

Documentation

Loan Against Property:

Gather all your loan against property documents before you submit your loan request. Indicated below is the list of documents required to avail a loan against property:

Photo Identity Proof (Self-attested copy of any one document*)

- Passport
- Pan Card
- Voter Identity card
- Driving License

Address Proof (Self-attested copy of any one document*)

- Passport
- Bank Account Statement
- Aadhaar Card
- Driving License
- Electricity Bill
- Telephone Bill

Property Document (Self-attested copy of any one document*)

- Copy of original sale deed
- Allotment-possession letter
- NOC from Society

Income Proof (Self-attested copy of any one document*)

- Latest ITR
- Latest form 16
- Latest salary slip/certificate
- Bank details with last 6 month's salary credited
- Latest Audited Financials
- Business Proof -Qualification Certificate/Certificate of Practice(COP)
- Shop Act License/MOA & AOA/Sales TaxNat registration I Partnership Deed

*Requirement of loan against land documents might vary according to the scheme chosen. IDFC First Bank may require additional loan against property documents which will be intimated to you while processing your application.

Documents	Salaried
Identity Proof (OVD*)	Yes
Address Proof (OVD*)	Yes
Age Proof	Yes
Salary Statement for last three months	Yes
Income tax returns or Form-16 for the last 2 years	Yes
Last 6 months Bank Statement	Yes

Disclaimer: The application will be processed within 15 days on a best-effort basis, on receipt of all the required documents mentioned above. The document requirements given above are indicative and IDFC First Bank reserves the right to request further documents, if required. This document is not to be constructed as a commitment from IDFC First Bank either express or implied.

* Please help us with any of the following Officially Valid Documents (OVD) for identity/Address Proof.

a. Aadhaar b. Driving License c. PAN d. Passport e. Voter ID f. NREGA Card

If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60/61.

Customer segment	Product Type	MCLR-1 Yr	Spread (%)	Effective ROI (%)
Salaried	Simple	8.80%	Up to 3	Up to 11.80
Self-employed professionals	Simple	8.80%	Up to 3	Up to 11.80
Non-Individuals	Simple	8.80%	Up to 3	Up to 11.80
Salaried	Short and Sweet	8.80%	Up to 3	Up to 11.80
Self-employed professionals	Short and Sweet	8.80%	Up to 3	Up to 11.80
Non-Individuals	Short and Sweet	8.80%	Up to 3	Up to 11.80