

Documents Required for Housing Loan/ Loan Against Property

1. Identity Proof & Address Proof (For Applicant & Co-Applicant)

- Aadhaar Card
- PAN Card
- Passport copy/Voter card

2. Income Proof

For Salaried Individuals:

- Last 3–6 months' salary slips
- Form 16 or Income Tax Returns (ITR) for last 2 years
- Bank statements (last 12 months)

For Self-Employed Individuals:

- Income Tax Returns with Computation (last 2 years)
- Profit & Loss account and Balance Sheet (CA audited/Attested last 2 years)
- Bank statements (last 12 months)
- Business registration/license/GST certificate
- MSME certificate
- Rent agreement of business place along with latest electricity bills

3. Photographs

- Passport-sized photographs (2 copies) of applicant & Co-applicant
- Asset photographs (House photo)
- Business photographs of Stock in case of self employed

4. Specific documents for housing loan- (Pre Sanction)

- Agreement to Sale or Allotment Letter (New Purchase)
- Sale Deed/ Registry Copy (Scan Copy)
- Approved Building Plan, NOC from Society or Builder or relevant authority
- Property Tax Receipts
- Construction estimate & Plan (For Construction loan)

5. Specific documents for loan against property (Pre Sanction)

- Sale Deed/ Registry Copy (Scan Copy)
- Property tax receipts, Latest utility bills (Electricity/Gas connection/Landline Telephone)
- Approved Plan/Layout, NOC from relevant authority
- If let out property then rent agreement, Tenant NOC & Tenant Kyc.

6. Property, Legal & Other Documents for HL & Lap (Post Sanction)

- Current and previous original sale deed
- Latest Fard, 15 Years Chain
- Lien Marking, NEC
- Cheque of applicant & Co-applicant (PDC) as per bank/NBFC guidelines

7. Charges

- Login Fees, Processing Fees & Insurance (As per bank policy)
- Legal & Valuation charges
- Stamp papers, Stamp duty & MODT as per Punjab state laws
- Lawyer charges, Lien Marking & NEC charges
- Consultancy charges for our services

Notes: Bank/Financier may ask for additional documents. Charges mentioned above may vary basis loan value & additional documents required case to case basis.

📱 **Connect with Us:** Click below links to get in touch

Mobile/WhatsApp: <https://wa.me/917696341399>

Email: info.consultroy@gmail.com

Website: <https://consultroy.in/>

Instagram: [@consultwithroy](https://www.instagram.com/consultwithroy)

LinkedIn: [Roy Consultancy](https://www.linkedin.com/company/consultwithroy)

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