

## **(A) KYC Verification**

### **For NRIs**

(i) Attested copy of valid Passport and visa.

(ii) Address proof mentioning the current overseas address such as Utility Bill, Driving Licence, ID Card, Labour Card, Social Card etc. issued by the authorities in that country .

### **For PIOs/OCIs**

(i) Attested copy of valid passport and PIO Card /OCI card issued by Government of India.

(ii) Address proof mentioning the current overseas address such as Utility Bill, Driving Licence, ID Card, labour Card, Social Card etc. issued by the authorities in that country.

(iii) The attestation of documents may be done by FOs/Rep. Offices or Indian Embassy/Consulate or Overseas Notary Public.

## **(B)Residence & Office Verification**

(i) Residence and office address verification by FOs/Rep. Offices at Foreign centres will not be insisted upon. Instead, copy of the latest address proof such as Utility Bill, Driving Licence, ID Card, Labour Card, Social Card etc. issued by the authorities in that country.

## **NRI ACCOUNT OF THE APPLICANT(S):**

Applicant(s) must maintain an NRI A/c with the Bank.

## **Employment/Residency Related Documents to be submitted along with Application**

- Employment contract - an English translation duly attested by employer/consulate /our foreign office /Embassy in case it is in any other language
- Latest salary certificate /slip in original and copy of identity card issued by the current employer
- Bank account details for the previous 6 months overseas account showing salary and savings and Indian account if any.
- Copy of Continuous Discharge Certificate (CDC)-for applicants employed in the merchant navy.
- Power of Attorney\*, if applicable, as per Bank's specimen- *Annexure-IV* and duly notarized proof of residence.

### **POWER OF ATTORNEY:**

- (i) The Power of Attorney for execution of Home Loan documents will be restricted to close relatives namely Spouse, Father, Mother, Brother, Sister, Children, Father-in-Law and Mother-in-Law in respect of NRI/PIO borrowers.

### **(B) When Power of Attorney (POA) is executed outside India by an NRI/PIO:**

- (i) Power of Attorney Holder should be a resident of India.
- (ii) The power of attorney should be executed on a stamp paper/plain paper and in a manner as the case may be as applicable to the country in which the power of attorney is executed.
- (iii) Stamp duty should be paid in India within three months of receipt in India but before the execution of loan document, as applicable in the state where it is to be submitted.
- (iv) Photograph of the POA holder should be pasted on the POA and it should be attested by executants/maker of POA.

v) The POA executants/maker should sign the POA in front of official of Indian Embassy/Consulate/High Commission in that country where the POA executants/maker resides. The official will also attest the signature of POA executants/maker.

(vi) POA executants/maker must affix his/her signatures on every page of the Power of Attorney.

### **3. INCOME DOCUMENTS:**

#### **For Salaried Applicants:**

Self-attested copy of undernoted documents need to be obtained:

(i) Employment contract/ appointment letter/Offer letter or any other document/agreement showing current terms of employment,

(ii) Last three months' salary certificate/slip,

(iii) last six months' Bank Statement showing salary credit,

(iv) Duly acknowledged copy of last year Individual Tax Return except for NRIs/PIOs located in Middle east countries and employees in the Merchant Navy.

(v) Copy of Continuous Discharge Certificate (CDC) for applicants employed in the merchant navy.

### **CREDIT INFORMATION REPORT (CIR):**

#### **For Salaried customers:**

Two Credit Information Reports, one from CIBIL and another from concerned overseas credit information Company will be obtained.