

NRP's Physical Presence Requirement in RAG Customer Journey

Ownership	Lien based loan	Non lien based loan	No financing
i) Single NRP owner	<ol style="list-style-type: none"> 1. No requirement for execution of transfer/sale deed (executed as ex-parte transaction) 2. No mortgage requirement for lien based product 	<ol style="list-style-type: none"> 1. Physical presence or Power of Attorney required; due to requirement for creation of equitable or registered charge on Property. 2. Physical presence or Power of Attorney required for mortgage 	<ol style="list-style-type: none"> 1. No requirement for execution of transfer/sale deed (executed as ex-parte transaction)
ii) Joint NRP's ownership with resident	<ol style="list-style-type: none"> 1. No requirement for execution of transfer/sale deed (executed as ex-parte transaction) 2. No mortgage requirement for lien based product 	<ol style="list-style-type: none"> 1. No requirement for execution of transfer/sale deed (executed as ex-parte transaction) 2. Not required as the CO-owner would complete the mortgage formalities 	<ol style="list-style-type: none"> 1. No requirement for execution of transfer/sale deed (executed as ex-parte transaction)