

Government of Jammu & Kashmir
Housing & Urban Development Department
Civil Secretariat, Jammu.

-:o:-

Subject:- Approval for implementation of Interest Free Loan for beneficiaries under Beneficiary Led Construction (BLC) component of Pradhan Mantri Awas Yojana (Urban) PMAY-U in the Union Territory of Jammu & Kashmir.
Ref. No. Administrative Council Decision No. 23/4/2021 Dated 10.03.2021.

Government Order No. 70 -JK (HUD) of 2021
Dated 05.04.2021

Sanction is hereby accorded to the approval of Interest Free Loan (IFL) of Rs.2.00 lacs per beneficiary under Beneficiary Led Construction (BLC) component of Pradhan Mantri Awas Yojana (Urban) PMAY-U i.e. Housing For All (Urban) HFA(U) in the Union Territory of Jammu & Kashmir through Jammu & Kashmir bank Ltd for a period of 10 years with moratorium of 06 months (six months) in respect of the beneficiaries who have not started the construction or have completed the construction upto plinth level only .

The guidelines for availing the Interest Free Loan of Rs.2.00 lacs by the eligible beneficiary, payment schedule etc is detailed in the **Annexure-A** and district/town-wise cost of construction of one dwelling unit of 30 Square Meters carpet area under Beneficiary Led Construction (BLC) component of Pradhan Mantri Awas Yojana (Urban) PMAY-U is given in the **Annexure-B** to this Govt. Order.

By Order of Government of Jammu & Kashmir

Sd/-

(Dheeraj Gupta) IAS

Principal Secretary to Govt.

Housing & Urban Dev. Department

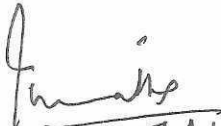
No. HUD/Plan/PMAY-U/SS/2020


Dated 05 .04.2021

Copy to the:-

1. All Financial Commissioners
2. All Principal Secretaries to Govt.
3. Joint Secretary (J&K), Ministry of Home Affairs, Govt. of India
4. Joint Secretary, Ministry of Housing & Urban Affairs, Govt. of India
5. All Commissioner/Secretaries to Govt.

6. Divisional Commissioner, Kashmir/Jammu
7. Chairman Jammu & Kashmir Bank Ltd.
8. All Deputy Commissioners
9. Commissioner Municipal Corporation Jammu/Srinagar
10. Director urban Local Bodies, Kashmir/Jammu
11. MD, J&K Housing Board Jammu (Nodal Agency HFA(U)
12. Chief Executive Officer, Urban Dev. Agency, Jammu/Kashmir
13. Private Secretary to Hon'ble Advisor (F)/(B)/(BK) for information of the Hon'ble Advisors.
14. Private Secretary to Chief Secretary for information of the Chief Secretary
15. Private Secretary to Principal Secretary to Hon'ble Lieutenant Governor for information.
16. Project Officers of All District Urban Dev. Agencies
17. Pvt. Secretary to Prpl. Secy. H&UDD for information of the Prpl. Secy. H&UDD
18. I/c website H&UDD
19. Govt. Order File (w.2.s.c.)


