

Loan against property document checklist

For owners raising funds against a residential or commercial property they already own. Lenders check your income and, just as closely, the property's title and approvals, so bring what applies to you and your property.

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01 KYC (all applicants and co-owners)

- ☐ PAN and Aadhaar of every applicant and co-owner
- ☐ Address proof, if different from Aadhaar
- ☐ Recent passport-size photographs
- ☐ Constitution documents, if a firm or company is a borrower

02 Income documents

- ☐ Salary slips and Form 16, if salaried
- ☐ ITRs with financial statements for 3 years, if self-employed
- ☐ Recent bank statements of all accounts
- ☐ GST returns, if you run a business

03 Title documents

- ☐ Registered sale deed or agreement in your name
- ☐ Full chain of previous title documents
Lenders run their own title search; 13 to 30 years is common.
- ☐ 7/12 extract, 8A or Property Card, where relevant
Revenue records; they support title but do not prove it on their own.

04 Approvals and local records

- ☐ Approved building plan
- ☐ Occupancy or completion certificate (OC/CC)
Buildings without one usually do not qualify.
- ☐ Latest property tax receipts
From TMC, KBMC or the relevant local body.

05 Society and leasehold property

- ☐ Original share certificate, for a society flat
- ☐ Society NOC for the mortgage
- ☐ MIDC mortgage permission and tripartite agreement, for MIDC plots
- ☐ CIDCO permission to transfer and mortgage, for CIDCO leasehold

06 Existing loans and takeovers

- ☐ Statements of any existing loans on the property
- ☐ List of documents held by your current lender, for a takeover
- ☐ Outstanding-balance letter from your current lender, for a takeover

GOOD TO KNOW

- Every co-owner of the property usually has to join the loan as a co-applicant.
- Keep self-attested copies, and the original title documents ready; they are typically deposited with the lender.
- Budget for stamp duty on the mortgage and the lender's legal and valuation charges.
- Lenders may ask for more, depending on the property type, its location and your profile.
- Lenders' requirements differ by lender, loan size and your profile; they may ask for more or fewer documents. Use this as a starting point and confirm the final list with the lender.

SOURCES

1. [Legal and valuation documents checklist](#) — ICICI Bank
2. [Loan Against Property](#) — Bank of Maharashtra
3. [Home loan to non-salaried \(differential offerings\)](#) — State Bank of India
4. [Land pre-operations: mortgage permission](#) — MIDC

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