

Login checklist for Home Loan & Loan Against Property

Document category	Documents required						
KYC Document	Any one of the follwong KYC documents(OVD) to be collected as per extant policy of RBI:						
	<table><tr><td>Passport</td><td>Driving license</td><td>Proof of possession of Aadhaar number</td></tr><tr><td>Voter's ID</td><td>Job Card by NREGA signed by an officer of the State Government</td><td>Letter issued by the National Population Register containing details of Name, Address</td></tr></table>	Passport	Driving license	Proof of possession of Aadhaar number	Voter's ID	Job Card by NREGA signed by an officer of the State Government	Letter issued by the National Population Register containing details of Name, Address
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Date of Birth Proof	Any one of the following:						
	<table><tr><td>Passport</td><td>PAN Card</td><td>Aadhaar Card with DOB</td></tr><tr><td>Driving License</td><td>Birth Certificate</td><td>SSC Marksheet</td></tr></table>	Passport	PAN Card	Aadhaar Card with DOB	Driving License	Birth Certificate	SSC Marksheet
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Signature Proof	Any one of the following:						
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Proof of income	Salaried • Latest 2 months pay slip • Latest 6 months pay slip / 2 yrs bonus proof (in case of variable pay) • Latest 6 months bank statement showing salary credits • Latest 1 yrs Form 16 (or employment continuity proof) with Auth./Digital Signature						
	Self Employed • 2 yrs ITR, Computation of Income, P&L, Balance sheet (with applicable schedules) with CA seal and sign • For Asha HL - 1 yr ITR, Computation of Income, P&L, Balance sheet with CA seal and sign • Tax Audit Report (If Gross Turnover Exceeds Rs. 1 Cr or Gross Receipts Exceeds 25 Lac) • 6 months bank statements of personal and business accounts • If ITR is filled without digital sign - CPC and tax paid challan • Business continuity proof (3 yrs for HL/ LAP) • Existing loan details and 6 months bank statement from where EMI is deducted • Latest Share Holding Pattern duly signed by Company secretary / List of Directors						
	For NRI Salaried • 3 months pay slip • Appointment letter/contract letter • Continuos Discharge Certificate for Shipping cases • 6 month Domestic NRE / NRO A/c statement • 6 month international salary A/c statement • Overseas credit report • Valid visa copy / OCI card • Passport copy • POA details						

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Document category	Documents required
For Balance Transfer / Takeover of Loan from other bank / financial institution	- Existing loan details and 6 months bank statement from where EMI is deducted - Document showing applicant / co-applicant on loan structure- Sanction letter/ SOA/ RPS/ Loan Agreement copy
Lease Rental Discounting	Any one of the following: 6 months Bank Statement where Rent is getting credited - Registered Valid Lease agreements - Latest 2 Years ITRs' , Computation of Income, P&L, Balance sheet with all schedules with CA seal and sign 26 AS Last 1 Year - Last 12 Months SOA in case of BT Proposal along with latest outstanding - If Partnership Firm -2 yrs audited Financials & operative account
Where Applicants are Partners /Directors / Partnership Firm /Pvt Ltd. Co.	Partner / Partnership Firm - Partnership Deed, List of Partners, NOC as per Axis Bank format - Partnership Firm's audited ITR along with complete financials - Partnership authority letter on letterhead of the Firm signed by all partners in case - Firm to stand as guarantor Director / Pvt Ltd Company - Board Resolution (if Company is applicant) as per Axis bank format - Certificate of Incorporation, MOA, AOA - DIN of all Directors / Board Resolution if Company is applicant (as per Axis bank format) - For the company - Latest 2 yrs ITR, Computation of Income, P&L, Balance sheet with all schedules with CA seal and sign - Latest Share Holding Pattern duly signed by Company secretary / List of Directors - Tax Audit Report (Where Gross Turnover Exceeds Rs. 1 Cr or Gross Receipts exceeds 25 Lac)
Other Important Documents and Checks	- Completely filled and duly signed application form along with all applicants latest passport size photo - Self-attestation of borrowers on all documents and Original seen and verified seal along with Signature on all the Documents submitted - Processing Fees - PAN card for financial applicants (Individuals and Non-Individuals) and Passport and VISA for NRI are mandatory - Aadhar card is mandatory for Credit Linked Subsidy Scheme (PMAY) applicants - Declaration in respect of relation with director/ senior officer of the bank / any other to be mandatorily filled in the Application form - BO Declaration alongwith Application Form and KYC to be collected for Beneficial Owner(s) where Non-Individual entity is on loan structure - UDIN required where document is CA attested