



Check list of documents required for financing Residential plots from Bihar State Housing Board:

1. Letter of allotment from the Bihar State Housing Board (BSHB);
2. Letter of No Objection from the Bihar State Housing Board for creation of Mortgage;
3. Stamped undertaking from the borrower that the letter of Possession, Sale Agreement and Conveyance Deed/ Absolute Sale Deed when issued/executed by the Bihar State Housing Board will be deposited with the Bank;
4. A letter from the borrower addressed to the BSHB intimating them of the creation of mortgage and authorising them to send Lease Deed/ Sale Deed as and when executed directly to them;
5. Estimates of cost of construction of house;
6. Two passport size photo for each applicants;
7. Documents for Income Proof:
 - i) **For Salaried Persons:**
 - (1) Salary Slip for last 6 months
 - (2) Income Tax Return / Form - 16 for the last 3 years
 - (3) Salary Account statement for last 6 months
 - ii) **For Self employed / Businessmen:**
 - (1) Income Tax Return for the last 3 years with computation of income
 - (2) Firm Registration Paper and and financial statement of the firm
 - (3) Savings/Current Account statements for last 6 months
8. Copy of PAN card for each applicant
9. Copy of Aadhaar for each applicant
10. Permanent/Correspondence Address Proof for each applicant
11. Details of assets with documentary proof i.e. copy of ownership document of plot/ house/Flat, RC book of vehicle, NSC/KVP/PPF/Surrender value of LIC Policy/TDRs etc.
12. Details of Liabilities/Loans (Statements of loan accounts).

Salient Features of Housing Loan Facility of Bank of India:

- 1) Free Personal accidental insurance
- 2) Repayment upto 30 Years
- 3) Complimentary Credit card
- 4) Quick Processing
- 5) Overdraft Facility

Please note the Bank reserves the right to add, amend, alter, cancel and modify any of the terms and conditions stipulated herein above with or without any prior reference.