05/03/2021
(M.I.Pakchiwal)
Director Planning
Housing & Urban Dev. Department



| S.NO | CLAUSE | DESCRIPTION | | | | | | | | | | | | | | | | | | |
|------|---|---|------|------------------|-------------------------------------|----|-----------------------------------|-----|----|-------------------------------|-----|----|--------------------------------------|-----|----|---|-----|--|--------------|-------------|
| 1. | Scheme | Interest Free Loan for beneficiaries under beneficiary led construction or enhancement (BLC) component of PMAY-U. | | | | | | | | | | | | | | | | | | |
| 2. | Purpose | For Residential houses/flats to be constructed by beneficiaries belonging to Economically Weaker Sections (EWS) category and identified by J&K Housing Board. | | | | | | | | | | | | | | | | | | |
| 3 | Total cost of the housing unit | Rs.5.74 Lacs (for Kashmir Division& Hill towns of Jammu Division) Rs.4.59 Lacs (For plain areas of Jammu Division) | | | | | | | | | | | | | | | | | | |
| 4. | Subsidy at different stages | Rs.1.66 lacs (Rs.1.50 lacs from centre & Rs.0.16 lacs from the state). The subsidy shall be disbursed as per the following schedule: <table border="1" data-bbox="743 916 1373 1575"> <thead> <tr> <th>S.No</th> <th>Payment schedule</th> <th>Percentage of amount to be released</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Advance payment to start the work</td> <td>25%</td> </tr> <tr> <td>2.</td> <td>On completion of Lintel Level</td> <td>25%</td> </tr> <tr> <td>3.</td> <td>On completion of roof/laying of slab</td> <td>30%</td> </tr> <tr> <td>4.</td> <td>On Completion of bath, septic tanks, electrical & sanitary fittings, white/color washing, painting etc.</td> <td>20%</td> </tr> <tr> <td></td> <td>Total</td> <td>100%</td> </tr> </tbody> </table> | S.No | Payment schedule | Percentage of amount to be released | 1. | Advance payment to start the work | 25% | 2. | On completion of Lintel Level | 25% | 3. | On completion of roof/laying of slab | 30% | 4. | On Completion of bath, septic tanks, electrical & sanitary fittings, white/color washing, painting etc. | 20% | | Total | 100% |
| S.No | Payment schedule | Percentage of amount to be released | | | | | | | | | | | | | | | | | | |
| 1. | Advance payment to start the work | 25% | | | | | | | | | | | | | | | | | | |
| 2. | On completion of Lintel Level | 25% | | | | | | | | | | | | | | | | | | |
| 3. | On completion of roof/laying of slab | 30% | | | | | | | | | | | | | | | | | | |
| 4. | On Completion of bath, septic tanks, electrical & sanitary fittings, white/color washing, painting etc. | 20% | | | | | | | | | | | | | | | | | | |
| | Total | 100% | | | | | | | | | | | | | | | | | | |
| 5. | Maximum Quantum of Finance | Rs.2.00 Lac (Rupees Two lacs only) | | | | | | | | | | | | | | | | | | |
| 6. | Margin | Rs.2.08 lacs (for Kashmir Division & Hill towns of Jammu Division) Rs.0.93 lacs (For plain areas of Jammu Division) | | | | | | | | | | | | | | | | | | |
| 7. | Eligibility | Individuals identified by J&K Housing Board. | | | | | | | | | | | | | | | | | | |




| | | |
|-----|--|---|
| | | <p>borrower's with regard to Beneficiary Lead Individual House Construction (BLC) component of PMAY – Housing For All (Urban) Scheme shall be determined by J&K Housing Board on the recommendations of concerned Deputy Commissioners/ULBs.</p> <p>Business Units of the bank shall entertain only those loan applications, along with documents, which are recommended by the JK housing board. Business Units shall not entertain cases where borrower directly approaches them.</p> <p>To be eligible following criteria's shall also be ascertained by J&K Housing Board:</p> <ul style="list-style-type: none"> • The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India. • A beneficiary family should not have availed of central assistance under any housing scheme from Government of India. • A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. |
| 8. | Age of borrower | <p>Minimum age: 18 years as on the date of sanction.</p> <p>Maximum age: 70 years i.e. the age by which the loan should be fully repaid, subject to availability of sufficient, regular and continuous source of income for servicing the loan repayment.</p> |
| 9. | Proof of Income /Income Calculation | For identification as a EWS beneficiary under the scheme, an individual loan applicant shall submit income certificate from concerned Tehsildar and self-declaration certificate/affidavit as proof of income as per Annexure 1. |
| 10. | Moratorium | 06(Six) months |
| 11. | Door to Door Tenor | The tenure of the loan including moratorium period shall be 10 years or till the borrower attains the age of 70 years. |

[Handwritten signatures]

