

### **Documents required for Know Your Customer (KYC):**

- ✓ Proof of Identity (POI) – Passport, Voter ID, PAN Card, Driving License, UID (Aadhaar), NREGA Job Card, Others (Any document notified by the central government)
- ✓ Proof of Address (POA) - Passport, Voter ID, Driving License, UID (Aadhaar), NREGA Job Card, Others (Any document notified by the central government)

### **Documents required for Salaried class (Residents):**

- ✓ Pay slips for last six months.
- ✓ Latest six months bank statement/s
- ✓ Form 16 and Income tax returns
- ✓ Proof of additional income, if any, like Rent, Pension etc.,
- ✓ Track record of existing loans if any.

### **Documents required for SENP / Professionals:**

- ✓ Copy of Business License/GST registration
- ✓ Copy of Partnership Deed / Memorandum of Association and Articles of Association as the case may be.
- ✓ IT returns along with computation sheet, Trading and P&L account, Balance sheet, Capital account with all annexures for last three financial years
- ✓ Audited Balance sheet, Trading and Profit and Loss account.
- ✓ Form 3CB/3CD if applicable
- ✓ Updated statement of all existing accounts (CA/OD/SB account) for the last one year.
- ✓ Details of all existing loans with up-to-date track record.

### **Documents required for NRI/PIO Borrowers:**

- ✓ Copy of offer letter/Employment Contract (If offer /contract is in any language other than English, the same has to be translated into English and attested by Employer/Indian Embassy).
- ✓ Visa Stamped on the passport.
- ✓ Latest six months' pay slips along with overseas bank statement reflecting the salary credits.
- ✓ Last six months NRE/NRO statement.
- ✓ Bio-data/profile covering Educational Qualifications, age, job experience, nature of profession etc.,
- ✓ Credit report with scoring issued by credit rating agency.
- ✓ Power of Attorney (POA) in favor of Local Representative in India who is a Close Relative
- ✓ Proof of additional income and existing loans if any, to be provided with repayment track record.

### **Property documents:**

- ✓ Original title deeds tracing the title of the property for a minimum period of last 13 years.
- ✓ Encumbrance certificate for minimum period of last 13 years.
- ✓ Agreement of sale/construction, if any.
- ✓ Approved plan/license.
- ✓ Receipts for having invested the margin money through normal banking channels from the Non-Resident (External) account in India and/or the Non-Resident (Ordinary) account in India.
- ✓ Latest tax paid receipt.
- ✓ Khata/Chitta/Patta/Adangal/7x12 Extra/Khasra-Khatoni etc. in the name of the owner of property.

The above list is indicative in nature and additional documents may be called for.