

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

Loan Against Property – Documents checklist for TRUST

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

*Trust photocopy documents to be duly attested by TRUSTEES / AUTHORISED SIGNATORY / MANAGING TRUSTEE ONLY

FOR THE INDIVIDUALS:

- Pan Card Copies of all Trustees & Property Owners- Image and Signature should be clearly visible
- Passport Copies of all Trustees & Property Owners- Image and Signature should be clearly visible
- Ration Card Copies & Resident Phone Bill copy (Recent month)all Trustees
- Color Passport Size Photos of Trustees & Property Owners- Each 2 No's
- Individual I.T. Returns of Trustees & Property Owners For previous 3 years with all enclosures
- Savings Bank statements for last 12 Months for all Trustees/property Owners

FOR THE TRUST:

- Profile about the Trust
- Registration / affiliation certificates, if any
- Copy of trust deed
- Income tax returns with complete annexure, Balance Sheet, P&L a/c, schedules, tax audit reports with complete annexure:
 - Last 3 financial years
 - Provisional for recent year, where applicable.
- All loan sanction letter copies and repayment schedule declared in secured / unsecured loans in balance sheet.
- Any loan / facility sanction in current financial year. Related loan sanction letter copies and repayment schedule.
- List of original title deeds submitted with existing bank – If it is a takeover facility, letter from existing bank required.
- Copies of sanction letters of any loans sanctioned in the last 3 months
- 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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- Statement of loan accounts for the last 1 year
- S. Debtors & S. Creditors – Break Up
- Last 12 months Bank Statements – (CC / OD/ Current A/c)

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