| 12. | Disbursement/payment schedule | <p>The disbursement shall be done as per the following schedule:</p> <table border="1" data-bbox="755 147 1372 967"> <thead> <tr> <th data-bbox="755 147 852 282">S.No</th> <th data-bbox="852 147 1218 282">Payment schedule</th> <th data-bbox="1218 147 1372 282">Percentage of amount to be released</th> </tr> </thead> <tbody> <tr> <td data-bbox="755 282 852 564">1.</td> <td data-bbox="852 282 1218 564">Initial disbursement On completion up to Plinth Level and after receipt of advance subsidy component of 25% from Government /JK Housing Board.</td> <td data-bbox="1218 282 1372 564">25%</td> </tr> <tr> <td data-bbox="755 564 852 645">2.</td> <td data-bbox="852 564 1218 645">For completion of Lintel Level</td> <td data-bbox="1218 564 1372 645">25%</td> </tr> <tr> <td data-bbox="755 645 852 725">3.</td> <td data-bbox="852 645 1218 725">For completion of roof/laying of slab</td> <td data-bbox="1218 645 1372 725">30%</td> </tr> <tr> <td data-bbox="755 725 852 927">4.</td> <td data-bbox="852 725 1218 927">For Completion of bath, septic tanks, electrical & sanitary fittings, white/color washing, painting etc.</td> <td data-bbox="1218 725 1372 927">20%</td> </tr> <tr> <td data-bbox="755 927 852 967"></td> <td data-bbox="852 927 1218 967">Total</td> <td data-bbox="1218 927 1372 967">100%</td> </tr> </tbody> </table> <p>However, the disbursement shall be made proportionately from Loan Sanctioned, Borrower Margin and Subsidy component at the time of each disbursement. Further, disbursement shall be made after receipt of subsidy from government for each phase of construction.</p> | S.No | Payment schedule | Percentage of amount to be released | 1. | Initial disbursement On completion up to Plinth Level and after receipt of advance subsidy component of 25% from Government /JK Housing Board. | 25% | 2. | For completion of Lintel Level | 25% | 3. | For completion of roof/laying of slab | 30% | 4. | For Completion of bath, septic tanks, electrical & sanitary fittings, white/color washing, painting etc. | 20% | | Total | 100% |
|------|--|--|------|------------------|-------------------------------------|----|--|-----|----|--------------------------------|-----|----|---------------------------------------|-----|----|--|-----|--|--------------|-------------|
| S.No | Payment schedule | Percentage of amount to be released | | | | | | | | | | | | | | | | | | |
| 1. | Initial disbursement On completion up to Plinth Level and after receipt of advance subsidy component of 25% from Government /JK Housing Board. | 25% | | | | | | | | | | | | | | | | | | |
| 2. | For completion of Lintel Level | 25% | | | | | | | | | | | | | | | | | | |
| 3. | For completion of roof/laying of slab | 30% | | | | | | | | | | | | | | | | | | |
| 4. | For Completion of bath, septic tanks, electrical & sanitary fittings, white/color washing, painting etc. | 20% | | | | | | | | | | | | | | | | | | |
| | Total | 100% | | | | | | | | | | | | | | | | | | |
| 13. | Repayment | <p>Principle amount shall be repaid in EMI's of Rs.2500.00 after moratorium period of 6 months.</p> <p>Interest during moratorium and thereafter to be funded by the Government. (Process flow for claiming the interest subsidy to be discussed separately with Housing Board by TUFs department of the Bank).</p> | | | | | | | | | | | | | | | | | | |
| 14. | Interest Rate | RLLR i.e. presently 7.20%p.a. | | | | | | | | | | | | | | | | | | |
| 15. | Processing Charges | NIL | | | | | | | | | | | | | | | | | | |
| 16. | Prepayment/Foreclosure of loan Account | Prepayment of loan/EMI and foreclosure of loan A/c (except in case of demise of Beneficiary) is ALLOWED . | | | | | | | | | | | | | | | | | | |
| 17. | Security | Primary: Equitable/Registered Mortgage of house property/flat to be | | | | | | | | | | | | | | | | | | |

[Handwritten signatures]

| | | |
|-----|---|---|
| | | constructed. (House property to include land underneath & appurtenant there to in case of independent house only). The title of the property must be clear, marketable and free from any encumbrance. Collateral Security – NIL |
| 18. | Loan documentation | Application form shall be as per the attached format.- Annexure-2 . Pre-Sanction documents as per the Annexure -3 should be annexed along with the loan application. In addition, all the documentation as per the existing Housing Loan scheme of the bank shall apply. |
| 19 | Sponsoring of Cases | Bank shall sanction loan within 15 days from receipt of papers from J&K Housing Board. |
| 20 | Building Plan | The construction of the House shall be done strictly as per the plans approved by J&K Housing Board for Jammu and Kashmir Divisions. |
| 21. | Insurance | The house property to be mortgaged to the bank and against which housing loan is sanctioned shall be got comprehensively insured by the bank against all risks with the usual bank clause. |
| 22 | Loaning Powers | The powers to sanction loans shall be vested with the concerned BU's. |
| 23 | Default in Repayment of Loan | In the event of default in repayment of the loan by the borrower/beneficiary to the bank and the loan turning NPA, the bank will proceed for recovery of the dues as per the existing recovery policy including foreclosure of property. In all such cases, the amount of the recoveries will be appropriated first towards adjustment of loan outstanding. |
| 24 | Nodal office/officer from the bank | Government Sponsored Scheme Department, CHQ shall be the Nodal Office for the Scheme and In charge of this Department shall be the Nodal Officer. The details of Nodal Office/ Nodal Officer shall be shared with J&K Housing Board, J&K Govt. |








