

# LOAN AGAINST PROPERTY (LAP)

## DOCUMENT REQUIREMENTS

*(India – Karnataka)*

**Prepared by:**

**Capital Core Finance**

*Secured Loan & Mortgage Specialists*

**Dear Client,**

To process your **Loan Against Property (LAP)** for **plots, residential houses, commercial buildings, industrial units, warehouses, and mixed-use properties**, the following documents are required.

Please review the checklist carefully to ensure **smooth evaluation and faster loan approval**.

### 1. KYC DOCUMENTS

*(Mandatory for All Applicants)*

- PAN Card
- Aadhaar Card / Passport / Voter ID / Driving Licence
- Address Proof  
*(Aadhaar / Passport / Utility Bill / Rental Agreement)*
- Recent Passport-size Photograph

### 2. INCOME DOCUMENTS

*(Based on Applicant Type)*

#### A. SALARIED APPLICANT

- Salary Slips – **Last 3 Months**
- Bank Statement (Salary Account) – **Last 6 Months**
- Form 16 – **Last 2 Years**
- Form 26AS – **Last 2 Years**
- Employee ID Card
- Existing Loan Account Statements – **Last 6 Months** *(if any)*

#### B. BUSINESS OWNER / SELF-EMPLOYED APPLICANT

- PAN Card & Aadhaar Card
- Udyam Registration Certificate *(if applicable)*
- Trade License / Shop & Establishment License

- Partnership Deed / MOA & AOA *(if applicable)*
- Bank Statements – **Last 6 to 12 Months**
- Income Tax Returns (ITR) – **Last 2 to 3 Years**
- CA-Certified Balance Sheet & Profit & Loss Statement  
*(Last 2 Years)*
- Proof of Business Continuity  
*(ITR Filing / Sales Invoices / Trade License)*
- Existing Loan Account Statements – **Last 6 Months**

### 3. PROPERTY DOCUMENTS

*(Based on Property Type Being Mortgaged)*

#### A. EMPTY PLOT / LAND

*(Residential or Commercial)*

- Title Deed / Mother Deed
- Sale Deed
- Encumbrance Certificate (EC – Full EC)
- Khata / RTC *(Karnataka)*
- Latest Land Tax Paid Receipts
- Conversion Certificate *(if non-agricultural)*
- Approved Layout Plan *(for plotted developments)*
- Site Sketch / Survey Map

#### B. RESIDENTIAL HOUSE / APARTMENT

- Sale Deed / Title Deed
- Encumbrance Certificate (EC)
- Khata Certificate & Khata Extract
- Property Tax Paid Receipts
- Approved Building Plan
- Occupancy Certificate (OC) / Completion Certificate (CC)
- Latest Electricity & Water Bills

#### C. COMMERCIAL PROPERTY

*(Shops, Offices, Commercial Buildings, Showrooms)*

- Sale Deed / Title Deed
- Encumbrance Certificate (EC)
- Khata / RTC
- Commercial Property Tax Receipts
- Approved Commercial Building Plan
- Occupancy Certificate (OC)
- Rental Income Documents *(if leased)*

## **D. INDUSTRIAL PROPERTY**

*(Factories, Industrial Sheds, Manufacturing Units)*

- Industrial Land Sale Deed / Title Deed
- Encumbrance Certificate (EC – Full)
- Factory License
- Pollution Control Certificate *(if applicable)*
- Approved Industrial Layout / Building Plan
- Property Tax Paid Receipts
- Machinery List *(if considered for valuation)*

## **E. WAREHOUSE / GODOWN**

- Title Deed / Sale Deed
- Encumbrance Certificate (EC)
- Approved Building Plan
- Property Tax Paid Receipts
- Warehouse Registration / License *(if applicable)*
- Lease / Rental Agreements *(if leased)*
- Warehouse Compliance Certificates *(if required)*

## **F. COMMERCIAL LAND / MIXED-USE PROPERTY**

- Mother Deed / Title Deed
- Encumbrance Certificate (EC – Full History)
- Conversion Certificate *(if converted land)*
- Approved Zoning / Land Use Certificate
- Approved Layout or Building Plan
- Land Tax Paid Receipts

# **4. SECURED LOAN REQUIREMENTS**

*(Mandatory for Loan Against Property)*

## **A. PROPERTY VERIFICATION**

- Legal Opinion *(Bank-approved Advocate)*
- Property Valuation Report *(Bank-approved Valuer)*

## **B. ADDITIONAL REQUIREMENTS *(If Required by Lender)***

- Additional Property Documents
- Guarantor Documents *(if applicable)*

## **NEXT STEP**

If you have reviewed and understood the above requirements and wish to proceed with your **Loan Against Property (LAP)** application, please contact us through our official website:

 [www.capitalcorefinance.com](http://www.capitalcorefinance.com)

Our team will assist you with **eligibility assessment, lender comparison, property verification, documentation, and loan closure.**

### **Capital Core Finance**

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