

Home loan document checklist (salaried)

For salaried individuals buying a new, under-construction or resale home. Each bank and housing finance company has its own list, so bring what applies to you and your property.

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01 KYC (all applicants)

- ☐ PAN card, or Form 60 if you do not have a PAN
- ☐ Identity and address proof: Aadhaar, passport, voter ID or driving licence
- ☐ Recent passport-size photographs
- ☐ Signed loan application form

02 Income and employment

- ☐ Salary slips for the last 3 months
- ☐ Form 16 and income tax returns for recent years
SBI, for example, asks for 2 years.
- ☐ Bank statements for the last 6 months showing salary credits
- ☐ Employment letter, if in your current job for under 1 year
- ☐ Statements of existing loans, if any

03 Under-construction flat (from a builder)

- ☐ Allotment letter from the builder
- ☐ Registered agreement for sale
Under RERA, a builder cannot take more than 10% of the price without one.
- ☐ MahaRERA registration number of the project
- ☐ Builder's demand letter and payment schedule
- ☐ Builder's approved plan, CC and development agreement
Often already with the lender if it has approved the project.

04 Ready flat

- ☐ Occupancy certificate (OC)
- ☐ Registered agreement for sale or sale deed
- ☐ Conveyance deed in favour of the society, where executed

05 Resale flat

- ☐ Chain of previous agreements and title documents
- ☐ Share certificate of the co-operative housing society
- ☐ Society NOC for the sale and mortgage
- ☐ Latest maintenance bill, electricity bill and property tax receipt
- ☐ Agreement to sell, if already signed

06 Payments and own contribution

- ☐ Receipts for payments made to the builder or seller
Bank statements showing the payments also help.
- ☐ Proof of the source of your own contribution

GOOD TO KNOW

- Documents are usually needed for every co-applicant, including any co-owner of the property.
- Keep self-attested copies, and the original property papers ready for the lender's legal check.
- If the lender has already approved your project, it may need fewer builder documents from you.
- Lenders may ask for more; the list is indicative and depends on the property and your profile.
- Lenders' requirements differ by lender, loan size and your profile; they may ask for more or fewer documents. Use this as a starting point and confirm the final list with the lender.

SOURCES

1. [Home loan documents and charges](#) — HDFC Bank
2. [SBI regular home loan](#) — State Bank of India
3. [Legal and valuation documents checklist](#) — ICICI Bank
4. [The Real Estate \(Regulation and Development\) Act, 2016](#) — MahaRERA (Act text)

Last reviewed 5 October 2026.