Annexure-B to Govt. Order No.-70-JK(HUD) of 2021 Dated-05-04.2021

| S.No | Name of the District | Name of the City/Town | Unit Cost as per DPR (Rs. in lacs) |
|------|----------------------|-----------------------|------------------------------------|
| 1 | Srinagar | Srinagar | 5.73672 |
| 2 | Baramula | Baramula | -do- |
| 3 | | Sopore | -do- |
| 4 | | Kunzer | -do- |
| 5 | | Pattan | -do- |
| 6 | | Uri | -do- |
| 7 | | Watra Gam | -do- |
| 8 | | Ganderbal | Ganderbal |
| 9 | Kupwara | Kupwara | -do- |
| 10 | | Handwara | -do- |
| 11 | | Langet | -do- |
| 12 | Pulwama | Pulwama | -do- |
| 13 | | Awantipora | -do- |
| 14 | | Khrew | -do- |
| 15 | | Pampora | -do- |
| 16 | | Tral | -do- |
| 17 | Shupiyan | Shupiyan | -do- |
| 18 | Anantnag | Anantnag | -do- |
| 19 | | Bijbehara | -do- |
| 20 | | Aishmuquam | -do- |
| 21 | | Koker Nag | -do- |
| 22 | | Achhabal | -do- |
| 23 | | Duru Verinag | -do- |
| 24 | | Mattan | -do- |
| 25 | | Pahalgam | -do- |
| 26 | | Qazi Gund | -do- |
| 27 | | Seer Hamdan | -do- |
| 28 | Badgam | Badgam | -do- |
| 29 | | Beerwah | -do- |
| 30 | | Chadura | -do- |
| 31 | | Charar-i-Sharief | -do- |
| 32 | | Khansahib | -do- |
| 33 | | Magam | -do- |
| 34 | Bandipora | Bandipore | -do- |
| 35 | | Hajan | -do- |
| 36 | | Sumbal | -do- |
| 37 | Kulgam | Kulgam | -do- |
| 38 | | Devsar | -do- |
| 39 | | Frisal | -do- |

g d ks

| S.No | Name of the District | Name of the City/Town | Unit Cost as per DPR (Rs. in lacs) |
|------|----------------------|-----------------------|------------------------------------|
| 40 | Kulgam | Yari Pora | 5.73672 |
| 41 | Doda/ Ramban | Bhaderwah | -do- |
| 42 | | Banihal | -do- |
| 43 | | Batote | -do- |
| 44 | | Doda | 4.59120 |
| 45 | | Thathri | -do- |
| 46 | | Ramban | -do- |
| 47 | | Jammu | Jammu |
| 48 | R.S. Pora | | -do- |
| 49 | Arnia | | -do- |
| 50 | Bishnah- | | -do- |
| 51 | Ghomanhasan | | -do- |
| 52 | Jourian | | -do- |
| 53 | Khore | | -do- |
| 54 | Akhnoor | | -do- |

**SELF DECLARATION – EWS INCOME CERTIFICATE
(Only if it is below taxable unit)**

I.....,S/o/D/o
aged years, residing at do hereby declare that;

1. I have applied for Housing Loan under EWS Scheme of J& K Housing Board scheme for EWS under Beneficiary Led Individual House Construction or enhancement (BLC) component of PMAY –Housing For All (Urban) Scheme.

2. Household annual income from all sources is Rs.....(Rupees).

3. I understand and accept that if at any stage, it is found that the information given by me is false/not true, all benefits given to me under the schemes would be withdrawn and legal action as deemed fit, would be taken against me.

Date: _____

Place: _____

Signature

APPLICATION FORM FOR HOME LOAN

Sponsored by JK Housing Board Scheme under Beneficiary Led Individual House Construction or enhancement (BLC) component of PMAY –Housing For All (Urban) Scheme.

| | |
|--|--|
| Application/Loan Account No | |
| Source of application (District/ULBs/Designated Agencies/Others) | |
| Name of ULB / Designated Agency / Others | |

| |
|---|
| PHOTOGRAPH OF APPLICANT Signature or Thumb Impression |
|---|

| |
|--|
| PHOTOGRAPH OF CO-APPLICANT Signature or Thumb Impression |
|--|

To

THE BRANCH MANAGER

BU.....

