

## REQUIRED DOCUMENTS FOR LEASE RENTAL DISCOUNTING LOAN APPLICATION

### KYC DOCUMENTS

- 1) 2 copies passport size colour photographs
- 2) Photocopy of PAN
- 3) Photocopy of AADHAAR
- 4) Additional residence proof (anyone - mandatory)
  - a] Photocopy of latest electricity bill
  - b] Photocopy of passport
  - c] If rented, photocopy of leave & license agreement (notarized) & latest electricity bill

### SUPPORTING INCOME DOCUMENTS

- 1) Last 3 years ITR with Copy of Acknowledgement, Computation of Income, Profit & Loss A/c., Capital A/c., Balance Sheet, Tax Paid Challan and Form no 26AS duly attested by CA
- 2) Last 1 year updated Bank Statement of all Bank Accounts mentioned in the Balance Sheet
- 3) Gomastha License (Shop Act License)
- 4) GST Certificate & MSME Certificate
- 5) In case of any ongoing loan, kindly provide us RTR or last 1 year bank statement form where the EMI is getting deducted.
- 6) Processing Fees Cheque favoring the Bank / NBFC

### PROPERTY DOCUMENTS (documents of the commercial property which is to be mortgaged for LRD)

- 1) Valid registered rent agreement of the property which is to be financed for LRD (Agreement has to be for minimum of 9 years and the tenant has to be a CAT A company)
- 2) Last 1 year Bank Statement where the rent is being transferred or the rent cheque is being deposited

### OTHER PROPERTY DOCUMENTS

- 1) If Builder/Resale purchased and society not formed
  - a] Photocopy of Chain of Sale Agreements
  - b] Photocopy of Master File of the project
- 2) If Builder/Resale purchased and society is formed
  - a] Photocopy of Chain of Sale Agreements
  - b] Photocopy of Commencement Certificate (CC) and Occupancy Certificate (OC)
  - c] Photocopy of Plan Copy

CIN No.: U70109MH2018PTC307003

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Multi City Presence



**PROPLENDERS ADVISORY SERVICES PVT. LTD.**  
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Unit No. F09, First Floor, Plot No. 47  
Sector 30A, Vashi, Navi Mumbai - 400703

**Zonal Office:** 57/3M Netaji Subhash Chandra  
Bose Road, Third Floor, Opp. Malancha Cinema  
Tollygunge, Kolkata - 700040

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- d] Photocopy of latest Electricity Bill of the property to be mortgaged for LRD
  - e] Photocopy of latest Property Tax and Tax Paid Receipt
  - f] Photocopy of Society Registration Certificate
  - g] Photocopy of Share Certificate
  - h] Photocopy of latest Maintenance Receipt
- 3) If Allotted property by Housing Board (e.g., MHADA, CIDCO etc)
- a] Photocopy of chain of Sale Agreements
  - b] Photocopy of Commencement Certificate (CC) and Occupancy Certificate (OC)
  - c] Photocopy of Plan Copy issued by the Housing Board
  - d] Photocopy of Allotment Letter issued by the Housing Board
  - e] Photocopy of Transfer Certificate issued by the Housing Board (if it is a Resale Property)
  - f] Photocopy of latest Property Tax and Tax Paid Receipt
  - g] Photocopy of latest Electricity Bill
  - h] If the Society is formed than,
    - i] Photocopy of Society Registration Certificate
    - ii] Photocopy of Share Certificate
    - iii] Photocopy of Latest Maintenance Receipt
    - iv] Photocopy of Allotment Letter in the name of the Society / Builder who developed the property
    - v] Photocopy of Conveyance Deed
- 4) If take over of loan from other financial institutions
- a] The property documents as mentioned in the above 3 points accordingly
  - b] Original List of Documents form current financial institution
  - c] Original Outstanding Letter from current financial institution
  - d] Photocopy of Sanction Letter from current financial institution
  - e] Last 1 year Repayment Track Record from current financial institution

**Note:**

1. In LRD cases, an escrow account is opened between the Financial Institution and the Tenant and the rent has to be deposited in the same account.
2. We also require a letter from the Tenant (on their letterhead) that they have no objection for owner to borrow LRD and also they have no objection to open an escrow account.




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