

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 applicant/s and guarantor/s (Voter Identification Card, Passport, SSC Certificate or PAN - Card, Ration Card, Driving licence etc)		
2	Two Passport size photographs of the Applicant , Co -applicant and Guarantor.		
3	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.		
4	Documents of title in case of own property and/ or all the link 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 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	Wherever applicant/s are having Savings/Current /Loan accounts with other Bank/s, account statement for the last one year.		
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 thereof. (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. Builder's consent letter to this effect to be produced.		
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/ Architect		
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.		
4	Local authority's permission for additional construction.		
For Repairs & Renovations :		Yes	No
1	Details of repairs and renovation as estimated by the Civil Engineer/ Architect		

For Take over of Loans :		Yes	No
1	Confidential opinion from other banks showing status of the account, copy of the sanction, copy of pass book/Statement of account.		
2	In case the building is under construction, loan account statement.		
PART - C : Applicant based data / information			
For Salaried Persons:		Yes	No
1	Salary slip/ Certificate (showing particulars of deductions for other loans, if any) for 3 months		
2	Latest Income Tax Assessment Order / Return / Tax paid Receipt, if any		
For Professionals :		Yes	No
1	Copies of Balance Sheet and Income Statement for the past three years duly certified by Chartered Accountant		
2	IT returns and/or Assessment order for past 3 years.		
3	Statement of account for the last 6 months from the existing banker.		
For Agriculturists :		Yes	No

1	Income Certificate issued by the Revenue Authority / any other Competent Authority		
For Businessmen :		Yes	No
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.		
3	IT returns and/or Assessment order and tax paid receipt for past 3 years, if any.		
4	Statement of account for the last 6 months from the existing banker.		
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	Statement of account for the last 6 months from the existing banker.		
3	Where applicant is non-account holder, Post Dated Cheques towards EMIs to be given on loan sanction.		
4	Whether the applicant is interested in life cover under Corp Jeevan Griha Raksha Scheme. If Yes, submit separate prescribed application.		
NOTE: The checklist 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 is liable for any delay and/or lapse on part of any third party.			