

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 THE INDIVIDUALS:

1. PAN card copies of proprietor & property owner(s) - **Image and signature should be clearly visible.**
2. Passport copies of proprietor & 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 proprietor & property owner(s)- Each 2 No's.
5. Individual I.T. returns of property owner(s)
 - a. Last THREE financial years with all enclosures .
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
 - Last THREE financial years.
 - Provisional for recent year.
 - VAT returns current financial year to till date.
3. Secured and unsecured loans break-up.
4. S. Debtors & S. Creditors – Break-up.
5. TNGST/VAT registration certificate copy.
6. Bank Statements – (CC / OD/ Current A/c) – For the Latest year
7. All loans sanction letter copies and repayment schedule declared in secured / unsecured list in balance sheet.
8. Any loan / facility sanctioned in current financial year. Related loans sanction letter copies and repayment schedule.
9. Rental income details – Agreement copies & bank account (where rent was credited) statement for last 6 Months.
10. List of original title deeds submitted with existing bank – If it is a takeover facility –Letter from existing bank required.
11. List of loans in a excel sheet mentioning details of Loan A/c No. , Bank name, Sanction date, Loan amount, Tenor of the loan.

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