

LOGIC CHECK LIST FOR EMPLOYED PROFESSIONAL (SENP)

Self attestation of all the documents is must		
1.	Application Form duly filled, signed with photograph affixed	<input type="checkbox"/>
2.	ID Proof (App <input type="checkbox"/> Co-App1 <input type="checkbox"/> Co-App2 <input type="checkbox"/> Co-App3 <input type="checkbox"/>) (P.T.O. for list of KYC documents)	<input type="checkbox"/>
3.	Address proof (App <input type="checkbox"/> Co-App1 <input type="checkbox"/> Co-App2 <input type="checkbox"/> Co-App3 <input type="checkbox"/>) (P.T.O. for list of KYC documents)	<input type="checkbox"/>
4.	Signature proof (App <input type="checkbox"/> Co-App1 <input type="checkbox"/> Co-App2 <input type="checkbox"/> Co-App3 <input type="checkbox"/>) (P.T.O. for list of KYC documents)	<input type="checkbox"/>
5.	Educational documents of student - SSC, HSC, Degree, PG as applicable	<input type="checkbox"/>
6.	Admission letter / CAS / I-20 if applicable	<input type="checkbox"/>
7.	Test score if applicable	<input type="checkbox"/>
8.	8 Months Up To Date Bank Statement of business a/c as & SB a/c & existing loan repayment bank a/c	<input type="checkbox"/>
9.	2 Years Income Tax Return with CA Certified Financials (Audit reports if applicable)	<input type="checkbox"/>
10.	Copy of passport of student is mandatory in case of Abroad case	<input type="checkbox"/>
11.	Business Proof [(shop & Estab/ VAT/ST/Trade License/IEC (Importer Exporter Code) etc]	<input type="checkbox"/>
12.	Relationship Proof	<input type="checkbox"/>

Additional Documents other than Individual / Proprietor			
Partnership Firm		Private Limited Company	
1	KYC of firm - PAN Card, Address Proof <input type="checkbox"/>	1	KYC of Company-PAN card, Address proof <input type="checkbox"/>
2	Partnership Deed <input type="checkbox"/>	2	MOA and AOA of the company <input type="checkbox"/>
		3	Share holding pattern duly attested by CA/CS <input type="checkbox"/>

Documents For NRI Co-Borrower		
1.	Visa stamped Passport	<input type="checkbox"/>
2.	Copy of Work Permit	<input type="checkbox"/>
3.	Salary slips for 3 months and salary account for 6 months	<input type="checkbox"/>
4.	Updated bank statement of NRE / NRO account for 6 months	<input type="checkbox"/>
5.	Copy of CDC for 2 years for Merchant Navy	<input type="checkbox"/>
6.	Copy of card of POI / OCI for person not having Indian Passport	<input type="checkbox"/>
7.	2 years employment proof of Abroad with latest contract copy	<input type="checkbox"/>
8.	Residence Proof of Abroad and India	<input type="checkbox"/>
9.	Power of Attorney to be executed from the country of stay (can be submitted before disbursement)	<input type="checkbox"/>
10.	HR Email ID	<input type="checkbox"/>

Collateral Details: Property FD Property & FD Both None

Additional Property Document if property is given as collateral			
1.	Directly from Builder	2.	Directly from Government Allotment
a)	Registered agreement, Registration receipt, Stamp Duty receipt and Index II	a)	Allotment letter, Payment receipt, Possession Letter
b)	NOC from Builder / Society	b)	NOC from Authority and Society (if Formed)
c)	Share certificate if society formed	c)	Tax paid receipt and EC as applicable
d)	Sanction plan and sanction letter/ OC	d)	Any other documents if applicable
e)	Land NA/Land Conversion order		
f)	Tax paid receipt and up to date EC as applicable		
g)	Any other documents if applicable		
3.	Directly from Society Allotment	4.	Resale in builder/ Society
a)	Allotment letter and share certificate from society	a)	All chain of sale deeds/ documents with Registration receipts, stamp duty paid receipt and index II
b)	Possession letter issued by the society	b)	Sanction plan and letter/ OC
c)	Registration certificate of the society (Copy)	c)	NOC from builder/ Society
d)	Sanction plan and letter/ OC	d)	Share Certificate
e)	Registration agreement between society and land lord (copy)	e)	Land NA/Land Conversion order
f)	Land NA/ conversion order and NOC from Society	f)	Tax paid receipt and EC as applicable
g)	Tax paid receipt and EC as applicable	g)	Any other documents if applicable
h)	Any other documents if applicable		
		5.	Plot/ Self Constructed House
		a)	Sale deeds including previous chain of documents with Registration receipts, stamp duty paid receipt & index II
		b)	Demarcation certificate
		c)	Lay out plan
		d)	Tax paid receipt
		e)	Land NA/Land Conversion order
		f)	7x12, property card, EC or any other relevant documents as applicable
		g)	Sanction plan and letter/OC
		h)	Any other documents if applicable

Note - Any other documents required to process the loan has to be provided

Signature of Customer

Date

Signature of Sales Coordinator

List of KYC Documents

Individuals		
Identity Proof	Residence Proof	Signature Proof
1. Passport	1. Passport	1. Passport
2. Pan Card	2. Tax Paid Receipt	2. Banker's Signature verification / authentication
3. Voter's Identity Card	3. Bank Account Statement	3. Pan Card
4. Driving License	4. Letter from any recognised public authority	4. Driving License with photograph and signature
5. Photo Credit Card	5. Telephone Bill / Electricity bill/Water Bill not more than 3 months old	
6. Defence ID Card	6. Aadhar Card	
7. Central & State Govt. ID Card	7. Ration Card (except Maharashtra)	
8. Aadhar Card	8. Copy of Agreement of Sale / Sale Deed or copy of Leave & License Agreement	
	9. Allotment letter issued by any government department	
	10. Voter's ID Card	

Self Employed		
Private Ltd. Co.	Partnership Firm	Proprietorship
1. Certificate of Incorporation	1. Registration Certificate, if registered	1. Certificate / licence issued by the Municipal authorities under Shop & Establishment Act
2. MOA & AOA	2. Partnership Deed	2. Certificate/ Registration document issued by GST/ Prof Tax Authorities
3. PAN Card	3. Telephone Bill in the name of Firm	3. Registration / licensing document issued in the name of the proprietary concern by the Central Government or State Government Authority / Department
4. Certificate/ Registration document issued by GST/ Prof Tax Authorities	4. Certificate/ Registration document issued by GST/ Prof Tax Authorities	4. IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT as an identity document
5. Copy of the telephone bill/copy of PAN allotment for address proof	5. IEC (Importer Exporter Code) issued to the partnership firm concern by the office of DGFT as an identity document	5. Licence issued by the Registering authority like Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food & Drug Control Authorities etc. Any two of the above documents would suffice. These documents should be in the name of the proprietary concern.
6. IEC (Importer Exporter Code) issued to the company concern by the office of DGFT as an identity document		