

Axis Bank

Proof of identification - acceptable to the lender

Proof of ID

- One proof of photographic ID and one proof of address verification.

Proof of employed income - acceptable to the lender

Employed income

- Latest three months payslips.
- Latest P60.
- Latest three month's bank statements showing salary credit.

Proof of self-employed income - acceptable to the lender

Self employed

- Latest three months Business Bank Statements
- Latest two years SA302s

Proof of deposit - acceptable to the lender

Proof of deposit

- Evidence of deposit is required for all purchase cases, covering the whole deposit amount.

Other possible lender requirements

Other possible requirements

- Latest three months personal bank statements showing income and expenditure.
- If remortgage - copy of the most recent mortgage statement for subject property (only required where the bank is unable to evidence via CAIS)
- Where Axis Bank is unable to verify repayment of the existing BTL portfolio via CAIS mortgage statement will be required. They typically expect to validate 65% of the portfolio.

Solicitors requirements

Solicitors

- Please ensure that the nominated solicitors meet Axis' requirements i.e. they have the minimum of 3 SRA Managers
- For Limited Company Loans Axis' own solicitors must be used for which the applicant will have to bear the cost. The applicant does have the choice if they wish to use this company instead of or as well as their own solicitors