

List of Documents for Home Loan/ Business Loan – DCB Bank

Documents	Salaried	Self Employed / Professional
Application Form	Duly filled and signed by applicant and all co-applicants and Annexure R for beneficial owner as and when required	
Photograph signed across	Latest passport size colored photo of applicant and all co-applicants	
Mandatory Document	1. PAN Card	
Proof of Identity (Anyone)	<ol style="list-style-type: none"> 1. Aadhar 2. Passport 3. Driving License 4. Voter ID 5. NREGA Card 6. Letter Issued by national population register 	
Proof of Address (Anyone)	<ol style="list-style-type: none"> 1. Aadhar 2. Passport 3. Driving License 4. Voter ID 5. NREGA Card 6. Letter Issued by national population register 	
Age Proof (Anyone)	<ol style="list-style-type: none"> 1. Birth Certificate 2. LIC Policy 3. Any Government ID Card 4. School Leaving Certificate 5. PAN Card 6. Aadhar Card (If DOB is available) 7. Passport 	
Bank Statement	Latest 6-month bank statement for salary account.	Latest 1-year bank statement of all business accounts and or any other also from where any EMI is
Proof of Income	Latest 3 salary slips / salary certificates.	Latest 3 years ITRs with computation of income and certified financials and all annexure/supporting if
Proof of Turnover	NA	Latest 2 GST returns if applicable

Proof of continuity / Current employment / Business stability	Form 16 of last 2 years, company's appointment letter / other supporting documents	Trade license/ statutory licenses other supporting
Proof of Qualification	NA	For professionals: a copy of the highest professional degree.
Details of existing obligation	For all existing Loan accounts: Statement/ repayment track record	
Processing fee cheque	Required	

Additional Documents for Non Individuals

For sole Proprietary firms (As applicable)	<ol style="list-style-type: none"> 1. Registration certificate 2. Certificate / license issued by the municipal authorities under shop and Establishment Act. 3. Sales and income tax returns. 4. CST/ GST certificate (provisional/ final) 5. Certificate/registration document issued by Sales Tax/ Service Tax/ Professional Tax, authority. 6. IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT/ licence/ certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute. 7. Complete Income Tax Return (not just the acknowledge) in the name of the sole proprietor where the firm's income is reflected ,duly authenticated / acknowledged by the Income Tax authorities. 8. Utility bills such as electricity , water, and landline telephone bills in the name of the firm.
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Required for Partnership firm (all documents required)	<ol style="list-style-type: none"> 1. Copy of partnership deed. 2. Registration Certificate 3. Identification information as mentioned under Section 15 in respect of the person holding an attorney to transact on its behalf.
Required for companies (all documents required)	<ol style="list-style-type: none"> 1. Certificate of incorporation 2. MOA 3. AOA 4. Board resolution for authorized signatory authorizing him/ her for signing on behalf of company for loan purpose. 5. Identification information of the officer or employees as mentioned under Section 15 in respect

	of managers, officers or employees holding an attorney to transact on its behalf.
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Applicable for all Transaction

Property Documents	Copies of all the property documents of the concerned property to be mortgaged for the loan. All previous chain of agreements for the property if any. For Balance Transfer- list of property documents mortgaged to existing financier and foreclosure statement of the existing loan.
Documents for Loan Disbursal	Loan agreement, repayment instruments — NACH/ SI, Signature Verification and any other related documents for mortgage creation