

HOME LOAN (BALANCE TRANSFER FROM OTHER BANKS)

DOCUMENTS FOR SALARIED NRI (For applicant and co-applicant)

PERSONAL DOCUMENTS

1. Valid passport and visa copy with entry-exit page
 2. Permanent and overseas address proof
 3. Three passport size photographs
 4. Power of Attorney (In format-attached)
- Qualification Proof of highest qualification acquired

INCOME DOCUMENTS

1. Salary Certificate or Latest 3 months salary slips
2. Latest 6 months salary credited Bank statement (Overseas a/c).
3. Latest 6 months NRE/NRO Bank statement.
4. Work permit / Job Contract letter and Work id card copy
5. HR mail id (An employment confirmation mail will be send to this official mail id of the HR and the HR has to reply for that)
6. Previous employment details if less than 2 years in current employment
7. Overseas Credit report (Only if applicable. Not applicable for countries in the Middle-East)

All pages of all documents to be self attested.

PROPERTY DOCUMENTS (BALANCE TRANSFER FROM OTHER BANKS)

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

FROM THE EXISTING BANK

1. List of Documents (On their letter head signed and sealed by the authorized bank official mentioning whether it is original / copy)
2. Latest Outstanding letter including foreclosure charges and loan a/c number (On their letter head signed and sealed by the authorized bank official)
3. Repayment Track Record (On their letter head signed and sealed by the authorized bank official)