EKO ESTATES

Home loan documents

What your lender will ask for, by applicant type

Most buyers finance part of the price with a home loan. Collecting these documents before you apply is what makes the sanction quick. Applying with a co-applicant? Each of you supplies the same set.

HOW MUCH CAN BE SANCTIONED

75–85%

of the property value can be sanctioned as a home loan, depending on the documents submitted for the purchase and the applicant's eligibility. The balance is paid from your own funds. **Eko Estates assists you with the sanction through the banks in our network.**

SELF-EMPLOYED

Business owners, professionals

KYC DOCUMENTS

1. PAN and Aadhaar card of applicant and co-applicant
2. Latest residential electricity bill
3. Office electricity bill
4. Business proof (Udyam registration, GST certificate or similar)
5. Two passport-size photographs

INCOME DOCUMENTS

1. Income tax returns for the latest 3 years, applicant and co-applicant
2. GSTR-3B returns for the latest 2 years

BANK STATEMENTS

1. Current account statement, latest 1 year
2. Savings account statement, latest 1 year

OTHER DOCUMENTS

1. Details of ongoing loans, if any

SALARIED

Employees on a payroll

KYC DOCUMENTS

1. PAN card of applicant and co-applicant
2. Aadhaar card of applicant and co-applicant
3. Two passport-size photographs each, applicant and co-applicant
4. Two references, with name, address and contact number
5. Latest residential electricity bill

INCOME DOCUMENTS

1. Appointment letter, if available
2. Salary slips for the latest 6 months
3. Form 16, if available

BANK STATEMENTS

1. Salary account statement, latest 1 year
2. Savings account statement, latest 1 year, if any

OTHER DOCUMENTS

1. Details of ongoing loans, if any
2. Credit card details, if any

Please note. The sanctioned amount and the documents required are decided by the lender, and a lender may ask for more than is listed here. RBI rules cap a home loan at 80% of the property value for loans above ₹30 lakh and up to ₹75 lakh, and at 75% for loans above ₹75 lakh. Use self-attested copies, and keep the originals ready for verification. Ask us for the property documents your lender's legal and technical teams will need.