

Personal Documents – Salaried

- ID & Age Proof(**PAN Card**) - **Mandatory**
- Secondary Government ID Proof (Passport/Driving License/Aadhar Card/Voter ID))
- Company ID
- Address Proof(Land Line bill/Credit Card Statement/Passport/Electricity Bill/Bank Statement)
- HR Letter confirming Date of joining, Employee No, Designation and present residential address - **Mandatory**
- 3 Months Pay slips
- 6 months bank statement of Salary Account with 6 Salary credits
- Form 16 and ITR for latest 3 years
- Colour Passport size photographs of Applicant & Co-applicant
- Highest qualification Proof
- Customers profile or Resume - Optional
- Loan statements from opening of loan accounts for existing loans if any
- Marriage certificate if wife is an applicant or co-applicant
- Previous work experience proof
- Assets and Liabilities statement with proof - Mandatory

*If Work experience is less than **3** years in present company then **previous company relieving letter, experience letter, form 16** with filed **ITR** and **present company appointment letter** is also required.*

Balance Transfer Additional Documents

- Loan track from the starting of the loan account
- List of Documents deposited
- Loan Sanction Letter & Outstanding letter

Property Documents

- Sale Deed
- Complete 20 Years Link Documents
- Approved plan of Construction
- Tax Paid Receipts
- Encumbrance Certificate till date (Covering all 20 years transactions)

Post Sanction Documents – Balance Transfer

- Latest Encumbrance certificate – Till date
- Latest Tax Paid Receipt
- Home Loan Agreements Signatures & Sanction Letter Signatures
- Sanction Conditions if any
- MOD **0.2%** of Loan Amount