

Salaried Borrowers	
KYC / Personal Documents	<i>(To be given for ALL loan Applicants)</i>
	Two Passport-size photo of each applicant
	PAN Card copy of each applicant
	Copy of full passport with valid VISA stamps
	Copy of work permit abroad, if any
	Qualification Proof (Optional)
	Residence Address proof in India like copy of Passport, Voter-id Card, Aadhar Card, Driving License etc.
	Residence Address proof in your country like copy of Passport, Identity Card, Driving License, any utility bill, Rent agreement or Bank statement
File Login Fees Cheque from your NRO / NRE Bank A/c	
Income documents	<i>To be given for ONLY Applicants whose income is being taken:</i>
	Salary-slips / Certificate for last 6 months
	Annual Salary Certificate for last 2 years (like W2-Form in US or P60 form in UK)
	Income tax returns in your country for last 2 years, if available
	Employment contract / appointment letter showing last 3 years job continuity
	Credit Report from recognised credit rating agencies in your country
Bank Statements / Existing Loan Details:	<i>To be given for ONLY Applicants whose income is being taken:</i>
	Last 6 months bank statement of your country showing salary credits
	Last 6 months bank statement of NRE / NRO Account in India
	Sanction letter / repayment schedule of running term loans alongwith last 6 months bank statement showing EMI debits
Power of Attorney Documents	<i>To be given by your GPA Holder in India:</i>
	GPA Format Signed (Refer Note below)
	Two Passport sized photos
	ID Proof & Signature Proof
	Residence Address proof like copy of Passport, Voter-id Card, Aadhar Card, Driving License etc.
Property Documents, if identified	Photocopy of all property documents & Approved Sanction Plan, if applicable
Note: 1. All the above documents need to be self attested by the applicants compulsorily. 2. Our executive will get the Loan Application form signed by all applicants.	
Process to execute GPA by NRI Borrower	<i>If the NRI Borrower is in India at the time of loan application:</i>
	- The GPA format can be printed on a Rs.100/- stamp paper in India
	- Both the NRI borrower and GPA holder can sign the GPA format with photos
	- The GPA format can be notarised by local Notary Public in India
	<i>If the NRI Borrower wishes to apply from his country for the loan:</i>
	- The GPA format can be printed on plain paper and signed on all pages
- The GPA format is to be attested by Indian Embassy or Indian consulate in your country	
- The GPA format alongwith all above self-attested documents can be couriered to your GPA holder in India	
- The GPA holder will sign the GPA format and Loan application form on your behalf in India	