

Self-redevelopment document checklist for housing societies

For co-operative housing societies in Mumbai, Thane and the MMR planning self-redevelopment with a bank loan. Requirements differ by bank and planning authority, so use this list to get organised early and confirm the final list with your lender.

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01 Society records

- ☐ Society registration certificate
- ☐ Updated bye-laws of the society
- ☐ List of members with share certificate details
- ☐ List of managing committee members and authorised signatories
- ☐ Audited financial statements for the last three years
- ☐ KYC of the committee members who will sign loan documents

02 Ownership of land and building

- ☐ Conveyance deed, or deemed conveyance order, in the society's name
Mumbai District Central Co-operative Bank's policy requires conveyance or deemed conveyance.
- ☐ Land purchase agreement, where the society bought the land
- ☐ Property card or 7/12 extract, whichever applies
- ☐ Original approved plan of the existing building
- ☐ Recent property tax and utility bills

03 Members' decisions and consents

- ☐ General body resolution to take up self-redevelopment
Follow the Co-operation Department's current procedure, including the 30 September 2026 order.
- ☐ Written consent of every member
Mumbai District Central Co-operative Bank's published policy asks for 100% consent.
- ☐ Resolutions appointing the architect and project management consultant (PMC)
- ☐ Resolution approving the project report, the loan and its security
- ☐ Agreements between the society and members for their new flats
A notification set ₹1,000 stamp duty on these agreements, subject to conditions.

04 Project and professionals

- ☐ Appointment letters of the architect and PMC
- ☐ Structural audit report of the existing building
- ☐ Feasibility study and project report
Costs, FSI available, rent and shifting, sale component and cash flow.
- ☐ Cost estimate certified by the architect or PMC
- ☐ Tender documents and record of contractor selection
- ☐ Signed contract with the selected contractor

05 Approvals and MahaRERA

- ☐ Planning authority approvals for the new building
Obtained through the single-window process; check which FSI incentives are notified.
- ☐ Commencement certificate (CC) for construction
- ☐ Other NOCs the planning authority requires
- ☐ MahaRERA registration of the sale component, unless exempt

- ☐ Loan application in the bank's format
- ☐ Members' rent and shifting cost schedule
- ☐ Sales plan and price assumptions for the free-sale flats
- ☐ Escrow arrangement for project receipts
Banks typically monitor funds through escrow and their own PMC or CA.
- ☐ Mortgage of the plot and the new building to the bank

GOOD TO KNOW

- Start with conveyance and member consents: projects often stall on these two.
- Count only incentives that your planning authority has actually notified.
- If the sale flats are registered with MahaRERA, plan for at least 70% of buyers' money being released only with certified progress.
- Keep originals ready for the bank's legal verification and self-attested copies for the file.
- 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. [Processes & Procedures \(self-redevelopment loan policy and documents\)](#) — Mumbai District Central Co-operative Bank
2. [Government Resolution on self-redevelopment: nodal banks and 3-month single window](#) — Housing Department, Government of Maharashtra
3. [MahaRERA Order No. 28/2021 — registration of redevelopment projects](#) — MahaRERA
4. [Stamp duty of ₹1,000 for self-redevelopment agreements](#) — Dhaval Vussonji & Associates (Mondaq)

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