

**LIC Housing Finance Ltd:**

**What Are The Supporting Documents Required While Applying For The Loans?**

Common requirements for all applicants.

- Application form duly filled in
- Identity Proof such as PAN Card, Voter's ID Card or Passport.
- Address Proof such as Ration Card, Electricity Bill, Telephone Bill, etc.
- Bank Pass-book or statements for the last two years.
- Power of Attorney, wherever applicable

Additional Requirements;

For salaried persons

- Salary slips for last 6 months.
- Form 16.

For Businessmen / Self-employed

- Three years' income tax returns/assessment orders alongwith computation of income and statements of accounts certified by C.A.
- Three years financials – Profit and Loss account, Balance Sheet, Audit Reports, etc.

Purchase from builder

- Copy of Agreement for sale.
- Copy of registration receipt
- Copies of receipts of payment already made.
- NOC from builders
- Copy of Sanctioned plan and sanction letter.
- Copy of NA permission / ULC clearance, wherever applicable.

Direct allotment in a Co-operative Housing Society

- Allotment letter.
- Share certificate
- Society registration certificate.
- Copy of sale/lease deed in favour of the society.
- NOC from society
- Copy of Sanctioned plan and sanction letter
- Copy of NA permission / ULC clearance, wherever applicable.

#### Direct allotment in a Co-operative Housing Society by Public Agency

- Allotment letter, Sharecertificate, Society Registration certificate.
- Lease Agreement.
- Public agency's approved list of members
- NOC from Public Agency in favour of LICHFL
- NOC from society.

#### Public Agency's allotment to individuals

- Allotment letter from Public Agency
- Tripartite Agreement between the borrower, LICHFL and the Public Agency in the prescribed format.

#### Resale

- Copy of all previous vendors' registered documents along with copy of your purchase agreement duly stamped and registered and the registration receipt wherever applicable
- NOC from Society/Builder.
- Original Share Certificate wherever applicable

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#### **Stages Involved From Application To Disbursement**

1. Submission of application with supporting documents.
2. KYC and other verifications and CIBIL report.
3. After scrutiny of application personal interview by a company official.
4. Issue of Loan offer Letter by the Company
5. Title clearance through our panel advocate.
6. Valuation of property by our Panel Valuer and inspection of property by company official.
7. If the above reports are O.K., collection of documents for stamping and deposit of original title deeds.
8. Stamping of documents, execution of documents and disbursement.

#### Notes:

- Since the validity of a stamped document for its execution is 6 months, the documents should be stamped only after approval of the valuer's report.