Mauli Finserve

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Home Loan Documents Checklist

Tick off what you have. The exact list is confirmed by your lender once the application is underway — this is the usual shape of a request, not one lender's final list.

Every applicant and co-applicant

- [ ] Completed application form with photographs
- [ ] PAN
- [ ] Identity proof (government-issued photo ID)
- [ ] Current address proof
- [ ] Age proof
- [ ] Bank statements, last 6 months
- [ ] Existing loan and credit card statements

If you are salaried

- [ ] Salary slips, last 3 months
- [ ] Form 16, usually last 2 years
- [ ] Income tax returns where asked for
- [ ] Appointment letter, employment certificate or company ID
- [ ] Documents for a previous employer if you changed jobs within the year

If you are self-employed or own a business

- [ ] ITR with computation of income, last 2–3 years
- [ ] Profit and loss account and balance sheet
- [ ] Bank statements, business and personal, 6–12 months
- [ ] Business registration, licence or incorporation papers
- [ ] GST returns where registered
- [ ] Professional qualification and practice certificate
- [ ] Details of existing business borrowing and guarantees

Property papers

- [ ] Sale agreement or agreement to sell, and allotment letter
- [ ] Title documents and the chain of earlier ownership
- [ ] Approved building plan and commencement certificate
- [ ] Occupancy or completion certificate
- [ ] Encumbrance certificate
- [ ] Latest property tax receipts
- [ ] Society NOC and share certificate
- [ ] Builder's demand letter, for a staged purchase
- [ ] Lease deed and permission to mortgage, for leasehold land

If you are an NRI applicant

- [ ] Passport and valid visa
- [ ] Overseas address proof
- [ ] Employment contract, often requiring attestation
- [ ] Overseas salary slips and bank statements, plus NRE/NRO statements in India
- [ ] Power of attorney for someone in India to sign on your behalf

> **Start these first — they depend on other people, not on you:** society NOC and share certificate; the existing lender's outstanding statement and list of documents on a resale; lessor permission to mortgage on leasehold land; attestation of overseas documents and the power of attorney.

Mauli Finserve is a loan advisory service and does not sanction loans or set rates. Our advice costs you nothing — we are paid a commission by the lender once a loan is disbursed, never by you. Final eligibility, interest rates, fees and approval are decided by the lender. Contacting us is an enquiry, not a loan application.

Full guide: maulifinserve.com/guides/documents-usually-needed-for-a-home-loan-application