

## **Checklist for Home Loan & Loan Against Property**

*Use this checklist to verify all critical aspects before applying for a home loan or loan against property*

### **KYC Document (Any one of the following OVDs as per RBI policy)**

- Passport
- Driving License
- Proof of possession of Aadhaar number
- Voter's ID
- Job Card by NREGA signed by State Government officer
- Letter issued by the National Population Register with Name and Address

### **Date of Birth Proof (Any one of the following)**

- Passport
- PAN Card
- Aadhaar Card with DOB
- Driving License
- Birth Certificate
- SSC Marksheet

### **Signature Proof (Any one of the following)**

- Passport
- PAN Card
- Banker's verification
- Notarized affidavit with ID & Address proof (not applicable for financial applicant)

### **Proof of Income - Salaried Individuals**

- Latest 2 – 3 months pay slips
- 6 months pay slip / 2 years bonus proof (if variable pay)
- 6 months bank statement showing salary credits
- Last 1 year Form 16 (or employment continuity proof) with Auth./Digital Signature

### **Proof of Income - Self Employed**

- 2 years ITR, Computation of Income, P&L, Balance Sheet with CA seal and sign
- For Asha HL: 1 year ITR, Computation, P&L, Balance Sheet with CA seal and sign
- Tax Audit Report (if turnover > ₹1 Cr or receipts > ₹25 Lakhs)
- 6 months personal and business bank statements
- CPC and tax paid challan (if ITR not digitally signed)
- Business continuity proof (3 years for HL/LAP)

- Existing loan details and 6-month EMI deduction bank statement
- Latest Share Holding Pattern or List of Directors signed by Company Secretary

### **Proof of Income - NRI Salaried**

- 3 months pay slips
- Appointment/contract letter
- Continuous Discharge Certificate (for shipping cases)
- 6 months domestic NRE/NRO A/c statement
- 6 months international salary A/c statement
- Overseas credit report
- Valid visa copy / OCI card
- Passport copy
- POA details

### **Balance Transfer / Takeover of Loan from Other Bank or Financial Institution**

- Existing loan details and 6-month EMI deduction bank statement
- Sanction letter / SOA / RPS / Loan Agreement copy showing loan structure

### **Lease Rental Discounting (LRD)**

- 6 months Bank Statement with rent credits
- Registered valid lease agreements
- Last 2 years ITR, Computation, P&L, Balance Sheet with CA sign and seal
- 26AS for the last year
- 12 months SOA for BT proposal with latest outstanding
- 2 years audited financials & operative account (if Partnership Firm)

### **Where Applicants are Partners / Directors / Firms / Pvt Ltd Co.**

- Partnership Deed, List of Partners, NOC (as per Axis format)
- Firm's audited ITR with complete financials
- Authority letter signed by all partners (if Firm is guarantor)
- Board Resolution (if Company is applicant) as per Axis format
- Certificate of Incorporation, MOA, AOA
- DIN of Directors / Board Resolution (as per Axis format)
- Company's latest 2 years ITR, Computation, P&L, Balance Sheet with CA seal
- Shareholding pattern or list of directors signed by Company Secretary
- Tax Audit Report (if applicable)

### **Other Important Documents and Checks**

- Duly filled and signed application form with latest passport photo

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- Self-attestation and original seen/verified seal on all documents
  - Processing fees cheque/payment
  - PAN card mandatory for financial applicants; Passport & Visa for NRIs
  - Aadhaar mandatory for CLSS (PMAY) applicants
  - Declaration of relation with director/senior officer of the bank
  - BO Declaration with KYC for non-individual entities
  - UDIN require