



LOAN CLUSTER

Your path to business capitalization in India.
101 & 102, Gulmohar apartment, East street road, Camp, Pune - 01.
E-mail: info@loancluster.com
Website: www.loancluster.com
Mob: +91 78752 32619.

LIST OF DOCUMENTS FOR HOME LOAN

I. SALARIED EMPLOYEE

PERSONAL DOCUMENTS

i. **KYC DOCUMENTS**

- a. Adhar card, pan card, electricity / phone / gas bill, rent agreement (if rented), 2 passport size photo, current company appointment letter, company id card, last 3 months salary slip, previous company experience letter.

ii. **FINANCIAL STATEMENTS**

- a. Last 3 years income tax returns – acknowledgement, computation, balance sheet, profit loss statement with schedules.

OR

- b. Last 3 years form 16 from employer both part A and B.

iii. **BANK STATEMENTS**

- a. Last 1 year till date banking of all existing bank accounts.

iv. **EXISTING LOAN DETAILS**

- a. Sanction letter and last 1 year loan statement of all existing loans

PROPERTY DOCUMENTS

Stage of process	Builder purchase case (project approved from bank)	Builder purchase case (project not approved from bank)	Resale case
Initial login	Cost sheet of flat	Cost sheet of flat Project master file	Cost sheet of flat Index 2 Chain agreements copy Sanction plan Completion certificate Society registration certificate Shareholder certificate
After sale agreement	Agreement copy Index 2 Own contribution receipt Builder NOC	Agreement copy Index 2 Own contribution receipt Builder NOC Sanction plan	Agreement to sale Index 2 Society NOC



LOAN CLUSTER

Your path to business capitalization in India.
101 & 102, Gulmohar apartment, East street road, Camp, Pune - 01.
E-mail: info@loancluster.com
Website: www.loancluster.com
Mob: +91 78752 32619.

II. SELF – EMPLOYED BUSINESS

PERSONAL DOCUMENTS

i. KYC DOCUMENTS

- a. Adhar card, pan card, electricity / phone / gas bill, rent agreement (if rented), 2 passport size photo.

ii. FINANCIAL STATEMENTS

- a. Last 3 years income tax returns – acknowledgement, computation, balance sheet, profit loss statement with schedules.
- b. Last 3 years 26AS of the customer.

iii. BANK STATEMENTS

- a. Last 1 year till date banking of all existing bank accounts.

iv. EXISTING LOAN DETAILS

- a. Sanction letter and last 1 year loan statement of all existing loans

BUSINESS DOCUMENTS

i. KYC DOCUMENTS

- a. Pan card, shop act, GST certificate, memorandum of association, article of association, certificate of incorporation, partnership deed, business address proof, degree certificate, certificate of practice

ii. FINANCIAL STATEMENTS

- a. Last 3 years income tax returns – acknowledgement, computation, balance sheet, profit loss statement with schedules, audit report.

iii. BANK STATEMENTS

- a. Last 1 year till date banking of all existing bank accounts.

iv. EXISTING LOAN DETAILS

- a. Sanction letter and last 1 year loan statement of all existing loans

NOTE: In case of proprietorship or partnership business provide financials of the firm.



LOAN CLUSTER

Your path to business capitalization in India.
101 & 102, Gulmohar apartment, East street road, Camp, Pune - 01.
E-mail: info@loancluster.com
Website: www.loancluster.com
Mob: +91 78752 32619.

PROPERTY DOCUMENTS

Stage of process	Builder purchase case (project approved from bank)	Builder purchase case (project not approved from bank)	Resale case
Initial login	Cost sheet of flat	Cost sheet of flat Project master file	Cost sheet of flat Index 2 Chain agreements copy Sanction plan Completion certificate Society registration certificate Shareholder certificate
After sale agreement	Agreement copy Index 2 Own contribution receipt Builder NOC	Agreement copy Index 2 Own contribution receipt Builder NOC Sanction plan	Agreement to sale Index 2 Society NOC