

**REVISED
MODEL BANK
HOME LOAN**

Purchase of Flat/House / Construction of House / Extension (Improvement) of House

DOCUMENTS FOR SUBMISSION

	(Please tick whichever are enclosed)	
i.	Application Form duly filled in	
ii.	Self-Affidavit Income Certificate (only if the income is below taxable limit)	
iii.	Unique Identification - PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.	
iv.	Nationality Identification Proof	
v.	Proof of category (belonging to SC/ST/OBC/Minority etc.)	
vi.	Copy of Address Proof	
vii.	Income Proof - Original Salary slip / salary Certificate /other income.	
viii.	Latest I.T.Return/ I.T.assessment Order/Form no 16 if applicable	
ix.	Statement of Bank Accounts – last 6 months	
x.	A brief note on the nature of business/ activity / self-drawn attested financial statement / business license in case of self-employed.	
xi.	Valuation certificate from the approved Valuer, if not valued earlier.	
xii.	The approved plan of Construction.	
xiii.	Architects/Engineers Certificate confirming cost of construction / cost of repairs / Cost of improvements / cost of Extension.	
xiv.	Architects Certificate confirming expected life, fitness and future of Flat / House in case of purchase.	
xv.	Agreement for construction with Builder/Developer	
xvi.	NOC from Housing Society / Competent Authority	
xvii.	Affidavit-cum-Undertaking to the effect that the construction is in an authorized area, construction is strictly as per sanctioned plan/building bye- laws, loan is being availed for acquiring plot/house/flat for residential purpose only.	
xviii.	Receipt of advance payment made to builder / seller. If any	
xix.	Affidavit from the beneficiary that either he / she or any of the family members do not own a pucca house (all weather dwelling unit) in any part of India.	
xx.	Letter of Allotment of Property (where property is proposed to be purchased from builder / housing boards, etc)/OR Agreement to Sale (where resale property is proposed to be purchased), Title deeds / Lease Deed / Mutation in respect of pre-owned property, which is to be extended.	

ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION

We have received home loan application from Mr/Ms _____
Along with the above documents on DDMMYY _____

Place:

Date:

Signature

Seal