For the additional construction proposed to an existing old structure, certificate to be obtained from Bank's approved valuer in respect of the value of the property and also future / residual life of the building.		
For Repairs & Renovation			
1	Details of repairs and renovation as estimated by the Civil Engineer		

PART - C : Applicant based data / information	Yes	No
For Salaried Persons: 1 Latest Salary Certificate (showing particulars of deductions for other loans, if any) 2 Latest Income Tax Assessment Order / Return / Tax paid Receipt		
For Professionals: 1 Copies of Balance Sheet and Income Statement for the past three years duly certified by Chartered Accountant		
For Agriculturists: 1 Income Certificate issued by the Revenue Authority		
For Businessmen: 1 Copies of Balance Sheet and Profit & Loss account for the past three years. 2 Latest Sales Tax Assessment order and Tax paid receipt in case the applicant is a Sales Tax Assessee.		
PART - D : General	Yes	No
1 Statement of Loan account - where the proposal is for take-over of an existing Housing Loan from another Bank or Financial Institution. 2 Where applicant is non-account holder, Post Dated Cheques towards EMIs to be given on loan sanction. 3 Whether the applicant is interested in life cover under Corp Jeevan Griha Raksha Scheme.		

NOTE: The check list is only indicative. The Check List is intended to help the housing loan applicants to become aware of basic requirements, which will enable the Bank to process the application quickly. The bank reserves the right to accept or reject any application, without assigning any reasons. Neither the Bank nor any of its officials are liable for any delay and/or lapse on part of any third party.