CHECKLIST

I INCOME PROOF

a. **If employed in Public Sector / Govt. Organisation**
1) Employers certificate in the prescribed format alongwith the latest salary slip.
2) If eligible for interest subsidy from the employer, a letter from the employer for the same.

b. **If employed in Private Concern**
1) Employers certificate in the prescribed format alongwith the latest salary slip.
2) If is eligible for interest subsidy from the employer, a letter from the employer for the same.
3) Further particulars of the employer in the prescribed proforma.
4) Company's annual report and balance sheets, if necessary.
5) Form 16 (TDS) statement

c. **If self employed**
1) Photostat copies of Income Tax Assessment Orders / Returns with acknowledgements as proof of having filed the Returns regularly at appropriate time every year.
2) Computation of income and statement of accounts for immediate previous 3 years duly certified by CA.
3) If the applicant is partner in firms,
a) Photostat copies of partnership deeds.
b) Photostat copies of IT Returns/Assessment Orders, P&L Account, Balance sheets for the immediate previous 3 years of the firm duly certified by CA.

II Guarantor acceptable to LICHFL
Guarantor forms duly filled and signed by the guarantor with income proofs like payslip/ITRs.
Age comparable with that of applicant but not more than 50 years.
Net income comparable to that of applicant.

III Proof of Ownership of title to the property

a. **Consutrction of new house (clear Photostat copies required)**

a) Title Deed of Applicant/s b) Link/Parent Documents for past 12 years
b) Abstract and Detailed estimate by Qualified Architect/ Engineer (Two copies)
c) Building Plan and Permit (Two copies)
d) NA Permission (Sanad) and Layout approved plan
e) Akhiv Partika / 7-12 Extract / Mutation Papers in favour of Applicants.
f) Pherfar Patrak / Record of rights for last 12 years
g) Perliminary valuation Report from Qualified Architect in our format.
h) NOC from society (if applicable)
i) Allotment Letter and Society NOC, if applicable

b. **Purchase of Existing House (Resale)**

a) Age of house should be less thatn 34 house.
b) Agreement of sale between Vendor and Applicant
c) Approved Plan and Building Permit
d) Completion / Occupation Certificate
e) Akhiv Partika / 7x12 Extract/ Mutation Papers in favour of Vendor
f) Parent Documents / Link Deeds for past 12 years
g) Pherfar Patrak / Record of Eights for last 12 years

h) Upto date Tax Payment Receipts
i) NOC if any applicable from Co-operative Society
j) Preliminary valuation Report from LICHFL Panel Valuer

c. **New Flat /Tenement purchase (clear Photostat copies required)**

a) Registered Agreement of Sale
b) NOC from Builder / Society in our format
c) Original Allotment Letter from builder / society
d) Copy of building plan and permit with applicant's flat duly marked
e) Copies of Receipts of Payments to Builder / Society
f) Title Deed in favour of Present Landowner
g) Akhiv Patrika in favour of Present Landowner
h) Parent Documents / Link Deeds for past 12 years
i) Registered Deed of Declaration
j) Development Agreement and Power of Attorney, if any
k) NA permission
l) Upto date tax receipt
m) Copy of share certificate, if applicable

d. **Purchase of Existing Flat/Tenement (Resale) (clear Photostat copies required)**

a) Age of flat should be less than 15 years.
b) Ageement of Sale between Applicant and Owner
c) Copy of Building plan and permit with Applicant's flat duly marked
d) Sale Deed / Deed of Apartment in favour of owner
e) Akhiv Patrika in favour of Present Owner
f) Parent Documents / Link Deeds for past 12 years
g) Registered Deed of Declaration
h) Development Agreement and Power of Attorney, if any
i) NA permission
j) Upto date tax receipt
k) Copy of share certificate in the name of owner, if applicable

e. **Flat Allotment by Statutory Bodies (MHADA/CIDCO/TNHB/DDA/KHS etc.)**

a) Allotment Letter
b) Additional certificate
c) NOC from the Statutory Body
d) Receipts for Payments made.