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## HOME LOAN INFO FOR INDIAN CITIZEN -

### Home Loan Amount

The home loan amount depends on your repayment capability and is restricted to maximum of 80% (90% in certain scenarios) of the value of property as applicable.

### Tenor

Maximum tenure of your home loan can be 20 years. However, in case of salaried customers it is capped at retirement age.

Generally the documents required to processing your home loan application are almost similar across all the banks; however they may differ with various banks depending upon specific requirement etc.

Following documents are required by financial institutions to process

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## Documents required for the Sanctioning of Home Loan

| Salaried Customers   | Self Employed Professionals   | Self Employed Non Professional   |
|--|---|--|
| Application form with photograph duly signed by all applicants | Application form with photograph duly signed by all applicants      | Application form with photograph duly signed by all applicants               |
| Identity, residence & age proof                                | Identity, residence & age proof                                     | Identity, residence & age proof  |
| Last 3 months Salary-slips                                     | Education qualification certificate and proof of business existence | Proof of business existence  |
| Form 16 / Income Tax Returns                                   | Last 3 years Income Tax Returns with computation of Income          | Business profile   |
| Last 6 months bank statements                                  | Last 3 years CA Certified / Audited Balance Sheet and Profit & Loss | Last 3 years Income Tax Returns with computation of Income                   |
|  | Account   | Last 3 years CA Certified/ Audited Balance Sheet and Profit and Loss Account |
| Property documents as required                                 | Property documents as required                                      | Property documents as required   |
| Processing fee cheque  | Last 6 months bank statements                                       | Last 6 months bank statements (self and business)                            |
|  | Processing fee cheque   | Processing fee cheque  |