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**AJ FINANCIAL
SERVICES**

Your Partner In Finance

Home Loan Checklist

KYC

- Photo (Applicant & Co-applicant).
- Pan Card (Applicant & Co-applicant).
- Address Proof: Driving license, Aadhaar Card, Passport (Applicant & Co-applicant).
- Relationship proof document.

INCOME DOCUMENTS

For Business Profile:

- Complete 3 years ITR (Acknowledgement page, Computation, Profit & Loss, Balance sheet) [Audit report if audited]
- Trade License, GST certificate of business, Udyam Registration Certificates (GSTR 3B might be ask as required)
- Updated 12 months bank statement of saving and current account.

For Salaried Profile:

- ID Card
- 3 months latest salary slip.
- 2 years FORM-16.
- Updated 6 months bank statements of salary account.

PROPERTY DOCUMENTS

FLAT BUILDER PURCHASE: Agreement for sale, Allotment letter, Own contribution money receipt with bank reflection & PTM

FLAT/HOUSE/RESALE: Agreement for sale, Own contribution money receipt with bank reflection, Draft Deed, Seller Sale deed, 13 years link of the property, Mutation, Seller Municipal Tax Receipt, Seller land revenue receipt (khajana), updated jamabandi of seller, approved plan & Permission, Seller latest NEC along with FORM 50, Trace Map, Patta Copy (if applicable).

SELF CONSTRUCTION: Approved plan & Permission, Deed of sale, 13 years link of the property, Mutation, Municipal Tax Receipt, land revenue receipt (khajana), updated jamabandi, latest NEC along with FORM 50, Trace Map, Patta Copy (if applicable). Estimate of total construction cost.

PLOT PURCHASE: Agreement for sale, Own contribution money receipt with bank reflection copy, Draft Deed, Seller Sale deed, 13 years link of the property, Mutation, seller land revenue receipt (khajana), Updated jamabandi of seller, Seller latest NEC along with Form 50, Trace Map, Patta Copy (if applicable).

NOTE: Plot to be fully demarcated and Width of the Road to be minimum 12ft.

FOR BALANCE TRANSFER (BT): Approved plan & Permission, Sale deed, 1 year loan statement, list of documents (LOD), Foreclosure letter (FC).