

Home Loan

1. Documents required for all applicants

When you apply for your home loan, please make sure you keep the following documents handy:

➤ **Salaried:**

- Duly filled application
- Identity proof : (Pan Card / Passport / Ration card / Voter Id Card)
- Passport size Photographs of all applicants
- Address Proof
- Latest form 16 and last 3 months salary slips
- Last 6 months bank statement of salary account
- Repayment track record , if any
- Copy of property papers
- Processing fee cheque

➤ **Sole Proprietorship / Partnership / Pvt Ltd Company:**

- Duly filled application
- Identity proof : (Pan Card / Passport / Ration card / Voter Id Card)
- Passport size photographs of all applicants
- Address Proof
- Last 2 years income tax return of directors / partner
- Last 12 months bank statement of main operating account of the firm
- Audited financials
- Certified copies of MOA /AOA / Partnership deed as applicable
- Professional qualification certificate , if applicable
- Repayment track record , if any
- Copy of property papers
- Processing fee cheque

2. Procedure

- Submission of complete application form with photograph.
- Submission of all required documents as mentioned above.
- Internal verifications.
- Personal interview with a bank official.
- Sanction Letter issued by the bank subject to title clearance and property valuation.
- Title clearance through our panel advocate.
- Valuation of property by our panel valuer and inspection of property by bank official.
- Collection of pre-disbursement documents
- Loan disbursement

3. Eligibility

- Your eligibility depends upon your repayment capacity as determined by Dhanlaxmi Bank. Factors like your income, age, qualifications, number of dependants, spouse's income, assets, liabilities, savings history, stability, property value and continuity of occupation are considered while computing your eligibility.