
Documents Required for Housing Loan / Loan Against Property

Identity & Address Proof (Applicant & Co-Applicant)

- Aadhaar Card, PAN Card, Passport/Voter Card

Income Proof

Salaried Individuals

- Salary slips (last 3–6 months), Form 16 or ITR (last 2 years)
- Bank statements (last 12 months)

Self-Employed Individuals

- ITR with computation (last 2 years), CA-audited P&L; & Balance Sheet
- Bank statements (last 12 months), business registration/GST/MSME certificate
- Rent agreement of business place with latest electricity bill

Photographs

- Passport-size photos of applicant & co-applicant (2 each)
- Photograph of the property / asset (and stock, if self-employed)

Property Documents – Pre-Sanction

- Home loan: agreement to sale/allotment letter, sale deed, approved plan, NOC, property tax receipts
- LAP: sale deed, property tax & utility bills, approved layout/NOC
- If let out: rent agreement, tenant NOC & tenant KYC

Property Documents – Post-Sanction

- Original sale deed chain (15 years), Fard, lien marking & NEC
- Post-dated cheques of applicant & co-applicant (as per lender norms)

Charges

- Login, processing & insurance fees (as per bank policy)
- Legal & valuation charges; stamp duty & MODT (Punjab state laws)
- Lawyer, lien-marking & NEC charges
- Consultancy charges for our services

Note: Bank/Financier may request additional documents. Charges may vary based on loan value and requirements.

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