DOCUMENTS REQUIRED HOUSING LOAN

- Stipulated Loan Application with 2 passport size photos of applicant / guarantor
- Sale Deed
- Agreement for Sale
- Copy of the approved plan for the proposed construction / extension / addition
- Detailed cost estimate / valuation report from Banks Panel Chartered Engineer / Architect
- Allotment letter of Co-operative Housing Society / Apartment Owners Association / Housing Board / NOC from the Society / Association / Builders / Housing Board
- Legal Scrutiny Report, EC for the past 13 years, Property Tax paid receipt, Khata and permission for mortgage, wherever necessary
- Salary Certificate and Form No.16 (in case of salaried persons)
- > IT Returns filed for the past three assessment years (in case of non-salaried persons)
- A brief note on the nature of business, year of establishment, type of organization, etc., (in case of self-employed)
- Balance Sheet and P&L Account for the past three years (in case of self-employed)