

Loan Against Property- Documents checklist for PVT.LTD. / LTD. COMPANY

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

***Company photocopy documents to be duly attested by DIRECTORS ONLY**

FOR THE INDIVIDUALS:

1. PAN card copies of all directors & property owner(s) - **Image and signature should be clearly visible.**
2. Passport copies of all directors & property owner(s) - **Image and signature should be clearly visible.**
3. Ration card copies & residence phone bill copy (Previous month).
4. Color passport size photos of directors & property owner(s)- Each 2 No's.
5. Individual I.T. returns of all directors & property owner(s)
 - a. Last THREE financial years with all enclosures .
6. Form-16 copies of directors drawing salary from the company for the past 2 financial years.
7. Savings bank statements of all directors for the past 12 months.
8. Application forms duly signed.

FOR THE COMPANY:

1. Profile of the group & directors.
2. Memorandum & Articles of association copies.
3. Certificate of Incorporation copy.
4. PAN card copy of company.
5. List of directors & shareholding pattern.
6. Income Tax Returns with Complete Annexure, Balance Sheet/P&L A/C/ Schedules, Tax Audit Reports with Complete Annexure
 - Last THREE financial years.
 - Provisional for recent year.
 - VAT returns current financial year to till date.
7. Secured and unsecured loans break-up.
8. S. Debtors & S. Creditors – Break-up.
9. TNGST/VAT registration certificate copy.
10. Bank Statements – (CC / OD/ Current A/c) – For the Latest year
11. All loans sanction letter copies and repayment schedule declared in secured / unsecured list in balance sheet.
12. Any loan / facility sanctioned in current financial year. Related loans sanction letter copies and repayment schedule.
13. Rental income details – Agreement copies & bank account (where rent was credited) statement for last 6 Months.
14. List of original title deeds submitted with existing bank – If it is a takeover facility –Letter from existing bank required.
15. List of loans in a excel sheet mentioning details of Loan A/c No. , Bank name, Sanction date, Loan amount, Tenor of the loan.
16. Interest paid – Bank-wise & loan-wise break-up.

Property Documents for all properties being provided a collateral:

1. Sale deed – Present owner (3 copies)
2. Parent documents complete set
3. Approved plan (3 copies)
4. Latest property tax receipt
5. Patta
6. Encumbrance certificate from 1/1/87 to till date