



DOCUMENTATION FOR HOME LOAN

LIST OF DOCUMENTS FOR SALARIED INDIVIDUALS

Sr. No	Documents Name
1	KYC Documents
2	Salary slip for the last 2 months / Salary Certificate (If variable components like Over Time and Incentives are reflected then salary slips for the past 6 months are required)
3	Latest Form - 16 if salary above ₹20,000/- per month
4	Copy of all bank pass books / bank statements for the past 3 months including front page
5	Company profile if it is a lesser known organization

LIST OF DOCUMENTS REQUIRED FOR SELF – EMPLOYED BUSINESSMEN

Sr. No	Documents Name
1	KYC Documents
2	Copy of last 2 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant
3	Copy of last 2 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant
4	Brief Business Profile on the Letter Head of the firm by the applicant
5	Bank Statement for the last 6 months for the Savings Account & Current Account, O/D Account
6	Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration or old ITRs evidencing business
7	Copy of the Partnership Deed, Memorandum of Associations, Articles of Association (if applicable)
8	Copy of Tax Deduction Certificate / Form - 16A (if applicable)
9	Details of Contract (if applicable)
10	Copy of Advance Tax paid / Self Assessment Tax paid challan

LIST OF DOCUMENTS REQUIRED FOR SELF – EMPLOYED PROFESSIONALS

Sr. No	Documents Name
1	KYC Documents
2	Copy of last 2 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant
3	Copy of last 2 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant
4	Brief Business Profile on the letter head of the firm by the applicant
5	Bank Statement for the last 6 months for the Savings Account & Current Account, O/D Account
6	Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration
7	Copy of the Partnership Deed, Memorandum of Associations, Articles of Association (if applicable)
8	Copy of Tax Deduction Certificate / Form – 16A (if applicable)
9	Details of Contract (if applicable)
10	Copy of Advance Tax paid / Self Assessment Tax paid challan
11	Copy of Educational Qualification Certificate
12	Copy of Professional Practice Certificate
13	Salary Certificate (in case of doctors having salaried income)

LIST OF DOCUMENTS REQUIRED FOR NON RESIDENT INDIANS

Sr. No	Documents Name
1	KYC Documents
2	Salary Certificate from the employer mentioning the name as in passport, date of joining, passport number, designation and latest salary and perquisites, in English.
3	Salary slips for the last 3 months / Salary Certificate (If variable components like overtime & incentives are reflected, then 6 months salary pay slips are required)
4	Latest Income Tax Returns (if applicant files IT returns in India).
5	For Self Employed Individuals, documents evidencing currently in business like Trade License, Registered Power of Attorney or agreement with sponsor, etc.
6	Passport copy with valid residence visa page.

Sr. No	Documents Name
7	Work Permit/ Labor contract copy / Photocopy of Identity card or any other proof of work / employment issued by concerned Government authorities.
8	Property related documents, detailed cost estimates from an Architect/ Engineer [from India].
9	Processing fee cheque drawn on applicant's bank in India or draft payable at the place where the application will be processed.
10	The income documents for salaried should be attested by the embassy official if documentary evidence like bank statement for credit salary or frequent remittance of fund to India is not available.
11	Copy of all overseas bank statements for the last 6 months, if any
12	Copy of NRE / NRO bank statement of the last 6 months
13	Power of Attorney (POA) if applicant is not available in India for signing of documents in DHFL's format.
14	Copy of Continuous Discharge Certificates

LIST OF DOCUMENTS NEEDED FOR KYC COMPLIANCE

National Housing Bank (NHB) had introduced Know Your Customer (KYC) Guidelines for Housing Finance Companies. We request you to co-operate with us in complying with these guidelines.

1	<p>Photo Id Proof(any one required)</p> <ul style="list-style-type: none"> • PAN Card • Passport • Voters ID Card • Driving License
2	<p>Residence Proof (any one required)</p> <ul style="list-style-type: none"> • Electricity Bill • Telephone Bill • Ration Card • Letter from Employer • Bank Statement / Pass book with address