J&K Bank Ltd.

I/We request for a loan of Rs. _____ for Purchase of Flat/House / Construction of House / Extension/(Improvement) of House.
I/We furnish our particulars as below:

A. PERSONAL INFORMATION

| 1 | Name (in block letters) | APPLICANT | | | CO-APPLICANT | | |
|---|---|----------------|--------|------|----------------|--------|------|
| | | First | Middle | Last | First | Middle | Last |
| 2 | Fathers'/Husbands' name | | | | | | |
| 3 | Mothers' Maiden Name | | | | | | |
| 4 | Relationship of Applicant with Co-Applicant | | | | | | xxxx |
| 5 | Age & Date of Birth | Yrs. DD/MM/YY | | | Yrs. DD/MM/YY | | |
| 6 | Sex | MALE / FEMALE/ | | | MALE / FEMALE/ | | |

| | | | |
|-----|--|--|---|
| | | TRANSGENDER | TRANSGENDER |
| 7 | Category | SC/ST/OBC/GEN/Minority/PWD/Manual Scavengers/Others | SC/ST/OBC/GEN/Minority/PWD/Manual Scavengers/Others |
| 8. | Religion | | |
| 9. | Marital status | [Married / unmarried/Others] | [Married / unmarried/Others] |
| 10 | No. of Dependents [Household Size] | Children Others | |
| 11. | Unique Identification No.[any one] | PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc. | PAN Card / Aadhaar No./ Voter's Card Driving License / MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc. |
| 12. | Nationality & Identification Proof | | |
| 13. | Employment Category | Salaried / Self Employed / Others | Salaried / Self Employed / Others |
| 14. | Residential Address with Pin Code (a) Current Address (b) Permanent Address (c) Residence Proof | | |
| 15. | Tel. No. & Mobile No. | | |
| 16. | Period of stay at the above Address | | |
| 17. | Educational/Professional Qualification | Non-Matriculate/Matriculate/ Under graduate / Graduate/Others | Non-Matriculate/Matriculate/ Under graduate / Graduate/Others |
| 18. | Household Annual Income (in Rs) | | |
| 19. | Income | Proof Source | Proof Source |
| 20. | Household Income Category | (EWS) / (LIG) | |
| 21 | Existing Loan Details (If any) | Loan 1 | Loan 2 |
| | | Loan 3 | Loan 4 |
| 22 | Type & Size | House/Flat/Others | Carpet area <30 sq.m. /<60 sq.m/Others |
| 23 | Ownership details of existing house | Own | Rent |
| | | Inherited | Otherwise |
| 24 | Property Address with Pin Code | | |

B. EMPLOYMENT STATUS

| | | | |
|----|---|--|--|
| 1. | Particulars | Self-employed/ salaried/regular wage/labour/others | Self-employed/ salaried/regular wage/labour/others |
| 2. | Name of Employer/ Nature of Business/Profession | | |
| 3. | Address with telephone number of Employer /Business/Profession | | |
| 4. | If employed Designation and Employee number | | |
| 5. | No of years in present occupation/Business/profession | | |
| 6. | Total Length of service Date of Retirement / If retired | DD/MM/YY | DD/MM/YY |

C. HOUSEHOLD INCOME STATEMENT

| | | | |
|----|--|--|--|
| 1. | Gross salary/Income per month (salary sheet / I.T.Return, form No.16) | | |
| 2. | Deductions Income Tax | | |
| | Professional Tax | | |
| | Provident Fund | | |
| | Insurance Premium | | |
| 3. | Other deductions including loan EMIs | | |
| 4. | Net Salary / Income p.m. | | |
| 5. | Other Income if any | | |

D. DETAILS OF BANK ACCOUNTS

| | | | |
|----|--|--|--|
| 1. | Name of the Bank/Branch | | |
| 2. | Account Number/s [Attach last 6 months statement] | | |
| 3. | Since When | | |

