

BANKING SANSAR

Documents Checklist for Home Loan

IN NEPAL

A practical guide to the documents commonly requested by banks for home-loan applications, construction and property purchase.

WHAT THIS GUIDE COVERS

Personal identity • Income & employment • Land & property •
House construction • Banking & liabilities •
Guarantor/co-applicant • Additional legal documents

SMART TIP

Requirements can vary by bank and loan purpose. Always confirm the latest checklist before submitting your application.

Prepared as an informational checklist. The bank may request additional documents during legal, technical or credit evaluation.

01 — PERSONAL & INCOME DOCUMENTS

Start with identity, household and income evidence. Keep originals ready for verification.

1 Personal Documents

- ✓ Citizenship certificate of the applicant
- ✓ Citizenship certificate of co-applicant/spouse, if applicable
- ✓ Passport-size photographs
- ✓ PAN certificate
- ✓ Marriage certificate, if applicable
- ✓ Relationship certificate, if required
- ✓ Application form and loan-related declarations provided by the bank

2 Income & Employment Documents

For Salaried Employees

- ✓ Salary certificate/letter from employer
- ✓ Recent salary slips
- ✓ Bank statements showing salary deposits
- ✓ Employment/appointment letter, if requested
- ✓ Income Tax/PAN-related documents, where applicable

For Self-Employed / Business Owners

- ✓ Business registration certificate
- ✓ PAN/VAT registration, where applicable
- ✓ Audited financial statements
- ✓ Tax clearance certificate
- ✓ Income tax returns/related tax documents
- ✓ Recent business and personal bank statements

02 — PROPERTY, CONSTRUCTION & FINANCE

Property ownership and technical documents are central to the bank's legal and valuation review.

3 Land & Property Documents

- ✓ Lalpurja (Land Ownership Certificate)
- ✓ Land ownership/transfer documents
- ✓ Land revenue/property tax payment receipt
- ✓ Char Killa / field book or cadastral-related documents, if required
- ✓ Trace map / Naksha
- ✓ Current land classification/use-related documents, if applicable
- ✓ Property valuation documents prepared or accepted by the bank

4 House Construction Documents

If constructing a new house

- ✓ Approved building map / house plan
- ✓ Building permit from the relevant municipality/rural municipality
- ✓ Construction estimate
- ✓ Cost estimate / BOQ, if required
- ✓ Construction agreement, if applicable
- ✓ Other documents requested by the bank's technical/valuation team

If purchasing a completed house

- ✓ Sale/purchase agreement or relevant transaction documents
- ✓ House ownership documents
- ✓ Approved building map
- ✓ Building completion certificate, where applicable
- ✓ Property valuation report

5 Bank & Financial Documents

- ✓ Recent bank account statements
- ✓ Details of existing loans and liabilities
- ✓ Existing loan repayment statements, if applicable
- ✓ Credit card / other debt details, where requested
- ✓ Proof of additional income, if being considered for repayment capacity

03 — GUARANTOR, ADDITIONAL DOCS & FINAL CHECK

Complete the file with co-applicant/guarantor documents and check every detail before submission.

6

Documents for Guarantor / Co-Applicant

✓

Citizenship certificate

✓

Passport-size photographs

✓

PAN certificate, where applicable

✓

Income/employment or business documents

✓

Bank statements

✓

Relationship documents, if required

7

Additional Documents That May Be Requested

✓

Tax clearance certificate

✓

Power of attorney, where applicable

✓

Legal heir / relationship documents, where applicable

✓

Court or legal documents relating to the property, if applicable

✓

Foreign employment/remittance documents for applicants earning abroad

✓

Any additional documents requested after legal, technical, or credit evaluation

BEFORE APPLYING	FINAL DOCUMENT CHECK
✓ Make sure names and details match across citizenship, Lalpurja, PAN and other documents. ✓ Check that land ownership and property documents are clear and up to date. ✓ Keep original documents available for bank verification.	✓ Prepare clear photocopies/scans of all documents. ✓ Keep income, loan and bank-statement records organized. ✓ Ask the bank for its latest Home Loan Document Checklist because requirements can differ between banks and loan purposes.

BANKING SANSAR • Plan smart. Borrow smart. Build your dream home.

Informational use only. Always verify the current document requirements directly with your selected bank.