

MODEL CHECK LIST FOR RETAIL LOANS

Documents Required:	
1	Application form duly complete and signed.
2	Two passport size photographs
3	Proof of Identification: (any one)
	o Photo Identity card issued by the current Employer.
	o Electoral ID Card
	o Passport
	o Driving Licence
	o Pan Card etc.
4	Proof of Residence: (any one)
	o Electoral ID Card
	o Passport
	o Electricity Bill
	o Telephone bill (Landline)
5	Original/Certified copy of the latest salary slips for the past 3 months. (Salaried Persons)
6	Proof of Business address, in case of non-salaried persons.
7	Personal Asset & Liability statement (in Bank's format)
8	Bank Account Statement for the last 6 months. (in case of Other Bank)
9	Loan account statement for last six months (if availed from any Bank/FII)
10	Copies of IT returns of last 3 years duly acknowledged by IT Deptt/IT assessment orders or Form No. 16.
11	Bio-data covering educational qualifications, age, job experience, nature of profession/ business etc., with necessary proof.
12	Guarantor forms along with net worth proof / income proof. (if applicable)
13	Guarantor's IT returns of last 2 years.
14	Undertaking from the employer for remittance of monthly installment, wherever feasible.
Property documents:	
1	Receipt for payments made for purchase of the residential unit.
2	Copy of approved drawings of proposed construction / purchase.
3	Permission from competent authority for construction of flat/house
4	Permission from competent authority under Urban Land Ceiling & Regulation Act, 1976
5	Agreement for sale / sale deed / detailed cost estimate from Architect / Engineer for the property to be Constructed.
6	Allotment letter from the co-operative society/ association of apartment owners.
7	Other documents depending upon -
	a) Property to be purchased directly from builder (ready / under construction).
	b) Property belonging to a Registered Co-operative Housing Society.
	c) Purchase in resale.
	d) Direct sale by any Development Authority.

e) Construction of house on a separate plot of land.

