

**DETAILS OF DOCUMENTS TO BE SUBMITTED WITH  
THE APPLICATION FOR LOAN**

**(A) GENERAL DOCUMENTS (COMMON TO ALL APPLICANTS)**

1. Application form (Form No. HBL/ NGIF/ 1).
2. Agreement from the member on non-judicial stamp paper of minimum value in state (Form No. HBL/ NGIF/ 2).
3. Letter of authorisation to NGIF with passport size photograph of the nominee duly attested by Commanding Officer/Officer in Charge on plain paper (Form No. HBL/ NGIF/ 3).
4. Affidavit of the nominee on form No. HBL/ NGIF/ 4 with passport size photograph of the nominee duly attested by Commanding Officer/Officer in Charge on plain paper.
5. Pre- Receipt (Form No. HBL/ NGIF/ 5) with Rs 1/- revenue stamp.
6. Latest Statement of Entitlement duly attested.

**\*\*DOCUMENTS TO BE FURNISHED CASE TO CASE BASIS AS APPLICABLE**

**\*\*7.** If Spouse is working, then submit her last 03 months salary slips and IT returns for the last 02 years.

**\*\*8.** Unmarried Officer/Sailors are to submit an additional Form No.: HBL/NGIF/7.

**\*\*9.** Letter to DPA in case of taking loan from the Government (Form No. HBL/ NGIF/ 8).

**\*\*10.** Affidavit from the spouse of the member, if the land/house/flat is jointly owned by the member and spouse indicating his/her willingness to mortgage of his/her property jointly as security for loan, by the applicant member duly approved by Commanding Officer or Notarized on Non Judicial Stamp Paper of minimum value.

**(B) For purchase of flat/house from Private Builder**

1. Original receipts of 10% cost of flat/house paid to the Builder.
2. Non-Encumbrance Certificate issued by Sub-Registrar/Govt Pleader/Tehsildar after undertaking search of 13 years records. Alternatively Search Report/ Title Clearance Report for the same period by an Advocate with License no. of Advocate with proof of Search carried out.
3. Agreement to Sell/Builder Buyer Agreement and Allotment letter indicating construction plan/payment terms in original.
4. Copy of permission from Competent Authority for building Flat/ House duly authenticated alongwith Approved Sanctioned Site/Bldg/Floor Plan.
5. Copy of Registration Certificate/Incorporation Certificate of the Builder
6. Copy of Builders Land Title documents duly authenticated alongwith information brochure.

7. No Objection Certificate from Builder as per NGIF format (Form No. HBL/ NGIF/ 9).

8. These documents are in addition to the common documents mentioned at **Para(A)** above.

**(C) For purchase of flat/house from AFNHB/AWHO/State Govt Statutory Boards(On original Allotment)**

1. Original allotment Letter.
2. Original receipts of 10% Cost of Flat paid to AFNHB /Housing Boards etc.
3. These documents are in addition to the common documents mentioned at **Para(A)** above.

**(D) Self Construction of House under own arrangements**

1. Original bills of 10% Cost of construction, paid by member.
2. Registered Title/ Sale Deed of plot including property chain documents. Plot should be in the name of Member or jointly with the spouse only. \*\*\* (Land in Lal Dora will not be considered for House Building Loan).
3. Non-Encumbrance Certificate issued by Sub-Registrar/Govt Pleader/Tehsildar after undertaking search of 13 years records. Alternatively Search Report/ Title Clearance Report for the same period by an Advocate with License no. of Advocate with proof of Search carried out.
4. Mutation Certificate/Land Tax Receipt.
5. Permission from Competent Authority to build the house/Site Plans. Competent Authority in such cases is either Municipal Corporation/Tehsildar/Urban Development Authority as applicable.
6. Detailed Estimation by an Architect.
7. Affidavit from the spouse of the member, if the land is jointly owned by the member and spouse indicating his/her willingness to mortgage of his/her property jointly as security for loan, by the applicant member duly approved by Commanding Officer or Notarized on Non Judicial Stamp Paper of minimum value.
8. Change of Land Use Certificate from Competent Authority if the construction is proposed on the Agricultural Land.
9. These documents are in addition to the common documents mentioned at **Para(A)** above.

**(E) For purchase of Resale Properties (flat/house)**

1. Original/Copy of Sale Agreement followed by **Original Registered Sale Deed within 30 days of disbursement of loan** by NGIF.
2. Original/Photocopy of Registered Title Deed in favour of previous Owners and Sellers.

3. Non-Encumbrance Certificate issued by Sub-Registrar/Govt Pleader/Tehsildar after undertaking search of 13 years records. Alternatively Search Report/ Title Clearance Report for the same period by an Advocate with License no. of Advocate with proof of Search carried out.

4. Original receipt of 10% Cost of Flat/house paid by the member, If not in sale agreement.

5. Mutation Certificate in the name of the seller from Municipal/Revenue records issued by competent authority/latest House Tax receipts paid by the Seller alongwith latest copy of Electricity/Water bills.

6. These documents are in addition to the common documents mentioned at **Para(A)** above.

**(F) For purchase of flat/house Co-operative Housing Society**

1. Original allotment Letter.

2. Letter of consideration from the Allotting Agency in respect of the land in favour of Society or Copy of Societies Land Title documents duly authenticated.

3. Non-Encumbrance Certificate issued by Sub-Registrar/Govt Pleader/Tehsildar after undertaking search of 13 years records. Alternatively Search Report/ Title Clearance Report for the same period by an Advocate with License no. of Advocate with proof of Search carried out.

4. Copy of Building/Floor Plans duly Sanctioned by Competent Authority.

5. Original receipt of 10% Cost of Flat paid by the member, If not in sale agreement.

6. Bye Laws of the Society duly authenticated.

7. Letter of Registration of the Society duly authenticated.

8. Share Certificate(s) in original if any.

9. Draft Sale/Lease Deed duly authenticated by the society.

10. No Objection Certificate from Society as per NGIF format (Form No. HBL/ NGIF/ 10).

11. These documents are in addition to the common documents mentioned at **Para(A)** above.

**(G) Addition & Alteration**

1. Application form (Form No. HBL/ NGIF/ 1).

2. Original Possession Letter.

3. Original Registration papers of the house.

4. Estimates of repairs (self attested).

5. Pre- Receipt (Form No. HBL/ NGIF/ 5) with Rs 1/- revenue stamp.

6. In case a Member has taken the loan from any Bank /Financial Institution (1st Charge) other than NGIF, then

- (a) NOC from that bank/Financial Institution for availing loan from NGIF as per Form No. HBL/NGIF/11.
- (b) All common documents mentioned at **Para(A)** above.

**(H) Enhancement of Existing Loan.**

- 1. Application form NGIF/HBL 01.
- 2. Justification for the enhancement of loan alongwith the proof of cost escalation.
- 3. Latest Statement of Entitlement.
- 4. Pre- Receipt (Form No. HBL/ NGIF/ 5) with Rs 1/- revenue stamp.

**Note: To ensure quick processing and disbursal of your Home Loan, furnish all documents (applicable to your case) along with the completed NGIF Loan Application Form. If any property related document is in regional language, then its translated English Version duly notarized needs to be submitted to NGIF. In addition to the listed documents under various categories, NGIF may seek any additional document from the member.**