

CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION
Please mark [✓] the documents that are produced

PART - A : Common Documents		Yes	No
1	Address Proof & Age Proof of the applicant/s and guarantor / s (Voter Identification Card, Passport, SSC Certificate or PAN - Card/ Ration Card / Driving Licence etc.)		
2	Net-worth Statements - Details of Assets and Liabilities of Borrower / Guarantor [Format available in the Branch] duly certified by the Chartered Accountant where the loan amount is for Rs.25 lakhs and above.		
3	Two Passport size photographs of the Applicant , Co -applicant/s and Guarantor.		
4	Documents of title for property and/ or all the link documents evidencing title of the property, i.e. Sale Deed and earlier title deeds.		
5	Up to date encumbrance certificate for the past 13 years.		
6	Latest property Tax-paid receipts.		
7	Legal Opinion on title to property from Bank's approved advocate to be obtained through the branch.		
8	Copy of Approved Plan and Building Licence		
9	Valuation report from approved Civil Engineer to be obtained through the Branch.		
10	Copy of Occupancy Certificate issued by the local authority.		

PART-B : Income proof & other documents			
For Salaried Persons:			
11	Salary Slip/Certificate (showing particulars of deductions for other loans, if any) for 3 months		
12	Income Tax Assessment Order / Return for the past 3 years.		
For Professionals :			
13	Copies of Balance Sheet and Income Statement for the past three years duly certified by Chartered Accountant		
14	IT assessment order>Returns for the past 3 years		
15	Statement of account for the last 6 months from the existing banker .		
For Businessmen :			
16	Copies of Balance Sheet and Profit & Loss account for the past three years.		
17	IT Returns/Assessment order and tax paid receipt for the past 3 years		
18	Statement of account for the last 6 months from the existing banker.		
19	Where applicant is non-account holder, Post Dated Cheques /ECS mandate towards EMIs to be given.		

NOTE: The checklist is only indicative. The Check List is intended to help the 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 is liable for any delay and/or lapse on part of any third party.