

Loan Against Property Documents

DOCUMENTS FOR SALARIED

- Latest 3 months Salary Slips
- Last 2 years Form 16 or IT returns
- 6 months salary account statement
- Appointment letter
- Employee ID card
- Relieving letters (if job < 2 years)
- Occupancy certificate (MANDATORY)

DOCUMENTS FOR SELF-EMPLOYED/ BUSINESS CLASS

- IT return of individual for last 3 years along with computation of Income, Balance sheet and profit & loss A/c and form 26 AS (documents should attested by CA)
- In case turnover is more than Rs.1 Cr then audited ITR
- ITR, Computation of Income, balance sheet and Profit & loss a/c of the firm/company/ partnership – last 3 years (attested by CA)
- Business proof like Shop Act license/ GST registration certificate/ Udyam Aadhar etc
- TDS certificate (Form 26-A), if applicable.
- Business profile and address proof
- Certificate of qualification (for Professionals)

PROPERTY DOCUMENTS

- Occupancy certificate/Completion certificate (MANDATORY)
- NOC from Builder/Society
- Registered sale agreement
- Previous sale agreements/chain documents (if any)
- Payment receipts to builder/seller
- Sanctioned plan copy
- Electricity bill
- Property tax receipt
- Society registration certificate
- Share certificate
- Possession letter from the builder