

Loan Against Property – Documents checklist for TRUST

*Individual photocopy documents should be duly attested by concerned persons only

*Trust photocopy documents to be duly attested by TRUSTEES / AUTHORISED SIGNATORY / MANAGING TRUSTEE ONLY

FOR THE INDIVIDUALS:

- Pan Card Copies of all Trustees & Property Owners- Image and Signature should be clearly visible
- Passport Copies of all Trustees & Property Owners- Image and Signature should be clearly visible
- Ration Card Copies & Resident Phone Bill copy (Recent month)all Trustees
- Color Passport Size Photos of Trustees & Property Owners- Each 2 No's
- Individual I.T. Returns of Trustees & Property Owners For previous 3 years with all enclosures
- Savings Bank statements for last 12 Months for all Trustees/property Owners

FOR THE TRUST:

- Profile about the Trust
- Registration / affiliation certificates, if any
- Copy of trust deed
- Income tax returns with complete annexure, Balance Sheet, P&L a/c, schedules, tax audit reports with complete annexure:
 - Last 3 financial years
 - Provisional for recent year, where applicable.
- All loan sanction letter copies and repayment schedule declared in secured / unsecured loans in balance sheet.
- Any loan / facility sanction in current financial year. Related loan sanction letter copies and repayment schedule.
- List of original title deeds submitted with existing bank – If it is a takeover facility, letter from existing bank required.
- Copies of sanction letters of any loans sanctioned in the last 3 months
- List of all existing loans in excel sheet with following details:

Loan a/c #	Bank Name	Sanction date	Loan amount	Loan tenor	Rate of interest	EMI	Current outstanding
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- Statement of loan accounts for the last 1 year
- S. Debtors & S. Creditors – Break Up
- Last 12 months Bank Statements – (CC / OD/ Current A/c)

For any rental income to be considered:

1. Rental income details
2. Lease agreement(s) copies
3. Bank statement for past 6 months where rent is credited. Rent credit entries to be highlighted.

Property documents for all properties being given as collateral

1. Sale deed – Present owner – 3 copies
2. Parent documents complete set for past 30 years
3. Approved plan – 3 copies
4. Latest property tax receipt
5. Patta in the name of present owner
6. Encumbrance certificate from 1/Jan/1987 until date