

BUYERS GUIDE

HOME LOANS

It is important to choose a good housing finance company which can handhold the customer right through his home buying process. Since a home loan is a long term commitment of 15-20 years, several factors like expertise, quality of service, in-depth domain knowledge and the company's level of commitment and transparency right through, the loan procedures, the fine print, quality of services offered and safe retrieval of the title deed are critical.

DOCUMENTS REQUIRED

GENERAL

Last 3 Months Pay Slips.
Latest Form - 16.
Latest 6 months Bank Statement showing Salary Credits.
Age & Residence Proof.
Latest Photographs with Signature.
Processing Fee Cheque.
Application duly filled & Signed by the Applicant(s).
Pan card.
Self attestation in all paper.

If less than two year in the present organization

Resume.
Relieving order from previous company.
Appointment order from existing company.

NON RESIDENT INDIANS

Last 3 Months Pay Slips.
Last 6 Months Bank statement (Salary credit).
Form 16.
Latest Photographs with signature.
Passport copy.
Processing fee Cheque.
Personal profile.
NRI Bank statement.
WLL 2 Form.
Work Permit.
Latest Increment Letter (if any).
Power of Attorney.
Check Credit Payment.

SELF EMPLOYED

Last 3 Years.
Profit and Loss Account.
Balance Sheet.
Saraal.
Current Account Statement for Last 1Year.
6 Months Savings Account Statement.
Pan Card.
Personal Profile.
Business Profile / Website.
Loan Details / OD Details.