

Documents to be submitted Before loan disbursement

Document	Checks & controls
Loan Agreement and Annexures	• Loan agreement as per product type • Annexures to be duly filled, signed & stamped as per state law: - MII (Most Important Information) pages - MCLR consent letter - Schedule of loan agreement - List of Documents (LOD) - Loan restriction letter (if any) - Disbursement request letter - For NRIs – franked GPA document - Indemnity for under construction cases in plot loans - Guarantor agreement (if applicable) • Any alteration/correction to be authenticated by applicants
National Automated Clearance House (NACH) mandate/ Standing Instruction (SI) form and Security Cheques (SPDC)	• NACH / SI mandate with a signed cancelled cheque with A/C holder's name as per bank records • SPDC - 3 undated security PDCs equivalent to EMI amount - 1 undated cheque with amount kept blank - 1 cheque towards PEMI amount • SPDC favoring "AXIS BANK LTD LOAN A/C Customer Name"
Loan Cover/ Insurance Details	• Property insurance application form (mandatory) • General insurance application form (if applicable) • Life insurance application form (if applicable)
Processing Fee / Equitable Mortgage cheques	• Balance processing fee cheque (with clearance details) • Equitable mortgage charges / stamping charges favoring "AXIS BANK LTD A/C SERVICE CHARGES"
Property Documents	• Property documents as per type of transaction, according to bank's policy
For Balance Transfer / Takeover of loan from other bank / financial institution	• Original list of documents from previous financier • Latest 12 months loan A/C statement with latest outstanding letter • Existing loan details and 6 months bank statement from where EMI is deducted • Indenture of guarantee, undertaking of indemnity, forwarding letter and Annexures in Axis Bank format
Own Contribution Receipts	• Own contribution receipts • Bank statement reflecting debit of own contribution paid
Sanction Letter	• Duly accepted and signed by all applicants / power of attorney • All sanction conditions to be met
TDS	• If TDS is being paid by applicant – TDS challan & bank statement reflecting debit of TDS paid • If TDS is not paid by applicant – Undertaking cum indemnity to deduct TDS amount from disbursement
PSL Documents	• Financial documents (any of the below): - Audited balance sheet - CA certificate – original investment in Plant & Machinery - Copy of invoice (investment in Plant & Machinery) • Additional documents (any of the below): - Audited / Unaudited (Profit & Loss Account) - GST registration certificate • For LAP cases – PSL Annexures
Other Documents (to be collected if applicable)	• Letter from customer towards opting for EMI in case of partly disbursed case • Vernacular/indemnity bond • Dual name/dual sign affidavit • Credit Linked Subsidy Scheme (PMAY) affidavit • Amenities agreement duly signed by 3rd party/sellers • End use letter for Top Up/LAP/LAP top up cases