



**HOUSING LOAN CHECKLIST OF REQUIREMENTS - NRI
ALONG WITH APPLICATION**

1. Application Form Duly Filled & Signed. (If customer abroad by the GPA Holder in India).

2. Latest Passport Size Photographs (2 each for Applicant, Co-applicant and GPA Holder)

3. IDENTITY PROOF, AGE PROOF AND ADDRESS PROOF (Any one)

- Passport Electricity Bill Telephone Bill Driving License

4. Cheque payable AT PAR favouring AXIS BANK LTD RAC PF A/c for Rs 5,618/- towards initial processing fee from NRE / NRO account only.

5. INCOME

N R I's

- G P A in AXIS Bank format (GPA has to be a blood relation). – **Notarised Copy**
- Copy of Passport & Valid Visa (all pages). – **Notarised Copy**
- Overseas Resident address proof (telephone bill / rent agreement). – **Notarised Copy**
- Salary Slip of last six months.
- Bank Statement/Pass book (where salary is credited) for last six months.
- Latest Employment Letter / Contract renewal letter.
- If on a deputation copy of the deputation letter.
- Official Mail ID from the employer.
- Mail ID of the HR Head / Dept.
- Existing Loan Repayment Track record
- Earlier company appointment & relieving letter (continuity for last 2 years).
- Company Profile.
- Qualification Proof.
- GPA Holders ID, Address, Date of Birth & Signature proof (India).
- NRE/NRO Bank Statement/Pass book for last six months. (India).

NOTE:

- **Spouse to become a compulsory Co-applicant.**
- **In case of Bachelor – Parent to become Co-applicant (GPA as well as co-applicant).**
- **All Documents as above have to be in English. If in any other language certified translated copy of all the above has to be provided.**
- **All documents other than the ones marked as Notarised copy can be net downloaded / e-mailed. The Notarised copies have to be sent in Originals.**
- **Project has to be approved by Axis Bank.**
- **Maximum Tenure 15 years for house/flats & 10 years for plot loans.**
- **Maximum Funding 85% for house/flats & 75% for Plot loans.**
- **Rate of Interest is extra for NRI Plot loans.**
- **Self attestation on all documents either by Applicant or GPA holder is a must.**
- **The PF cheque and the subsequent cheques have to be from a account in Bangalore or the same should be payable at PAR.**
- **The 6 months NRE Bank statement required is for an active account with regular transaction in the same.**
- **The Bank statement has to be for the same account from which the cheque is being issued.**

Post Sanction Requirements

- Loan Documents and accepted Sanction Letter signed (by the GPA Holder)
- **25 + 1** Post Dated Cheques • Margin Money proof
- All original Property Documents. • All Sanction conditions to be fulfilled.

All the copies of the documents should be self signed either by applicant or by GPA Holder

Instructions in filling up the GPA:

Executor(s): Applicant & Spouse.

Executant: GPA Holder in India (has to be a sibling / parent of the Executor(s)).

A GPA can be given to spouse if the executor has gone on temporary deputation.

- The names of the Executor(s) as being filled have to tally with their names as appearing in the passport.
- The address of the Executor(s) can be any address where he / she are temporarily residing in India during his / her visit.
- The name of the Executant should be the same as in the address being provided.
- The address of the Executant should also tally with the proof of address of the GPA holder that is being provided.
- The Executor(s) have to sign on all the pages of the GPA at the bottom and on the last page at the place marked for Executor(s).
- If unmarried there is no need for a Co-applicant and all the above conditions apply for single Executor. The GPA holder becomes a co-applicant & GPA holder.
- If there is an overwriting it has to be initialed by both the executor(s).

When the GPA is executed in India (customer is in India when signing the GPA):

- The GPA has to be done on Rs 100/- non judicial Stamp Paper purchased from the city where he resides or is executing the GPA.
- GPA to be notarised by a local Notary.
- The date of execution of the GPA & Notarising should be the days when the Executant was physically present in India.

When the GPA is executed abroad (customer is abroad when signing the GPA):

- The format as below can be filled up with all the details, a print taken on a white sheet and duly signed by the Executor(s).
- The same has to be Notarised by a Notary Public in the city where applicant resides.
- In some countries there is no system of Notary Public; in such case the GPA has to be duly attested by the Indian Embassy / Consulate.
- The GPA in original has to be sent to the holder here in India, which has to be later Adjudicated within 3 months of execution. This costs around Rs 900/- (cost to be borne by the GPA Holder).

One of the Executors is in India & another abroad: Separate GPA from them as above will be required.

