

LOAN AGAINST PROPERTY (LAP)

DOCUMENT REQUIREMENTS

(India – Karnataka)

Prepared by:

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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

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

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