

List of Documents required for NRIs – Home loans

Sr No.	Document Name
1	<u>KYC Documents</u>
2	Salary certificate from the employer mentioning name as in passport, date of joining, Passport number, designation and latest salary and perquisites, in English.
3	Salary slips for the last 3 months / Salary certificate (If variable components like overtime & incentives are reflected then six months salary pay slips are required)
4	Latest Income Tax Returns (if applicant files IT returns in India).
5	For self employed Individuals, documents evidencing currently in business like Trade License, Registered Power of Attorney or agreement with sponsor etc.
6	Passport copy with valid residence visa page.
7	Work Permit/ Labour contract copy / Photocopy of Identity card or any other proof of work / employment

- issued by concerned Govt. authorities.
- 8 Property related Documents, detailed cost Estimates from an Architect/ Engineer (from India).
 - 9 Processing fee cheque drawn on applicant's bank in India or draft payable at the place where the application will be processed.
 - 10 The income documents for salaried should be attested by embassy official if documentary evidence like bank statement for credit salary or frequent remittance of fund to India is not available.
 - 11 Copy of all overseas bank statements for the last 6 months, if any
 - 12 Copy of NRE / NRO bank statement of the last 6 months
 - 13 Power of Attorney (POA) if applicant is not available in India for signing of documents.

Note: Original documents are required for verification purpose only