

Checklist of Documents Required for HDFC Home Loan

- Address Proof– License/ Registered Rent Agreement/ Electricity Bill (up to 3 months old), Passport
- Employment Appointment Letter: Required if the current employment is less than 1-year- old
- Financial Documents:
 - Form 16 for the past two years
 - 3 month salary slip
 - 6 month bank statement
- Identity Proof– Passport/ Driving License/ Voter ID/ PAN

List of Common HDFC Home Loan Required Documents

- **Advance Processing Cheque:** A cancelled cheque for validation of bank account
- **Bank Statement:** Past 6 months' bank statement
- Complete loan application form with one passport size photograph
- **Income Proof:** salary slip, bank statement and Form 16
- **Investment Proof:** LIC, mutual funds, property document etc.
- **Job Continuity Proof:** Appointment letter at employment and validation letter from HR
- **Photo Identity Proof:** Passport/ Driving License/ Voter ID/ PAN
- **Property Documents:** Sale deed, Katha, transfer of ownership
- **Residence Address Proof:** License/ Registered Rent Agreement/ Utility Bill
- **Residence Ownership Proof:** Sale deed or rental agreement
- **Financial Documents:**
 - For Salaried Individual: 3 month salary slip, Form 16 and bank statement.
 - For Self-Employed Individual: IT returns for last 2 years along with computation of income tax for past 2 years certified by a Chartered accountant.
 - For Self-Employed Non- Professionals: IT returns for last 3 years along with computation of income tax for past 2 years certified by a Chartered accountant.

HDFC Home Loan Documents Required for Salaried Employees

- **Address Proof:** Residential Address– Leave and License/ Registered Rent Agreement/ Utility Bill (up to 3 months old), Passport
- **Identity Proof:** Passport/ Driving License/ Voter ID/ PAN
- **Bank loan application form** to be filled in with passport sized photographs affixed
- 3 month pay slip
- Income Proof Documents
- Form 16 for the past two years
- Copy of Income Tax PAN
- 6 months bank statement that shows salary from the employer and any EMI paid for outstanding debit.

HDFC Home Loan Documents Required for Self Employed Individuals

- **Bank Statement:** Past 1 year bank statement
- **Business Existence Proof:** 3 years old Saral Copy, the Company Registration license, Shop Establishment Act
- **Income Proof:** Latest 3 years Income Tax Returns including Computation of Income, Profit & Loss Account, Audit Report, Balance Sheet, etc.,
- **Office Address Proof:** Property Documents, Utility Bill
- **Office Ownership Proof:** Property Documents, Utility Bill, Maintenance Bill
- **Photo Identity Proof:** Passport/ Driving License/ Voter ID/ PAN
- **Residence Address Proof:** License/ Registered Rent Agreement/ Utility Bill
- 1 passport size colour photograph

HDFC Home Loan Documents Required for Agriculturists

- **Proof of Identity and Residence:** Valid passport / Voter ID card / Valid Driving License / Aadhaar Card
- **Proof of Income:** Last 6 months' bank statement / Copies of title documents of agricultural land showing land holding / Copies of title documents of agricultural land showing crops being cultivated
- **Other Documents:**
 - Statement of the loans availed over the past two years, if any
 - Bank statements of the past six months showing repayment of any current loans
 - Proof of own contribution
 - Passport sized photographs of all applicants or co-applicants affixed on the application form and signed across
 - Cheque for processing fee favouring the bank

Business Existence Proof: 3 years old Saral Copy, the Company Registration license, Shop Establishment