



GIC HOUSING FINANCE LTD.

Together we shall make your dream come true

Documents required for Sanction of Loan

(I) INCOME

A) For Salaried Individual/s :

1. Employment Verification Form/Details as per form duly certified by employer/s. Form-F-22.

B) For Self-Employed Individual/s :

1. Copies of last two years Income Tax Returns, Computation of Income Statements, P&L A/Cs, Balance Sheets duly certified/original may required to be produced for verification.
2. Business Profile.

General Documents - As required by Credit Assessor.

1. Copy of Annual Income Statement or Form No.16 as specified under Income Tax Act, of the preceding financial year.
2. Copy of salary slip/s. - Latest 3 months.
3. Bankers Opinion, Form No. F-23 & F-24.
4. Copy of Bank Pass Book/Statement.
5. Copy of Credit Card Statement/s.
6. Resume/Bio-data giving past employment details.
7. Copies of Evidences on Qualifications.
8. Copy of Ration Card/Passport/Pan Card/Voter Card/Telephone Bill or any other acceptable identification proof.
9. Guarantor/s proof of income with latest Salary Slip / Photo / I-Card Copy / Ration Card Copy.
10. Details of family members, residing with Applicant / Co-applicant with their name, age, relation, status, dependency etc.

Note : Please mark against the documents detailed above and submit it with your Loan Application Form.



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(II) PROPERTY DOCUMENTS

A) For Purchase of New Dwelling Units :

1. Copy of Agreement of Sale.
2. Copy of Registration Receipt & Stamp Duty Receipt.
3. Copies of Legal Documents (if project is not approved by GICHF under APF). Title Deed of Land, Link Deed/s, N. A. Order, ULC Order, 7/12 Extract, Record of Rights, IOD-CO, Mutation Certificate, Municipal Tax Receipt/s, Development Agreement, Power of Attorney, Approved Building Plan and Title Certificate.

B) For Purchase of Dwelling Unit on Re-Sale (maximum Permissible Age - 50 years):-

1. Copy of Agreement for Sale.
2. Copy of Registration Receipt & Stamp Duty Receipt.
3. Copy of Share Certificate Issued By Society.
4. Copy of Deed of Conveyance from Builder to Society.
5. Copy of Society Registration Certificate.
6. Copy of Occupancy Certificate.
7. Valuation / Inspection Report from GICHF Panel Valuer.
8. Copies of Legal Documents like Title Deed of Land, Link Deed/s, N. A. Order, ULC Order, 7/12 Extract, Record of Rights, IOD-CO, Mutation Certificate, Municipal Tax Receipt/s, Development Agreement, Power of Attorney, Approved Building Plan and Title Certificate.

C) For Dwelling Units Allotted By Housing Boards Local Authorities / Welfare Board.

1. Copy of Allotment Letter.
2. NOC from Respective Authority.
3. Copy of Payment Receipts / Challans paid till date.
4. If the Flat is purchased from society whom plot has been allotted, Copy of the Lease Agreement with Society, Approved List of members certified by the respective Authority.
5. Tripartite Agreement, if any for Welfare Boards.

D) For Construction of Dwelling Units on Plots Owned Allotted to Applicant/s.

1. Land Ownership Documents like Agreement for Lease in favour of Individual , Registration Receipt, Title Deed of Land, Link Deed/s, N. A. Order, ULC Order, 7/12 Extract, Record of Rights, IOD-CO, Mutation Certificate, Municipal Tax Receipt/s, Development Agreement, Power of Attorney, Approved Building Plan and Title Certificate.
2. Construction Cost Estimate duly certified by an Architect / Engineer.
3. NOC to Mortgage.

Note : The above documents are indicative and further document/s if need be, for ascertaining unencumbered, clear and marketable title to the property, are required to be submitted at a later date.