

CHECK LIST

HOUSING LOAN

Indicative List of documents / papers

(In duplicate or triplicate depending upon powers of sanction) to be submitted by the applicants. Wherever photocopies are submitted, originals are to be submitted for verification by the appraising officer and certification on the photocopies

1.	Application in standard proforma		
2.	Identity proof and address proof of applicant, Co-applicant & Co-obligants		
3.	Passport size photographs of applicant, Co-applicant & Co-obligants		
4.	INCOME PROOF of applicant, Co-applicant & Co-obligants		
	Employees	Agriculturalist	Business & Prof. & self employed people
	Last pay certificate, Form 16 issued by the employer Undertaking letters from the employer.	Income Certificate by competent Revenue Authority in respect of income from agricultural and allied activities Documentary proof of land holding.	Income proof for the last 3 years supported by financial statements signed by Chartered Accountants / IT Returns/ Assessment orders
5.	Property statement of applicant, Co-applicant & Co-obligants		
6.	In the case of an employee drawing salary at the branch -Letter for recovery of the loan installments by debit to his account		
7.	In the case of an employee not drawing salary at the branch, a letter from the applicant in the format given as Annexure No: V and an irrevocable letter of undertaking from the employer		
8.	Post Dated Cheques for a minimum period of 12 months		
9.	Statement of Bank Accounts for the last 6 months satisfactory conducts on the account with us. Signature identification / attestation by the his Banker		
10.	A letter from the applicant declaring that he is not having any similar loan with any other branch of the bank or with any other bank.		
11.	Credit Rating sheet as per Cir-163/26/34 Dt.06.08.2010		
12.	Verification report from outsourcing agencies / Branch official		
13.	Credit Information Report from CIBIL		
14.	Declaration for giving information to CIBIL		
15.	Credit Investigation / Due diligence / Pre- sanction verification Report.		
16.	Certification of Inspection of Security		
17.	Letter of authority to pay the installment to the builder basing on the progress of work.		
18.	Copy /original title deeds of the sight		
19.	Original deed of conveyance of land, conveying the individual / proportionate share of land along with agreement for construction.		
20.	Copy of link document evidencing the title of the Vendor to the property sold tracing the title for the last 13 years.		
21.	Copy of the NIL Encumbrance Certificate on the immovable property proposed to be purchased or to be constructed covering immediate preceding 13 years to the date of application for housing loan.		
22.	Plan of the house/flat or apartment duly approved by the competent authority.		
23.	Location sketch of proposed house / flat		
24.	No objection certificate from the Urban Land Ceiling Authority for mortgaging the immovable property to bank in case of the location of the said property proposed to be purchased or constructed attracts Urban Land Ceiling Act.		
25.	If any of the documents attached to the application for housing loan are in a language other than English/Telugu, a true translation of the same into English		

	duly authenticated by a Notary shall be enclosed, where ever is required.	
26.	A declaration from the applicant indicating his financial resources for meeting the margin money/differential in the total cost of the plot/site/ house/flat or apartment.	
27.	Legal opinion and any other document stipulated by Legal Advisor / sanctioning authority	
28.	Legal Audit, wherever applicable.	
29.	Undertaking letter to adjust residual amount of Loan	
	ADDITIONAL DOCUMENTS INCASE OF CONSTRUCTION OF HOUSE	
30.	Detailed estimate of the proposed construction by our approved engineer.	
	ADDITIONAL DOCUMENTS INCASE OF OUT RIGHT PURCHASE OF BUILTUP HOUSE / FLAT	
31.	Allotment letter of the house / flat issued by the Housing Board,	
32.	Agreement for sale between vendor and purchaser with name and address of the vendor and purchaser.	
33.	Copies of prior documents of title to the property in possession of the vendor along with tax receipts	
34.	Copy of the approved plan and a letter from the vendor about the age of the house/flat	
35.	Detailed estimate of the cost of house in case of direct purchase of built up house by our approved engineer specifying the age and condition of the house.	
36.	Managers certificate for valuation of property	
37.	Certificate from the Approved Engineer about the present value, condition and life of the house/flat.	
38.	Development Agreement between the owner of the site and builder.	
39.	Original receipts for the payment to builder/vendor.	
40.	Receipt of delivery issued by Registrar of Assurance to deliver the original title deeds.	
41.	In case of HL to NRI (In addition to above) Copy of Passport & VISA	
42.	Work permit in the country of stay	
43.	Copy of agreement with the present employer	
44.	Undertaking letter to the effect that loan shall not be utilized for acquisition of Agricultural / plantation / farmhouse in India and he is eligible to acquire property in India as per FEMA Act.	
45.	GPA in favour of Spouse / Parents / Close blood relatives	
46.	In case of Takeover of Loan Letter of Pre-closer from Bank, mentioning the amount payable	
47.	Loan Account statement - Confirm that the Assêt is performing Asset	
48.	P & C Report of the applicant from the Bank.	