

Home Loan

Self-Employed (Professional) (For applicant and co-applicant)

PROPERTY DOCUMENTS

1. Prior deeds for the last 15 years (Copy)
2. Latest Location sketch & certificate (Copy).
3. Latest Possession certificate (Copy).
4. Encumbrance certificate for the last 15 years (Copy).
5. Latest Land / Building Tax receipts (Copy).
6. Approved plan & Building permit

PERSONAL DOCUMENTS

- 1,Aadhaar Card.
- 2,PAN Card (For the persons whose incomes are considered for loan)
- 3,passport size photographs
- 4,Processing Fee cheques
- 5,Educational qualification certificate.

INCOME DOCUMENTS

- 1,Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant.
- 2,Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant. Along with the all schedules).
- 3,Bank Statement for the last 1 year for the Savings Account &Current Account.
- 4,Running CC limit/OD Limit statement for last 6 months
- 5,Copy of either Shop & Establishment License / GST Registration or any other mandatory license / registration
- 6,Latest two year Form-16
- 7,Practice Certificate.
- 8,Salary Certificate (in case of doctors having salaried income.
- 9,Copy of Educational Qualification Certificate.
- 10.Copy of Advance Tax paid / self assessment tax paid Challan.
- 11,Details of Contract (if applicable).
- 12,Copy of Tax Deduction certificate / Form - 16A (if applicable).
- 13,Copy of the Partnership Deed (if Applicable),
- 14,letter of authority to borrow (If applicable).
- 15,Brief Business Profile on the Letter Head of the firm by the applicant.(State how large is the client in his business in the city, location,infrastructure, Area in sq ft of the business premises, Customer segmentation, brands sold, Average margins, Expansion plans, future prospects etc.).

All pages of all documents to be self attested

DIRECT SALES ASSOCIATES OF MAJOR BANKS & NBFC'S