

CHECK LIST

Personal Loans

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.

1.	Application Form - Comp No: 1082 (Common application for P.B Schemes i.e. Vehicle loans, Clean Loans, Consumer loan etc.)		
2.	Photographs of the Applicant and Co-obligant(s).		
	Authentic Proof of Income of the Applicant and Co-obligant (s)		
	Salaried persons	Income Tax assesses	Non Income tax assesses
3.	Latest original salary certificate with full details of full name & designation of applicant, full name and address of the employer, whether confirmed in service or not, name and designation of the issuing authority, gross pay particulars of deductions and the net pay drawn.	Copy of the latest Income Tax Assessment Order with previous 3 years.	Any satisfactory documentary proof of income for the previous 3 years.
4.	Property statement of the Applicant and Co-obligant (s)		
5.	In the case of an employee drawing salary at the branch -Letter for recovery of the loan installments by debit to his account		
6.	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		
7.	Post Dated Cheques for a minimum period of 12 months		
8.	Statement of Bank Accounts for the last 6 months satisfactory conducts on the account with us. Signature Identification / attestation by the his Banker		
9.	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.		
10.	Latest original quotation from a local dealer for consumer durables proposed to be purchased with full details / description of the articles etc.		
11.	Stamped receipt / Invoice of the item purchased.		
12.	Wherever collateral security would be necessary, documentary proof of such securities. Copies of title deeds/documents relating to the property		
13.	In case of loan against NSC/KVP Certificate(s) – The original Bond(s) along with request letter to Post office for pledging the security in favour of the Bank.		
14.	In case of loan against Life Insurance Policy– The original Bond(s) with copy of latest Receipt towards payment of Premium along with request letter to LIC for assignment of the policy in favour of the Bank.		
15.	Credit Rating sheet as per Cir.163/26/34 Dt.06.08.2010		
16.	Verification report from outsourcing agencies / Branch official		
17.	Credit Information Report from CIBIL		
18.	Declaration for giving information to CIBIL		
19.	Credit Investigation / Due diligence / Pre- sanction verification Report.		
20.	Certification of Inspection of Security		
21.	Managers certificate for valuation of property		
22.	Undertaking letter to adjust residual amount of Loan		
23.	Legal Audit, wherever applicable		
	In case of Vehicle Loans : (In addition to above)		
	Latest original quotation from a local dealer for vehicle proposed to be purchased with full details of the vehicle		
24.	In case of used / second hand 4 Wheelers- Certificate from reputed Garage		
	Declaration from Vehicle Loan borrower that the vehicle on delivery would be hypothecated in favour of Bank with RTA.		
	Comprehensive Insurance Policy covering hypothecated security with bank's clause.		
	Stamped receipt / Invoice of the vehicle purchased.		

	Copy of RC book with hypothecation duly recorded in Bank's favour. Duplicate Keys of the vehicle	
25.	In case of AB Doctor + (In addition to above) In case of Companies and Trusts, certified copy of a Resolution of the Board of Directors of the company or Managing Committee of the Trust, for availing the loan from the bank for the purpose and duly mentioning the names of directors / members authorized to submit the loan Application Form to the bank and to execute the required documents for availing the loan. Certified copy of Partnership Deed in case of partnership firms. Property Statement of each partner/director/managing committee member. In case of loans for travel abroad, copies of Passport & VISA.	
26.	In case of Rent receivable – (In addition to above) Copy of lease deed Irrevocable letter of undertaking to credit the rent to Escrow account	
27.	In the case of loans for travel abroad for taking employment under AB Nightingale scheme. (In addition to above) a) Certified copy of India Board/University Mark List, degree, diploma etc., of basic qualifying examination. b) Certified copy of international qualifying examination like CGFNS (commission of graduates of Foreign Nursing Schools) / IELTS (International English Language Testing System) / NCLEX (National Council Licensure Examination) / NCSBN (National Council Licensure of State Boards of Nursing) to join as a nurse in US. c) Certified copy of valid Passport and Visa. d) Certified copy of employment offer letter/work permit. e) Certified copy of registration obtained by the recruitment agency.	
28.	In case of Mortgage Loan – (In addition to above) 1. Certified copy of the title deed indicating title to the property. 2. Copies of all link documents, 3. Tax paid receipts and 4. Approved plan of the house/flat. 5. Encumbrance certificate 6. ULC clearance, wherever applicable. 7. Valuation Report by approved valuer 8. Legal opinion and any other document stipulated by Legal Advisor / sanctioning authority In case of loan is applied against security on the basis of pari-passu charge- Copy of the title deed certified by the organization holding the charge on the property. Any other documents / papers (depending upon the scheme)	
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