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I / WE Mr / Ms **Applicant**S/O W/O D/O **Mr Applicant's Father / Husband**..... AND Ms / Mr **Co-applicant**..... S/O W/O **Mr Co-applicant's Father / Husband**..... RESIDENT OF **Applicant's current residence address abroad**..... and as I am unable to attend the Bank for complying with various formalities pertaining to the availing of Home Loan from the Bank I/We DO HEREBY APPOINT AND CONSTITUTE...Mr / Ms **GPA Holder's name**.....S/O W/O D/O **GPA Holder's father's / Husband name**.....and at present residing at **GPA Holder's address in India**.....To be my lawful attorney in my / our name and on my /our behalf to do any one or all of the following acts, deeds and things, namely:

1. To book a flat/s, residential unit/s or residential land on my / our behalf either directly or through the agency of AXIS BANK LTD (herein after called as "AXIS BANK") and to execute Agreements for sale for the same with any builder/seller or any other person and make payments to him thereof and to present such Agreements/deeds for registration before the appropriate Registrar/Sub-Registrar or any other authority at any place in India as may be necessary. He/She is further authorized to make payment directly to AXIS BANK on my/our behalf for any flats / units my/our said Attorney might take through AXIS BANK and comply with such conditions/terms AXIS BANK may have in this behalf. He/She is authorized to make such payment to AXIS BANK as may be demanded by AXIS BANK by way of service charge etc., He/She is authorized to execute any agreements, letters and documents as any be required by AXIS BANK in respect of the above. The expression builder/seller shall include AXIS BANK and subsidiary.
2. To admit execution of the Agreement for sale/sale deed before the said Registrar/Sub-Registrar or any other Authority as may be required for that purpose.
3. To apply for a loan/s under the Housing Loan scheme of AXIS BANK **and** also any further or additional loan/s to AXIS BANK for such amount as the Attorney may deem fit and for that purpose to pay processing fee/s and sign the loan application/s in my / our name and on my / our behalf and to furnish all the details and information required by AXIS BANK and to give any statement, letter, clarification or any other writing required or necessary in relation thereto.
4. To accept the loan offer letter/s and sign the acceptance/s thereof in token of my / our acceptance of the terms and conditions therein contained and to pay on my behalf the administrative fees and any other charges including commitment charges leviable in respect of the said loan/s.
5. To request AXIS BANK or agree with AXIS BANK for any change or modification in the loan amounts, rate/s of the interest, period of repayment of loan/s or any other terms and conditions in relation to the loan/s at any time or from time to time.

X (Signature of Applicant)

X (Signature of Co-applicant)

6. To receive the disbursement of the said loan/s and for that purpose give effectual discharge and give all the necessary information and documents to assist the Technical and Legal Appraisal of the property/ies purchased/ to be purchased with the help of the loan/s.
7. To mortgage in favor of AXIS BANK any property/ies he/she may book /purchase on my /our behalf or which I / we might have booked/purchased (Whether with or without Axis Bank's financial assistance) with AXIS BANK by deposit of title deeds as security for the repayment of the loan/s granted/ to be granted by AXIS BANK to me / us.
8. To deposit on my / our behalf, the documents of title and to state on my / our behalf to any officer of AXIS BANK that the said documents are being deposited for creating a security on the said property/ies by way of equitable mortgage for repayment of the said loan/s .The Attorney is fully authorized to make these statements and convey my / our intentions to create security on my / our said property/ies or any other property/ies he/she may book/buy on my / our behalf.
9. He/She is further authorized to make any other statement necessary to create equitable mortgage by deposit of title deeds and also to execute any writing, undertaking, indemnities etc on my / our behalf in respect of mortgage of the said property/ies or the guaranteeing of the repayment of the said loan/s or any other writing whatsoever, required in respect of the said transactions of the loan/s granted / to be granted to me / us or creation of the said security.
10. He/She is also authorized to execute any loan agreement/s promissory notes, letter/s of declaration and Indemnity or such other documents as may be required by AXIS BANK in respect of the said loan/s.
11. He/She is also authorized to execute in favour of AXIS BANK an irrevocable power of attorney authorizing AXIS BANK to execute in its own favour or in favour of any other person, as AXIS BANK in its sole discretion may decide, legal mortgage in any form including in the English form of the property/ies.
12. He/She is also authorized to pledge with AXIS BANK any share certificates, debentures bonds, units issued by National Saving Certificates, Fixed Deposits or any other security owned by me / us in favour of AXIS BANK by way of security for the said loan/s and to sign any document, transfer forms or paper that may be required by AXIS BANK in connection therewith.
13. To acknowledge my liability/debt of the loan/s.
14. To obtain possession of the flats / residential units as and when the same is ready for occupation.
15. To receive loans and all other documents including title documents on my/ our behalf from AXIS BANK and execute receipts thereof.
16. To sign forms, documents and paper required for the registration of Co-operative Housing Society or a Limited Company or any Association of Apartment Owners and become member thereof, participating in all the meeting and proceedings from time to time, obtain share certificate and/or other documents issued in my/our name and hold the same as my/our attorney and obtain possession of the flats.

