



BARODA HOME LOANS

(Check List for Home Loan)

Requirement /Document			
All Documents Self –Attested By Applicant /Co-Applicant /Guarantor			
A) <u>RESIDENT INDIAN:</u>			
I.			
1.	Duly Filled and Signed Application form along with three Photographs		
2.	Proof of Identity - PAN CARD (mandatory for loan application above Rs.10.00lacs		
3.	Driver's License / Voter ID / Passport / Aadhar Card		
4.	Proof of Residence(Driver's License / Ration Card/ Voter ID / Passport / Aadhar Card / Registered Rent Agreement)		
5.	If any previous loan then loan a/c statement for last 1 year along with sanction letter. (If loan from BoB, Account No / Cust Id required)		
6.	Proof of assets held like LIC/NSC/KVP/MF/PROPERTY		
7.	Assets and Liabilities statement		
8.	ITR Verification report		
9.	Additional Documents for (Applicants /Co-applicants whose income to be considered for eligibility)		
	Salaried Individuals	Self-Employed Individuals / Professionals /Others	Farmers /agriculturist
a.	Latest 3 months Salary Slips & latest 1 month salary slip for Guarantors	Balance Sheet & Profit & Loss A/c, Computation of Income - Last 2 years	Talati's/Gram Sevak/Village Revenue officer Certificate for previous two years income and Mamladaar's/Block Revenue officer certificate for last year's income.
b.	Form 16 & ITR – last 1 years of Applicants & Guarantors(if any)	Income Tax Returns – last 2 years for Applicants, 26 AS , Traces	
c.	Copy of Employee identity Card provided by Employer	Business proof : Gomasta License, Registration Certificate, Service Tax Registration, etc	Land revenue records – Form 6, 7/12, 8A ;
d.	Appointment /Confirmation / Promotion /Increment letter evidencing duration of employment	IT Assessment / Clearance Certificate, Income Tax Challans / TDS Certificate (Form 16A) / Form 26 AS for income declared in ITR.	
e.	6 months Bank A/c statement (Salary / Individual) or Account No if account is with BoB.	In Case of Applicants engaged in Business through Partnership Firm/Private Ltd. Company:	12 months Bank A/c statement (Individual)
f.		i. Firm's PAN card, Address Proof of Firm / Company	



g.		ii. Memorandum & A.O.A of Co.	
h.		iii. ITR & Audited Results of last 2 years of Firm / Company	
i.		iv. Current A/c Statement – last 1 year	

B) NRI/ PIO/OCI

1.	Duly Filled and Signed Application form along with Photograph																
2.	Copy of Passport with Visa stamped.																
3.	Proof of Residence (India & Abroad) (other than identity proof mentioned above) : Driver's License /Ration Card /Voter ID /Passport /Aadhar Card /Registered Rent Agreement																
4.	Details e.g. name, relation, address, contact numbers of local contact person																
5.	NRE Savings Bank statement of account for last 6 months																
6.	Overseas Bank Account Statement for the last 6 months (including for Salary Account)																
7.	Statement of accounts of all existing Loan accounts for last 1 year. (For Loans from BOB in India, Account No. & Customer id to be mentioned in the application form)																
8.	Credit Check Reports from Overseas Credit Bureau (e.g. D&B etc) (if already obtained)																
9.	Additional Documents for PIO A photocopy of the PIO Card or any of the under noted documents:- <ol style="list-style-type: none"> Current passport indicating birth place in India/abroad. Indian Passport, if held earlier Parents or grandparents passport with details there in substantiating his claim of being a PIO 																
10.	Additional Documents for <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:50%; text-align:center;">Salaried Individuals</th> <th style="width:50%; text-align:center;">Self Employed</th> </tr> </thead> <tbody> <tr> <td>a. Copy of the employment Contract (in vernacular language)</td> <td>a. Balance Sheets and profit & loss accounts of the business /profession along with</td> </tr> <tr> <td>b. Copies of individual income-tax returns for the last two years (India /Overseas).</td> <td>b. Copies of individual income-tax returns for the last three years (India /Overseas)</td> </tr> <tr> <td>c. Certified copy of the latest salary slips for the last 6 months.</td> <td>c. A note giving information on the nature of business /profession</td> </tr> <tr> <td>d. Copy of the Identity card issued by the current Employer.</td> <td>d. Business Proof (Valid Registrations Any Two) , Place of Business & its Proof of Address.</td> </tr> <tr> <td>e. Continuous Discharge Certificate, if applicable.</td> <td>e. Continuous Discharge Certificate, if applicable.</td> </tr> <tr> <td>f. Copy of latest work permit.</td> <td></td> </tr> </tbody> </table>			Salaried Individuals	Self Employed	a. Copy of the employment Contract (in vernacular language)	a. Balance Sheets and profit & loss accounts of the business /profession along with	b. Copies of individual income-tax returns for the last two years (India /Overseas).	b. Copies of individual income-tax returns for the last three years (India /Overseas)	c. Certified copy of the latest salary slips for the last 6 months.	c. A note giving information on the nature of business /profession	d. Copy of the Identity card issued by the current Employer.	d. Business Proof (Valid Registrations Any Two) , Place of Business & its Proof of Address.	e. Continuous Discharge Certificate, if applicable.	e. Continuous Discharge Certificate, if applicable.	f. Copy of latest work permit.	
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C) A) Copies of Property Documents (It may vary from State to State)

	Ready Flat /House	Flat under Construction	For Construction of House
1.	Agreement for Sale		
2.	Blueprint (Approved Plan Copy) P.S: Gram Panchyat approvals Not admissible by Bank if not supported by Town Planning approvals.		
3.	Non-Agriculture (NA) Certificate.		



4.	Commencement Certificate(CC) - (For Flat, if applicable)
5.	Completion Certificate <i>in case of ready flat ./Old Flat/House, if applicable</i>
6.	Occupancy Certificate (OC) - <i>in case of ready flat /Old Flat/House, if applicable</i>
7.	Latest Tax Paid Receipt (property) - <i>in case of Old Flat/House</i>
8.	Society Registration Certificate - <i>in case of ready Old Flat/House, if applicable</i>
9.	Share Certificate- <i>in case of Old Flat/House, if applicable</i>
10.	All payment receipts to Builder / Seller. -New & Old both
11.	Development Agreement of Builder Registered copy), if applicable
12.	Chain of old Agreement/s (for resale flat)- - <i>in case of Old Flat/House</i>
13.	Title Clearance Report from approved advocate
14.	Valuation report from bank's approved valuer
B)	Additional Documents for Takeover from Other Bank/F.I.
1.	Existing Loan A/c statement (last 12 months)
2.	List of Documents, <i>in respect of property submitted to Bank / F.I. duly acknowledged by the Bank / F.I.</i>
3.	Sanction Letter
4.	Foreclosure letter (if available)