

DOCUMENTS NEEDED



Saral Home Finance Ltd.
(Formerly known as Vishwakriya Housing Finance Ltd.)

LIST OF DOCUMENTS FOR SALARIED INDIVIDUALS

1. **KYC Documents**
2. **Salary slip for the last 3 months / Salary Certificate** (If variable components like Over Time and Incentives are reflected then salary slips for the past 6 months are required)
3. **Latest Form - 16** if salary above Rs.10000/- per month
4. **Copy of all bank pass books / bank statements for the past 6 months** including front page
5. **Company profile** if it is a lesser known organization

LIST OF DOCUMENTS REQUIRED FOR SELF-EMPLOYED BUSINESSMEN

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| <ol style="list-style-type: none">1. KYC Documents2. Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant3. Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant4. Brief Business Profile on the Letter Head of the firm by the applicant5. Bank Statement for the last 1 year for the Savings A/c & Current A/c | <ol style="list-style-type: none">6. Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration7. Copy of the Partnership Deed (if Applicable)8. Copy of Tax Deduction certificate / Form - 16A (if applicable)9. Details of Contract (if applicable)10. Copy of Advance Tax paid / self assessment tax paid Challan |
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LIST OF DOCUMENTS REQUIRED FOR SELF-EMPLOYED PROFESSIONALS

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| <ol style="list-style-type: none">1. KYC Documents2. Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a CA3. Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant4. Brief Business Profile on the Letter Head of the firm5. Bank Statement for the last 1 year for the Savings A/c & Current A/c6. Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration | <ol style="list-style-type: none">7. Copy of the Partnership Deed (if Applicable)8. Copy of Tax Deduction certificate / Form - 16A (if applicable)9. Details of Contract (if applicable)10. Copy of Advance Tax paid / self assessment tax paid Challan11. Copy Educational Qualification Certificate12. Copy Professional Practice Certificate13. Salary Certificate (in case of doctors having salaried income) |
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NOTE: ORIGINAL DOCUMENTS ARE REQUIRED FOR VERIFICATION PURPOSE ONLY

DOCUMENTS NEEDED



Saral Home Finance Ltd.
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National Housing Bank (NHB) had introduced **Know Your Customer (KYC)** Guidelines for Housing Finance Companies.

We request you to co-operate with us in complying with these guidelines.

LIST OF DOCUMENTS NEEDED FOR KYC COMPLIANCE

1. Photo Id Proof (any one required)

- PAN Card
- Passport
- Voters ID Card
- Driving License

2. Residence Proof (any one required)

- Electricity Bill
- Telephone Bill
- Ration Card
- Letter from Employer
- Bank Statement / Pass book with address

NOTE: ORIGINAL DOCUMENTS ARE REQUIRED FOR VERIFICATION PURPOSE ONLY