X (Signature of Applicant)

X (Signature of Co-applicant)

17. To operate Bank Account in any Bank in India in my/our name both resident as well as non-resident .The account may be operated in Indian currency or foreign currency to be remitted by me/us from time to time.
18. He/She is authorized to do all such acts, deeds and things including signing any paper / documents as are necessary and incidental to the above and that any act or statement or writing of my/our said Attorney in pursuance hereto shall be deemed to be fully authorized and ratified by me/us.
19. I/We do hereby ratify and confirm all and whatsoever the said Attorney should do or purport to do or cause to be done by virtue of these presents.
20. The powers given under this Power of Attorney are irrevocable and shall not be revoked by me/us under any circumstances and for any reason whatsoever, otherwise than on a written permission to that effect from the Bank.
21. This Power of Attorney issued is not for any monetary consideration and is only with intention to enable the said Attorney to do all acts specified in these presently solely on my behalf as my lawful attorney. I do hereby confirm and declare that no consideration has been flown to the said attorney for acting as my lawful attorney as stated herein.

Dated at _____ this the _____ day of _____ 20_____

X (Signature of Applicant)

X (Signature of Co-applicant)

Signature of Executant(s)

Address:

(GPA Holder's address in India)---

Pin: -----

Tel: (Res) -----

(Off) -----

Address:

(Executant's address abroad) ---

Pin: -----

Tel (Res) -----

(Off) -----

(ATTESTATION BY THE INDIAN EMBASSY / NOTARY PUBLIC)

**RETAIL ASSET CENTRE
BANGALORE**

HOUSING LOAN CHECKLIST OF REQUIREMENTS - SALARIED	
Application Form Duly Filled with following information for both applicant & co-applicant (signed by GPA holder):	
· Loan amount requested along with the tenure of loan.	[]
· Full address (abroad) along with the phone nos including the Permanent address.	[]
· Personal Details like PAN Card, Passport, Driving License number etc.	[]
· Present house (abroad) whether rented or self owned; if rented the rent per month.	[]
· Vehicle owned details along with the hypothecation details.	[]
· Present Employment details along with the company address, phone numbers with extension number, official mail ID and HR mail ID, designation and the date of joining.	[]
· Previous Employer details like the name, City, designation & no of years in employment.	[]
· Gross and Nett monthly Salary.	[]
· Bank details like Bank name, branch, account type and account number of all bank a/cs.	[]
· Credit card details like Name of Bank, Card no, valid till, type of card & credit outstanding.	[]
· 2 local (Bangalore) reference name, address and telephone numbers.	[]
· Property details like address, survey number, built up area	[]
· Builder name, Project name.	[]
· Cost break up like basic cost, other charges like deposits, car park & exp like regn, VAT.	[]
· Latest Passport Size Photograph (2 Nos. each)	[]
· Signatures by the GPA on behalf of Applicant and Co-applicant.	[]
· Customer declaration duly filled and signed by GPA.	[]
· Investment declaration duly filled and signed by GPA.	[]
· Bank verification form duly filled and signed by GPA.	[]
Documents to be attached with the Application forms:	
1. IDENTITY PROOF, AGE PROOF, SIGNATURE PROOF AND ADDRESS PROOF (Any one):	
<input type="checkbox"/> Passport <input type="checkbox"/> PAN Card <input type="checkbox"/> Ration Card	[]
<input type="checkbox"/> Voter's Card <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Driving License	
2. Cheque favoring Axis Bank Ltd towards initial processing fee for Rs 5,618/-.	[]
3. Salary Slip of last 6 months showing all deductions along with current Salary Certificate.	[]
4. Continuity proof for last 2 years either appointment & relieving letters.	[]
5. Bank Statement/Pass book (where salary is credited) for last 6 months.	[]
6. Copy of Appointment letter (if less than One year in present job).	[]
7. Latest CTC.	[]
8. Repayment Track record of Existing Loans	[]
9. Company profile (for employees of Pvt. Ltd. Company).	[]
PRE-DISBURSAL	
• Loan Documents and accepted Sanction Letter signed.	• Margin Money Proof (Receipt from the builder)
• Original Sale & Construction Agreement on a Rs 200/- Stamp Paper.	
• Tri partite Agreement on a Rs 100/- Stamp Paper.	• Cost Break up on Builder Letter head.
• Demand Note from Builder along with Bank Number on a letter head.	• 24 + 1 Post Dated cheques.

All the copies of the documents should be self signed in blue