

Checklist for Housing Loans:

Documents Required	<ul style="list-style-type: none">➤ Proof of identity➤ Proof of address➤ PAN Card ➤ Proof of incomea. For salaried class<ul style="list-style-type: none">1. Last 1 year ITR2. Form-163. Last 3 months salary slips4. Last 6 months bank statementb. For non-salaried class<ul style="list-style-type: none">1. Last 2 years ITR2. Audited Balance sheet3. Last 12 months bank statementc. For agriculturists not filing income tax returns, income certificate issued by Tahsildar/Mandal Revenue Officer/Revenue Department Officer having State Level Gazetted rank ➤ Property Papers:<ul style="list-style-type: none">1. Registered Agreement for purchase between seller and buyer (applicant)2. Receipts for payments already made to seller3. Copy of Sanctioned plan / Approved building plan.4. Detailed estimate from the Architect / Engineer5. Agreement of Development6. Sanctioned Plan for flat scheme7. Copies of document of title to the property in possession of owner i.e.<ul style="list-style-type: none">➤ Sale Deed / Partition deed / Gift deed / Lease deed/ Allotment deed of plot➤ Property extract such as 7/12 extract or Extract of property register card of city survey (Akhiv Patrika)➤ N.A. Permission, if originally agricultural property➤ Paid receipt of latest maintenance, water tax, municipal tax and any such taxes in the name of the applicant.➤ If the plot is owned by society, No objection certificate for mortgage of plot and construction thereon.➤ Copy of Power of attorney given by the landlord in favour of developer➤ Registered Agreement to sale conveying undivided share and stages of payment/Tripartite agreement➤ Non encumbrance letter from co-op society➤ No objection certificate from the society for mortgage8. No encumbrance Certificate, both before and after the sale (wherever applicable)
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