

Home Loan Eligibility and Documentation

We ensure a seamless Home Loan application process with minimal documentation and straightforward eligibility criteria. Here's everything you need to know before applying.

Home Loan Eligibility Criteria

For Salaried Individuals

- You should be an Indian (including NRIs)
- You should be between 23 and 67 years** of age
- You should be a salaried individual with a work experience of at least 3 years

For Self-Employed Individuals

- You should be an Indian (resident only)
- You should be between 23 and 70 years** of age
- You should be a self-employed individual with at least 3 years of continuity in your current business

**The upper age limit is considered as age at the time of loan maturity. Additionally, the upper age limit for applicants is subject to change, depending on the property profile.

Documents Required for a Home Loan

To ensure a smooth process, keep the following documents*** handy while applying:

- Mandatory documents (PAN card or Form 60)
- KYC documents (address and identity proofs)
- Photographs
- Form 16 and/or latest salary slips (for salaried individuals)/TR document and P&L statements (for self-employed individuals)
- Bank account statements of the previous 6 months
- Document for proof of business, with minimum 3 years' vintage (for businessmen/self-employed individuals only)

***The list of documents mentioned is indicative. During loan processing, additional documents may be needed. These requirements will be communicated to you accordingly.