

# **List of Documents Required For Various Immovable Property Loan**

## **Housing loan**

### **1. Property Related Documents**

- Sale Deeds-Present And Previous From Mother deed
- Khatha Certificate and Khatha Extract
- Encumbrance Certificate of last 14 years in form 15
- Property tax paid receipt of last 3 years
- Estimation Cost
- Approved Building Plan
- Licence for Construction
- Valuation of the property by our Banks Panel Engineer
- Legal report by our Banks Panel

### **2. Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Limit is Up-to 140.00 (in lakh)

Interest Rate :

(in lakhs)

0.00 to 25.00	8%
25.00 to 50.00	8.25%
50.00 to 140.00	8.75%

# **House Purchase or Site Purchase Loan**

## **1. Property Related Documents**

- Agreement of Sale
- Sale Deeds-Present And Previous From Mother deed
- Khatha Certificate and Khatha Extract
- Encumbrance Certificate of last 14 years in form 15
- Property tax paid receipt of last 3 years
- Valuation of the property by our Banks Panel Engineer
- Legal report by our Banks Panel

## **2. Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Limit is Up-to        140.00 (in lakh)

Interest Rate:

(in lakhs)

0.00 to 25.00	8%
25.00 to 50.00	8.25%
50.00 to 140.00	8.75%

# **House Repair and Renovation**

## **1. Property Related Documents**

- Sale Deeds-Present And Previous From Mother deed
- Khatha Certificate and Khatha Extract
- Encumbrance Certificate of last 14 years in form 15
- Property tax paid receipt of last 3 years
- Estimation Cost
- Valuation of the property by our Banks Panel Engineer
- Legal report by our Banks Panel

## **2. Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Interest Rate:

(in lakhs)	
Up-to 10 Lakhs	9%

# **Marriage Loan**

## **1. Property Related Documents**

- Sale Deeds-Present And Previous From Mother deed
- Khatha Certificate and Khatha Extract
- Encumbrance Certificate of last 14 years in form 15
- Property tax paid receipt of last 3 years
- Engagement&Marriage Invitation
- Choultry Booking Receipt
- Valuation of the property by our Banks Panel Engineer
- Legal report by our Banks Panel

## **2.Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Interest Rate:

(in lakhs)	
Up-to 10 Lakhs	9%

## **Mortgage Loan(In case of COD)**

### **1.Property Related Documents**

- Sale Deeds-Present And Previous From Mother deed
- Khatha Certificate and Khatha Extract
- Encumbrance Certificate of last 14 years in form 15
- Property tax paid receipt of last 3 years
- Valuation of the property by our Banks Panel Engineer
- Legal report by our Banks Panel
- Proof of Debts

### **Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Limit is Up-to 472.00 (in lakhs)

Interest rate:

	(in lakhs)
2.00 to 25.00	9%
25.00 to 50.00	9.50%
50.00 to 100.00	10.00%
100.00 and above	11.00%

## **SSI /SSICCL/OD/MSME**

- Sale Deeds-Present And Previous From Mother deed
- Khatha Certificate and Khatha Extract
- Encumbrance Certificate of last 14 years in form 15
- Property tax paid receipt of last 3 years
- GST Registration Certificate
- MSME Certificate
- Valuation of the property by our Banks Panel Engineer
- Legal report by our Banks Panel

## **Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Limit is Up-to 472.00 (in lakhs)

Rate of Intrest:

	(in lakhs)
OD/CCL	12%
MSME/SSI/SSICCL	9.5%

## **Education Loan**

- Sale Deeds-Present And Previous From Mother deed
- Khatha Certificate and Khatha Extract
- Encumbrance Certificate of last 14 years in form 15
- Property tax paid receipt of last 3 years
- Course Related Documents
- Fees structure and Payment related details
- Valuation of the property by our Banks Panel Engineer
- Legal report by our Banks Panel

## **Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Rate of Interest :

(in lakhs)

Up-to 50.00	9%
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## **Semi Comm-Cumm-Real Est Housing Loan**

### **1.Property Related Documents**

- Sale Deeds-Present And Previous From Mother deed
- Khatha Certificate and Khatha Extract
- Encumbrance Certificate of last 14 years in form 15
- Property tax paid receipt of last 3 years
- Estimation Cost
- Approved Building Plan
- Licence for Construction
- Valuation of the property by our Banks Panel Engineer
- Legal report by our Banks Panel

## **2.Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Rate of Interest

(in lakhs)

Up-to 140.00	10%
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## **Vehicle loan**

- Invoice
- Driving Licence

## **Other Documents**

- Application
- Photos
- KYC Documents of Party and Sureties
- Affidavits of Party and Surety
- Income related Documents
  - ITR of recent 3 years
  - Salary slips (If Salaried Employee)
  - Rent Agreements if source of income is rent.
  - Bank Statements

Limit is Up-to 85% of Ex-showroom price.

Rate of Interest

Up-to 85% of Ex-showroom price	9%
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