

AUROBINDO TATTVA HOMES HOUSING SOCIETY

SANSA COUNTY – PHASE 1

RESIDENT INDIAN – BANK FINANCE – LIST OF DOCUMENTS

1. **Colour Photo** – 2 No.s (Applicant and Co-Applicant each)
2. PAN Card and Aadhar Card
3. Current Address Proof - Aadhaar card / Voter ID Card / Passport / Driving Licence – Any one
4. Payslips – Latest 3 Months
5. FORM 16 – Latest Copy
6. Bank Statement – Salary Credit Bank Statement – 6 Months
7. **M.O.D** - 0.5% of the Loan Amount Required (At the time of Disbursement)
8. **Allotment Commitment Letter & Membership cum Share Certificate** – Original Copy attested from the Society *
9. **In the case of a co-applicant, one set of the same documents as mentioned above is required.**

*** Allotment Commitment Letter & Membership cum Share Certificate**

- For members who have opted for **Bank-Finance**, the society will directly share the required documents with the bank
- For Members who previously opted for **Self-Finance** and are now planning to avail bank finance can submit their documents directly to the bank.

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NON - RESIDENT INDIAN – BANK FINANCE – LIST OF DOCUMENTS

1. **Colour Photo** – 2 No.s (Applicant and Co-Applicant each)
2. **PASSPORT** – All pages including VISA Copy with Self Attestation (**First and Last Page Should be Notarized**)
3. **Present Address Proof** – Utility Bill / Driving License / Original HR Letter (Should be Notarized).
4. **Latest letter from Employer confirming the Employment.**
5. **Appointment Letter & Relieving Letter** (If present Employer is less than one year)
6. **Resume** - Details of Qualification & Experience in various companies.
7. **Payslips** – Last 6 Months (Up to Date)
8. **Bank Statements (Salary A/c)** - Last 6 Months (Till Date)
9. **Bank Statements (NRE/NRO A/c)** - Last 6 Months (Till Date)
10. **Credit Bureau Report** And Score From Any One Of These Sites
 - a. For USA customers www.equifax.com, Trans Union, Experian.
 - b. For Australia customers www.mycreditfile.com.au
11. **W2 Form** – Latest Year
12. **Loan Repayment Track Record** of any existing loans in India or abroad

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13. **M.O.D** - 0.5% of the Loan Amount Required (At the time of Disbursement)

14. **Allotment Commitment Letter & Membership cum Share Certificate** – Original Copy attested from the Society *

15. PAN Card and Aadhar Card

16. Please sign on the **General Power of Attorney (G.P.A)** and forward it to the Bank Executive. Please ensure that the **G.P.A is notarized by a Local Notary.**

17. In the case of a co-applicant, one set of the same documents as mentioned above is required.

*** Allotment Commitment Letter & Membership cum Share Certificate**

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Self Employed - Bank Finance - List Of Documents			
List of Documents	Proprietorship Concern	Partnership/LLP	Pvt./Public Ltd Company
Application Form/Online	✓	✓	✓
Processing Fee cheque / Online Payment	✓	✓	✓
Constitutional Documents (As applicable)	§ Registration Certificate under any law such as GST etc	§ Latest Partnership Deed along with old deeds (if any) § Registration Certificate under any law such as GST etc	§ Certificate of Incorporation issued by Registrar of Companies. § Memorandum of Association and Articles of Association. § CS / C.A. certified Share holding Pattern of the company. § Registration Certificate under any law such as GST etc
PAN Card Copy	✓	✓	✓
Financials (As applicable Basis the Constitution)			
Provisional Financials for FY 2023-24 (if return is not filed) <i>If provisionals are not available pls submit Form 26AS/GST return copy for the period (If return is filed pls provide the ITR, Computaion and Financials along with schedule)</i>	§ Individual	§ Partnership Firm § Individual partners who are applicant and co-applicant to the loan.	§ Company § Individuals having majority stake, who are applicant and co-applicant to the loan.
GST Return for last FY (2022-23) & this FY till last month (If Applicable)	✓	✓	✓
Till Filing the Latest ITR: Form 26 AS (from income tax e-filing website) (4 years)(FY 23-24, FY 22-23, FY 21-22 & FY 20-21) + Lastest 26AS for this FY as well Post Filing of the Latest ITR - Form 26AS of last 3 Years (FY 22-23, FY 21-22, FY 20-21) + Lastest Year Form 26 AS	§ Individual	§ Partnership Firm § Individual partners who are applicant and co-applicant to the loan.	§ Company § Individuals having majority stake, who are applicant and co-applicant to the loan.
Income Tax Returns of (E-filing acknowledgment copy for E-filed returns) (Last 3 years)(AY 22-23,AY 21-22, AY 20-21)	§ Individual § For last 3 years	§ Partnership firm § Individual partners who are applicant and co-applicant to the loan.	§ Company § Individuals having majority stake, who are applicant and co-applicant to the loan.
Computation of Income (Last 3 years)(AY 22-23,AY 21-22, AY 20-21)	§ Individual	§ Individual § Partnership/LLP Firm	§ Individual § Company
Profit & Loss A/C Statement (with all annexures)(Last 3 years)(AY 22-23,AY 21-22, AY 20-21)	§ Individual	§ Individual § Partnership/LLP Firm	§ Individual § Company
Balance Sheet (with all annexures) (Last 3 years)(AY 22-23,AY 21-22, AY 20-21)	§ Individual	§ Individual § Partnership/LLP Firm	§ Individual § Company
Audit Report (Last 3 years)(AY 22-23,AY 21-22, AY 20-21)	Required if sales/turnover has crossed the specified limit.	Required if sales/turnover has crossed the specified limit.	Required if sales/turnover has crossed the specified limit.
Bank Statement			
Bank Statements for 6 Months (preferably PDF copy should be provided) <i>(NOTE: CCPA is checking: Banking has to be Business banking and All the EMIs as per CIBIL to be seen in the banking provided). At CCPA, we are not holding files for want of other banking if above 2 conditions are met.</i>	§ Individual's Savings A/c § Current A/c Statement of the firm, if made separately.	§ Individual's Saving A/c Statement § Current A/c statement of the Partnership/LLP firm	§ Individual Savings A/c § Current A/c Statement of the Company
Details of Live Loans live as per CIBIL / Financials Required <i>(If there is any EMI Bounce / EMI not seen in Banking then Either Loan Account Statement / bank statement reflecting the EMI to be provided)</i>	✓	✓	✓
Own Contribution Proof (In case of Housing Loan)	Minimum 50% of OCR proof to be submitted	Minimum 50% of OCR proof to be submitted	Minimum 50% of OCR proof to be submitted
KYC-Identity Proof	✓	✓	✓
KYC-Residence Proof	✓	✓	✓
Property Documents (If Property Selected)			
Cost Sheet(Wherever Applicable)	✓	✓	✓
Resale Property Documents (Wherever Applicable)	✓	✓	✓
CA certified Network Certificate for all cases above Rs.5 Cr and surrogates	✓	✓	✓
BT Documents (In BT Loans Only)			
Sanction letter #	✓	✓	✓
RTR/Bank reflection for 12 months #	✓	✓	✓
Oustanding Letter/Declaration	✓	✓	✓
LOD/Declaration (Required at the time of Sanction)	✓	✓	✓
If applicable, required to be submitted before Sanction	Udyam Registration Certificate (If CM is registered and having it)	Udyam Registration Certificate (If CM is registered and having it)	Udyam Registration Certificate (If CM is registered and having it)
Business Profile Non Mandatory But good to have	✓	✓	✓

Note - M.O.D Charges shall be conveyed by HDFC Executive directly.