



CHECKLIST FOR AVAILING HOUSING LOAN

Following are the documents required for housing loan

Sr. No.	Particulars	Documents required
1	Proof of identity	<ul style="list-style-type: none">▪ Pan Card▪ Driving License▪ Election Card▪ Latest 2 colour photograph
2	Proof of residence	<ul style="list-style-type: none">▪ Copy Of Passport▪ Ration card▪ Electricity Bill▪ Telephone Bill▪ Index II▪ Driving license
3	Financial details	
	For salaried person	<ul style="list-style-type: none">▪ Salary slip for last 3 months
	For business person	<ul style="list-style-type: none">▪ Vat No. & CST No▪ Service Tax Registration if applicable▪ Copy of PAN▪ Copy of Shop Act (front & back side)
4	Financial details	<ul style="list-style-type: none">▪ For last 3 years -▪ Financial Audited Statements▪ IT Returns▪ Computation of Income▪ Form No. 16 .▪ All Saving Bank Account Statement for last three months▪ Details of Drawings▪ All Secured / Unsecured Loan account statements from beginning to latest▪ All sanction letters of Loans along with Pre-Emi Statement , if any
5	Legal Documents for creating mortgage	<ul style="list-style-type: none">▪ Copy of Agreement of Flat with Developer and Payment receipts .

If property is held in joint names following information would be needed for all the joint holders as they would be treated as co-borrowers to the loan