

Apon Nibash Home Finance Loan - Required Document

Applicable to All Segments

Common Document	
2 passport-size photos of Applicant & Guarantor	Photocopy of NID/Smart Card of Applicant & Guarantor
Visiting/Business Card/Office ID of Applicant & Guarantor	Latest E-TIN and previous year's return
Sanction letter and repayment statement	Latest utility bill

Segment-Specific Documents

Salaried Individuals
Bank Statement: Last 6 months with salary reflection
Employment Verification: Letter of Introduction (LOI) or Salary Certificate
Salary Information: Last 6 months Pay Slip

Self Employed Professionals (Doctors, Engineers, Accountants, Architects, etc.)
Bank Statement: Last 1 year with income reflection
Income Declaration: On professional pad/letterhead
Professional Qualification: Latest/Updated professional certificate

Business Owners
Business Proof: Updated Trade License (minimum 5 years)
Bank Statement: Last 1 year (Business & Personal Account)
Partnership Firms: Registered Partnership Deed
Limited Companies: <ul style="list-style-type: none"> - Memorandum of Association (MOA) & Certificate of Incorporation - Schedule-X, Schedule-XII, and Board Resolution (if applicable)
Company Information (if applicable): Company TIN, BIN, VAT Certificate
Business Card

Landlords/Landladies
Bank Statement: Last 1 year showing rental income
Ownership Proof: Ownership document of the rented property (deed, mutation, land tax, etc)
Rental Agreement: Rental deed
Mutation (if applicable): Mutation copy

Property Document

For Freehold Property

Ownership and Title

- Title/Ownership Deed(s)
- Baya Deed(s) (last 25 years)

Land and Property Taxes

- Mutation Khatian with DCR
- Up-to-date Land Tax, NEC/EC, Holding Tax receipts

Purchase and Agreement

- Deed of Agreement for Flat/House Purchase (purchaser and seller)
- Payment/Money Receipts for payments made for Flat/House Purchase

Developer Projects (if applicable)

- Joint Venture Agreement
- Power of Attorney

Building and Construction

- Approved Layout Plan
- Construction Permission

For Leasehold Property

Lease Documents:

- Lease Allotment Document
- Lease Deed/Ownership Deed of Landlord(s)
- Baya Deed of Lease Land for the last 25 years
- Mutation Permission Letter from the concerned authority
- L-19 Permission for DOHS Property

Land and Property Taxes:

- Mutation Proposal along with DCR
- Up-to-date Land Tax, NEC/EC, Holding Tax receipts

Purchase and Agreement:

- Deed of Agreement for Purchase
- Payment Receipts

Developer Projects (if applicable):

- Joint Venture Agreement
- Sale Permission and Power of Attorney letters

Building and Construction:

- Approved Layout Plan
- Construction Permission