**E. DETAILS OF PROPERTY PROPOSED TO BE
PURCHASED/CONSTRUCTED/OTHERS**

ALL 4041 STATUTORY TOWNS AS PER CENSUS 2011 WITH FOCUS ON 500 CLASS
I CITIES WOULD BE COVERED

| | | |
|----|---|---|
| 1. | Address of the plot/flat /house with Pin Code | |
| 2. | Names and address of the seller /builder / housing society/housing board /housing dev. Authority. | |
| 3. | Area Of The House/ Plot/Flat/Others/Please specify (Built Up Area & Carpet Area In Case Of Flat & Land Area And Built Up Area In Case Of House) | Land Area (Sq. m.) Built Up Area (Sq.m.) Carpet Area (Sq. m.) |
| 5. | In Case Of Lease Hold Property Unexpired Period Of Lease | _____ Years |
| 6. | Age of Flat/House In Case Of Repurchase | _____ Years |
| 7. | Location Code | (Location Code should be based on Census 2011 for 4041 Statutory towns) |

| | | |
|----|--------------|---|
| 8. | Loan Purpose | (a)New Unit (b)New Unit Construction(c)Existing Unit(d)Existing Unit Extension(e) Repairs/Renovation(f)Others where subsidy is not available |
|----|--------------|---|

F. LOAN DETAILS ; Purchase of Flat/House / Construction of House /Extension / (Improvement) of House

| 1. | Estimate of Uses Of Funds | Amount (Rs) | Estimate of Sources Of Funds | Amount (Rs) |
|----|--|-------------|--|-------------|
| 2. | Cost Of Purchase /Construction/Repairs/ Improvement/Extension. | | Loan Requested | |
| 3. | Registration Fees | | Savings In Bank | |
| 4. | Stamp Duty | | Encashable Investments | |
| 5. | Any Other Costs | | Amount Already Spent | |
| 6. | Incidental Costs | | Loan From Relatives | |
| 7. | Insurance | | Other Source (If Any) | |
| 8. | Total | | Total | |
| 9. | Option For Payment of Interest | | Fixed Rate Basis / Floating Rate Basis | |
| 10 | Mode of Repayment | | ECS/ SI/ PDC/ NECS/CASH | |
| 11 | Number of Years | | 10 / 15 / 20 / 25 | |
| 12 | Existing Loans / borrowing | | Asset owned | |

G. REFERENCE

| | Name, Address & Contact Nos. | Relation |
|----|------------------------------|----------|
| 1. | | |
| 2. | | |

DECLARATION

I/We certify that the information provided by me/us above and in annexure are true, accurate, complete and up to date in all respects. I /We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies. I/We further acknowledge Bank has right to seek any information from any other source in this regard. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing

**Purchase of Flat/House / Construction of House / Extension(Improvement)
of House**

DOCUMENTS FOR SUBMISSION

| | | |
|--------|--|--|
| | (Please tick whichever are enclosed) | |
| i. | Application Form duly filled in | |
| ii. | Income certificate form Tehsildar | |
| iii. | Self-Affidavit Income Certificate (only if the income is below taxable limit) | |
| iv. | Unique Identification - PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc. | |
| v. | Nationality Identification Proof | |
| vi. | Proof of category (belonging to SC/ST/OBC/Minority etc.) | |
| vii. | Copy of Address Proof | |
| viii. | Income Proof - Original Salary slip / salary Certificate /other income. | |
| ix. | Latest I.T.Return/ I.T.assessment Order/Form no 16 if applicable | |
| x. | Statement of Bank Accounts – last 6 months | |
| xi. | A brief note on the nature of business/ activity / self-drawn attested financial statement / business license in case of self-employed. | |
| xii. | Valuation certificate from the approved Valuer, if not valued earlier. | |
| xiii. | The approved plan of Construction. | |
| xiv. | Architects/Engineers Certificate confirming cost of construction / cost of repairs / Cost of improvements / cost of Extension. | |
| xv. | Architects Certificate confirming expected life, fitness and future of Flat / House in case of purchase. | |
| xvi. | Agreement for construction with Builder/Developer | |
| xvii. | NOC from Housing Society / Competent Authority | |
| xviii. | Affidavit-cum-Undertaking to the effect that the construction is in an authorized area, construction is strictly as per sanctioned plan/building bye-laws, loan is being availed for acquiring plot/house/flat for residential purpose only. | |
| xix. | Receipt of advance payment made to builder / seller. If any | |
| xx. | Affidavit from the beneficiary that either he / she or any of the family members do not own a pucca house (all weather dwelling unit) in any part of India. | |
| xxi. | Letter of Allotment of Property (where property is proposed to be purchased from builder / housing boards, etc)/OR Agreement to Sale (where resale property is proposed to be purchased), Title deeds / Lease Deed / Mutation in respect of pre-owned property, which is to be extended. | |

ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION

We have received home loan application from

Mr/Ms _____

along with a copy of the documents (whichever ticked above)

Place:

Date:

Signature

Seal