

Document Checklist for Self Employed Files

	Documents/ Details	Remarks	Applicants					Pendency Code
			App	Coapp1	Coapp 2	Coapp3	Coapp 4	
A Application Form								
	All fields duly filled with applicant / coapplicant signatures and form affixed with latest self attested passport size colour photograph. (Not Applicable fields to be boldly marked 'NA')							1
	Mobile No Mandatory for at least one applicant							
	Company to be coapplicant only							
	Email id mandatory for all loans above 25 lakhs							
	Fee cheque (as per HDFC policy)							
	Annexures as per HDFC's formats							3
	File origination sheet-duly filled up & signed							
	End use letter (Top up and Equity Loans)							
	Personal and Business profile sheet in prescribed format							4
	Self attestation on all documents by applicant / co-applicant							5
B KYC Documents								
	Individuals- KYC Document as per Policy- Proof of Identity, Proof of Address, Proof of Date of Birth							6
	Other Entities- KYC Documents as per Policy (Partnership Firm, LLP, Companies, HUF)							
C Normal Income Program								
1. Income/ Financial Statements								
1.1	Income Tax Returns and Computation	Latest 3 years						7
1.2	Form 26AS	2 years (current yr. & previous yr.)						8
1.3	Financial Statements along with Statutory and Tax Audit Report, if applicable	3 years latest						9
	<u>If financial statements are not audited, please ensure CA attestation/ self assessment tax challans/ proof of investment payments made under sec 80C/ 80D/ 80G under Chapter VI of Income Tax Act</u>							
1.4	Provisional Financial Statement							10
	If six months of current financial yeas has passed Sales tax return/ service tax return/ Form 26AS for validation of turnover for the current year.							
	If full financial year has passed Provisional financial statement, OR Estimated amount of Sales & Profit with Turnover Validation documents like Sales Tax/ Service Tax/ Excise Return/ Form 26 AS along with tax payment details Profit validation documents like Form 26AS/ Copies of Income ax Payment Challans							
1.5	Non Hsg Loans- Documents/ Details of Group Companies/ Entities							11
	List of all group entities, details of applicant's stake and brief business details.							
	Latest Audited Financial Statement							
	Borrowing Details- Sanction letter and Account Statement of all loans (except Vehicle/ Equipment/ Small BL or PL/ Gold Loans) of of all group entities							12
1.6	Rental Income, if included in income appraisal Rent Agreement, Ownership Document and copy of bank statement having rental credit.							

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2. Borrowing Details								
2.1	Individual Lns- Details of all borrowings in prescribed format supported by Sanction Letter or Account Statement or Amortisation Schedules.	All live loans						
2.2	Business Lns- Term Loans (Lns from bank or LAP) Details in prescribed format along with Sanction Letter and Account Statement	All live loans						13
2.3	Business Lns- Other Small Term Lns Vehicle Loans/ Business Lns/ Other Lns details in prescribed format supported by Sanction Letters or Ln Account Statement or Amortisation Schedules.	All live loans						
3. Bank Statements								
3.1.1	Individual applicants - Copy of all bank account statements	6 months latest						14
3.1.2	Business Entities- Copy of CC/OD and all other major bank account statements.	6months latest						
4. Constitution Documents								
4.1	Company							15
	MOA, AOA							
	Shareholding patter certified by the auditor with copy of latest annual return filed with ROC.							
4.2	Partnership Firm							15
	Partnership Deed							
5. Others								
5.1	Documents in support of sources of own contribution.							16
5.2	If Ln Amount < 35 Lacs and each applicant has filed tax return for income less than Rs 3.50 Lac per annum							17
	Proof of Investments u/s 80C							
5.3	Refinance Loans							18
	Sanction letter and Account Statement							
E Surrogate Program								
	Apart from Documents for 'Normal Income Program', the following additional documents needs to be collected.							
1	Gross Profit program							19
1.1	Proof of business continuity							
	like registration certificated under sales tax/ VAT/ service tax/ excise or any other act, letter from bank, copy of income tax return							
1.2	Turnover validation documents							
	Copies of indirect (sales tax/ VAT/ service tax/ excise) tax returns/ form 26 AS/ bank statements if indirect taxes are not applicable on business for last two years.							
	If audited financial statements are over 9 months old, the turnover validation documents needs to be collected for current year also.							
1.3	Net worth Statement certified by a Chartered Accountant.							
2	Repayment Trackrecord Program							
2.1	Copies of Loan Account Statement and Sanction Letter of all existing and closed loans (with in 12 months from the date of applying the loan).	12 months						19
2.2	All bank account statement having debits of repayment of all existing and closed loans.	12 months						

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3	Value Plus Program						19
3.1	Affidavit for self occupation						
3.2	Documentary evidence explaining sources of own contribution						
3.3	In absence of credit history, six paid electricity/ telephone bills.						
F Property Documents							
1. Document for Technial Report (Seperate Set)							
1.1	Resale-Ready- Independent House						20
	Copy of approved plan and latest sale deed/ title document with details of unit & area						
1.2	Resale-Ready- Authority / Approved Project						
	Copy of latest sale deed/ title document having details of unit no and area.						
1.3	Resale-Underconstruction-Authority/ Approved Project						
	Copy of latest agreement/ allotment letter having details of unit no, area and all component of cost.						
1.4	Self Construction						
	Copy of approved plan, estimates and latest sale deed/ title document.						
1.5	Home Improvement/ Extension						
	Estimates and copy of latest sale deed / title document.						
1.6	First Purchase- Authority / Approved Project						
	Document (Allotment letter or cost sheet or any other doucment) having details of unit no, area and all component of cost.						
2. Document for Legal Report (Seperate Set)							
2.1	Resale Transaction- Copy of complete chain of Documents.						21
Name							
Signature							
Date :							