

DOCUMENTS CHECKLIST FOR EMPLOYED PERSON

BASIC DOCUMENTS (FOR ALL PROFESSION)

- Duly filled in Meridian Home Loan Application Form (with signature as per NID)
- Duly filled CIB undertaking form for each applicants & Guarantor
- 2 copy PP size Photograph of applicant & Co-Applicant with respective signatures
- 2 copy PP size Photographs of Guarantor- attested by applicants (2 copies)
- Photocopy of National ID card/ Passport/ Driving License of applicants & Guarantor
- CV/Bio data
- Office ID Card/ Business Card
- E-TIN Certificate(IT-10B is required if applicable)for both applicant and co-applicant(s)
- Copy of latest utility bill of permanent & residential address
- Deed of Agreement/Baina Deed between applicants and Developer/Seller (For Apartment Loan)
- Money receipt copy as equity payment to developer/Seller
- Ownership Documents (For Construction/Renovation/Extension/Home Equity Loan)

INCOME & LIABILITY DOCUMENTS

- Letter of introduction/salary certificate from employer showing relevant deductions
- Latest salary slip of voucher for last 3 months
- Latest Transfer/Posting order (**for Government service holders**)
- Duly signed voucher for last 6 months against cash salary drawing
- Up to date Bank statement showing monthly salary for the last 12 months
- Up to date personal bank statement other than salary a/c (*where applicable*)
- Salary sheet (*where applicable*)
- Declaration of private practice/tuition/consultancy income from Physicians, Teachers, Engineers etc.
- Evidence of other income such as commission, bonus, incentive, Overtime payment, Rental etc.
- Continuous discharge certificate/Competency certificate **for Marine Professionals only**
- Supporting documents of liquid assets (FDR copy/Portfolio statement), if any
- Supporting ownership documents of any fixed asset, if any
- Sanction Letter & relevant a/c statement of any existing personal loan with other Bank/NBFI
- Any other document, as applicable