

# REQUIRED DOCUMENTS FOR NON RESIDENT INDIANS (NRI) MORTGAGE LOAN APPLICATION

### **BASIC KYC DOCUMENTS**

SR NO	DOCUMENT TYPE	NRI - NORMAL	NRI - SHIPPING
1.	Application form as per our Format and passport size photographs  – to be signed by the applicants	<b>√</b>	<b>√</b>
2.	Photocopy of PAN	<b>√</b>	<b>√</b>
3.	Photocopy of AADHAAR	<b>√</b>	<b>√</b>
4.	Additional Residence Proof (anyone mandatory)	<b>√</b>	<b>✓</b>
	a. Photocopy of latest electricity bill		
	b. Photocopy of passport		
	c. If rented, photocopy of leave & license agreement with latest electricity bill		

# **INCOME DOCUMENTS**

SR NO	DOCUMENT TYPE	NRI - NORMAL	NRI - SHIPPING
1.	Photocopy of last 1 year salary slip / salary certificate	<b>/</b>	<b>&gt;</b>
2.	Photocopy of updated NRE account bank statement	Last 1 year	Last 1 year
3.	Photocopy of updated salary account bank statement	Last 1 year	Last 1 year
4.	Photocopy of contract copy / appointment letter and increment letter	<b>√</b>	Last 3 year
5.	Photocopy of passport (required all pages with immigration stamp)	<b>√</b>	<b>√</b>
6.	Photocopy of last 3 years visas.	<b>√</b>	<b>√</b>
7.	Overseas address proof (anyone mandatory)	<b>√</b>	X
	a. If owned, photocopy of purchase agreement		
	b. If rented, photocopy of leave & license agreement & latest electricity bill.		
	c. If company provided, photocopy of allotment letter provided by the company		
8.	HR email id for employment confirmation	<b>√</b>	<b>√</b>
9.	Credit report to be obtained of that country you are working with	<b>√</b>	X
10.	Photocopy of CDC (all pages with immigrations stamp)	X	<b>/</b>

## **POWER OF ATTORNEY DOCUMENTS**

SR NO	DOCUMENT TYPE	NRI - NORMAL	NRI - SHIPPING
1.	Original power of attorney (as per bank format), on Rs. 500/- stamp paper duly notarized	<b>√</b>	<b>√</b>
2.	Photocopy of registered general power of attorney	<b>√</b>	<b>√</b>
3.	Passport size colour photographs	<b>√</b>	<b>√</b>
4.	Photocopy of PAN (POA holder should be indian resident only)	<b>√</b>	<b>V</b>
5.	Photocopy of AADHAAR	<b>√</b>	<b>√</b>
6.	Additional Residence Proof of POA holder (anyone mandatory)		
	a. Photocopy of latest electricity bill	,	
	b. Photocopy of passport	<b>V</b>	<b>V</b>
	c. If rented, photocopy of leave & license agreement with latest electricity bill		

CIN No.: U70109MH2018PTC307003



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### **OTHER DOCUMENTS**

SR NO	DOCUMENT TYPE	NRI - NORMAL	NRI - SHIPPING
1.	Visiting card	<b>√</b>	<b>√</b>
2.	Photocopy of saving & investment detail (LIC / FD / MF / RD / NSC / PPF / SHARES / GOLD / PROPERTY)	<b>√</b>	<b>√</b>
3.	In case of any ongoing loan, provide sanction letter and last 1 year repayment track record.	<b>√</b>	<b>√</b>
4.	Qualification Proof / Certificate	<b>√</b>	<b>√</b>
5.	Processing Fees Cheque favoring the Bank / NBFC	<b>/</b>	<b>/</b>

#### Note:

- 1. If both Applicant and Co-applicant are working abroad than, POA holder has to be from India who will be considered as Co-applicant 2.
- 2. Apart from POA as per bank format, we also require General Power of Attorney (Registered) which is mandatory (as per Indian Law) for purchasing of Property in the  $name\ of\ NRI\ by\ his\ Power\ of\ Attorney\ holder.\ The\ same\ copy\ has\ to\ be\ attached\ in\ the\ Sale\ Agreement\ of\ that\ property.$
- 3. CIBIL Report has to be obtained by self of all the Applicant & Co-applicants (Kindly visit www.cibil.com and register yourself to get your latest CIBIL Report).
- 4. Also require Credit Report of that specific country where the applicant, co-applicant or both are working together.