



## **Loan Against Property – Documents checklist for PROPRIETORSHIP COMPANY**

**\*Individual photocopy documents should be duly attested by concerned persons only**

**\*Company photocopy documents to be duly attested by PROPRIETOR ONLY**

### **FOR INDIVIDUALS:**

1. PAN card copies of proprietor and property owner(s) – Image and signature should be clearly visible.
2. Passport copies of proprietor and property owner(s) – Image and signature should be clearly visible.
3. Residence phone bill copy (Previous month).
4. Color passport size photos of proprietor and property owner(s) – Each 2 nos.
5. Individual IT returns of proprietor & property owner(s)
  - a. Last 3 financial with all enclosures. Provisional of previous year, where applicable.
6. Savings bank account statements for last 12 months

### **FOR THE COMPANY:**

1. Profile of the company.
2. Income tax returns with complete annexure, Balance Sheet, P&L a/c, schedules, tax audit reports with complete annexure:
  - a. Last 3 financial years
  - b. Provisional for recent year, where applicable.
3. VAT returns – Current financial year till date.
4. Secured and unsecured loans break-up.
5. S.Debtors & S.Creditors break-up.
6. TNGST/VAT registration certificate copy.
7. Bank statements – CC / OD / Current – Last 12 months
8. All loan sanction letter copies and repayment schedule declared in secured / unsecured loans in balance sheet.
9. Any loan / facility sanction in current financial year. Related loan sanction letter copies and repayment schedule.
10. List of original title deeds submitted with existing bank – If it is a takeover facility, letter from existing bank required.
11. List of all existing loans in excel sheet with following details:

Loan a/c #	Bank Name	Sanction date	Loan amount	Loan tenor	Rate of interest	EMI	Current outstanding
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### **For any rental income to be considered:**

1. Rental income details
2. Lease agreement(s) copies
3. Bank statement for past 6 months where rent is credited. Rent credit entries to be highlighted.

### **Property documents for all properties being given as collateral**

1. Sale deed – Present owner – 3 copies
2. Parent documents complete set for past 30 years
3. Approved plan – 3 copies
4. Latest property tax receipt
5. Patta in the name of present owner
6. Encumbrance certificate from 1/Jan/1987 until date