

Provisional list of documents Required for Retail Loans:

1. Common documents:

- a. Application form duly complete and signed.
- b. Two passport size photographs
- c. Age proof
- d. Address & Identity proof
- e. Income Proof
 - i. Salaried Class:
 - Original/Certified copy of the latest salary slips for the past 3 months.
 - ITR/ Form No. 16 of last 3 years (Wherever applicable)
 - ii. Business/Other individuals:
 - Proof of Business & address.
 - ITRs and Audited/Certified Balance Sheets (Wherever applicable) for the last 3 years of business/activity.
- f. Personal Asset & Liability statement
- g. Bank Account Statement for the last 6/12 months. (in case of Other Bank)
- h. Loan account statement for last six months (if availed from any other Bank/FII)
- i. Bio-data covering educational qualifications, age, job experience, nature of profession/business etc., with necessary proof.
- j. Proof of income of spouse/parents/earning children, whichever is applicable, where the same is to be considered for determining loan amount/repaying capacity, if applicable
- k. Guarantor forms along with net worth proof / income proof. (if applicable)
- l. Guarantor's IT returns of last 2 years.
- m. Undertaking from the employer for remittance of monthly installment, wherever feasible.

2. Loan specific documents:

a. Home Loan

- Proof of advance/margin payments made for purchase of the residential unit.
- Copy of approved map/plan of proposed construction / purchase.
- Permission from competent authority for construction of flat/house
- Agreement for sale / sale deed / detailed cost estimate from Architect / Engineer for the property to be constructed.
- Allotment letter from the co-operative society/ association of apartment owners/ Development Authorities/ others.
- Other documents depending upon –

- i. Property to be purchased directly from builder (ready / under construction).
- ii. Property belonging to a Registered Co-operative Housing Society.
- iii. Purchase in resale.
- iv. Direct sale by any Development Authority.
- v. Construction of house on a separate plot of land.

b. Car/Vehicle Loan

- Quotations of Car / Vehicle to be purchased
- In case of old vehicle- Valuation documents and fitness certificate of the vehicle.

c. Education Loan

- Previous year Mark sheets viz 10th, 12th etc
- Proof of admission/Allotment of seat
- Probable expenditure including fee schedule
- Passport, VISA (Study abroad)

d. Business Loan

- Documents related to sales/turnover (balance sheet/ Challans etc), GST Returns if applicable
- Quotations of machinery/equipment to be purchased.
- In case of purchase of shop/commercial space- Agreement/ Property related documents.
- Projections

e. Mortgage Loan

- Paper of Immovable Property proposed to be mortgaged.

f. PSB Rent

- Rent agreement
- Paper of Property to be mortgaged.

Note: Further, the Bank shall conduct legal scrutiny, valuation report and due diligence (wherever applicable) and cost for the same shall be borne by the applicant. In addition, product specific requirements may be listed and given to the applicant.