



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		
	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.		

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)