

Property Documents Required for Loans

Basic Application Details

Date of Login :
Applicant Name :
Co-applicants :
Mobile No. / E-mail ID :
Purpose of Loan :
Loan Amount / Term Required :
Total Property Cost :
Advance Processing Fee Payable to Bank/NBFC: Non-refundable & MODT payable to Government is Extra

Required Basic Documents for all Applicants

- Photograph of Applicant(s) and Co-applicant(s)
- Aadhar Card (with current address) and PAN Card
- Details of any CIBIL or Credit Issues
- Residential Address Proof (Aadhaar Card / Passport / Voter ID / Wi-Fi / Gas bill)
- Qualification Cert. (if Professional – BE, MBA, MBBS; TC, Mark Sheet, Deg. Cert., etc.)
- Details of any Existing Loans, with Repayment Schedules: BL, GL, EL, AL, PL & EMI debits (if applicable)

For House Construction

- Sale Deed
- Building Plan Approval
- Construction Estimate or Agreement
- Layout Approval Copy

For Plot Purchase Documents

- Sale Agreement
- Development Agreement (if applicable)
- Layout Approval Copy
- All Parent Documents
- Subdivision Plan (if the plot is subdivided)
- RERA Approval Copy (if the layout was formed after June 2016)

For Plot + Construction

- Sale Agreement
- Development Agreement (if applicable)
- Layout Approval Copy
- Construction Estimate or Agreement
- Working Plan (Drawing of the Proposed House)
- All Parent Document (if purchasing from an individual)
- Subdivision Plan (if the plot is subdivided)
- RERA Approval Copy (if the layout was formed after June 2016)
- Building Plan Approval, PP and BP (if construction is in progress)
- Without Approved Plan / With Deviation — under special conditions

For Flat Under Construction

- Sale Agreement
- Construction Agreement
- All Parent Documents
- Building Plan Approval PP and BP with Builder Seal and Signature of Flat Marked
- UDS Statement
- Builder Letter cum NOC
- RERA Approval (if the apartment has more than 8 units)
- Without Approved Plan / With Deviation — under special conditions

For House or Flat Purchase (Resale)

- Sale Agreement
- Vendor Sale Deed and Copy Document of Sale Deed from SRO
- All Parent Documents
- Construction Agreement (if it is a flat)
- Building Plan Approval
- Without Approved Plan / With Deviation — under special conditions

For Mortgage Loan Documents

- Loan Purpose Letter from the Applicant
- Sale Deed and All Parent Documents
- Building Plan Approval
- If the Building is not Approved, Property Tax Receipts for the Last 5 Years

For Renovation

- Sale Deed
- Approved Building Plan
- Renovation Estimate

For Top-Up

- Application Form
- Sale Deed, Plan Copy, Updated Property Tax Receipt, and Updated EC

For Balance Transfer Loans + Top-Up

- Loan Outstanding Letter
- List of Documents
- Repayment Track Record
- Any Document Reflecting the Loan Purpose (e.g., sanction letter, repayment schedule, etc.)
- Sale Deed
- Approved Building Plan

For Common Legal Requirements for All Loans

- All Agreement Copies
- All Parent Documents
- Approval Plans
- EC from 1986 to present
- Patta
- Property Tax Receipts:
 - Latest 5 years' Receipts (if no building plan)
 - Latest 3 years' Receipts (if building plan available)
- All Mortgages and Cancellation Deeds
- Certified Copy of Seller's Documents
- For Commercial Loans:** Plan Approvals Must