

Following documents are required for instant loan approval

For salaried people:

- Duly certified latest salary slip
- Employment certificate
- Latest copy of Form-16
- Proof of additional Income, if any
- Consent letter from employer to deduct the monthly installment

For Self-employed / professional / businessmen:

- Copy of last 3 years Tax Returns
- Copy of last 3 years Balance sheet and profit & loss statement, duly certified by a Chartered Accountant
- Proof of business premises
- Copy of shop & establishment license
- Copy of certificate of practice

Common Documents:

- Copy of age proof
- Copy of address proof
- Identification documents
- Copy of Bank pass-book / statement of accounts for the last 6 months

Property Documents:

- Allotment letters of the society
- Copy of the approved drawings
- Copy of the sale agreement
- Cost estimate from the architect
- Legal search report

Interest Rates:

Fixed or Floating rate prevailing at the time of sanction

Repayment of the Loan:

- Through Equated Monthly Installments (EMI)

Stamp Charges:

- Stamp charges for documentation and for creation of mortgage as applicable in the State

Tax Benefits:

- As per Income-Tax rules