

**Income Source: Non Resident Indian**

**Product: Home Loan Balance Transfer**

### **Personal Documents**

- ID & Age Proof (PAN CARD/ Aadhar Card/ Driving License/ Voter ID)
- Abroad Address Proof
- Latest 3 Months pay slips
- 6 Months bank statement where salary is being credited with 6 salary credits
- Six months bank statement of NRE/NRO account where amounts are frequently transferred from abroad
- W2 forms of last 3 years (Employer Tax deducted copy)
- Complete 32 pages of Passport photocopy
- Latest Visa photo Copy
- Complete profile of applicant with previous experiences
- Company profile
- GPA copy which is to be notarized there infavour of blood relative
- HR mail ID for employment verification
- Appointment letter and confirmation letter of service
- All Qualification certificates
- One cheque leaf towards the processing fee from NRE/NRO Account
- 2 photographs of applicant and co-applicant
- If work experience is less than 2 years in present company then previous company Relieving letter, Experience letter, Present company appointment Letter
- GPA Holder ID Proof
- GPA Holder Address Proof

### **If desired product is Balance Transfer then additional documents required are**

- One year repayment track record from present bank
- Current outstanding letter
- Document for List of Documents deposited infavour of the account

### **Property Documents**

- Sale Deed Infavour of Applicant or Co-applicant
- Link documents for last 15 years (Copies of all deeds and agreements)
- Encumbrance certificate recording all 15 years transactions
- Approved plan of construction
- Tax Paid receipts

**Note: ID & Age Proof is mandatorily required for Applicant and Co-applicant**