

List of required documents to be submitted with Non Refundable advance application

A) Purchase of Plot (for Construction of House)/Purchase of House

- a) **Documents required From Registered Agreement** (Agreement to sale-sub registrar) -Index 2, agreement page of employee and property owner, Plot details and payment schedule , Title clearance certificate, 7/12 utara/Extract property card /Assessment list (form No. 8 ro 43 etc)or Online Tax receipt(document from owner who is going to sell property showing ownership of property) , signed and photo page of agreement -employee and property owner , Latest Outstanding demand letter, Property owners(seller) sign on declaration no.3 of Form 15 c (No sale deed applicable)
- b) No objection certificate from Co-op. Housing Society or CIOCO or MHADA etc. if the said plot/house has been purchased by the owner from them.-if applicable
- c) If the plot/house is in joint property, the share of property should be mentioned in the documents given in item no. a) above or deviation on stamp paper made before competent court of law.-if applicable.

B) Purchase of Flat (from Builder or Power of attorney Holder)

- a) **Documents required From Registered Agreement** (Agreement to sale-sub registrar) Index 2, agreement page of name of employee and seller (builder), Flat details and payment schedule , Title clearance certificate, 7/12 Utara along with Non agriculture order, Permission for commencement of construction or completion certificate, signed and photo page of agreement -employee and builder, Latest Outstanding demand letter with work completion report. Builders stamp and sign on declaration no.3 of Form 15 c (No sale deed applicable)
- b) If Flat is joint property then, required co-applicants declaration on rs.100 stamp paper that he or she has not taken any loan from his/her office or from any financial institution for the same reason.
- c) Lease Agreement if plot is under government possession-Triparty Agreement -if applicable
- d) Allotment letter with all payment Details if Flat/plot is from government organization like (MHADA,CIDCO)

C) Construction of house/addition to the house/completion of house under construction etc.

- 1) One of the following recent document for current year showing ownership of plot/house/flat.
a) 7/12 Utara (along with N.A. Order) b) Extract of property card
c) Assessment list (from No. 8 or 43) or Online Tax receipt d) Title clearance certificate from advocate
- 2) Permission for construction of house/addition to the house from office of local body i.e. Corporation/ Municipality/ Gram Panchayat on letter head (Please see that validity of permission should not be lapsed and Extension date of commencement of permission required).
- 3) Estimated cost of construction of house/Addition of the house/completion of house under construction, from Architecture or professional Civil Engineer (item-wise) with owner name, property number, survey number ,Civil Engineer registration number on Civil Engineers letter head with date ,stamp and signature of Civil Engineer.
- 4) Incompletion of work or completion of work Certificate in Civil Engineers letterhead with civil Engineer registration number.
- 5) Plot on which construction is to be carried out necessary documents required in item (1) above, should show the share of subscriber or deviation before competent court of law.
- 6) Sanctioned layout plan with owner name, property number, survey number and stamp and sign of Corporation/ Municipality/ Gram Panchayat etc.
- 7) Employee has taken earlier non refundable advance for plot or house purchase and applying for extension on same plot or house ,declaration of controlling officer is required (equivalent to Executive Engineer) along with sanction detail of earlier advance.

D) Resale Flat

- a) **Documents required From Registered Agreement** (Agreement to sale-sub registrar) -Index 2, agreement page of name of employee and Property owner), Flat details and payment schedule, Title clearance certificate, signed and photo page of agreement -employee and Property owner, Latest Outstanding demand letter, Property owners(seller) sign on declaration no.3 of Form 15 c (No sale deed applicable)
- b) Society/apartment not formed then required builders no objection certificate.(from agreement)
- c) No objection certificate from society or apartment for selling Flat or house.(from agreement)
- d) Society Share certificate of flat owner as proof of ownership of flat. (from agreement)
- e) If the Flat is in joint property, required co applicants declaration on rs.100 stamp paper that he or she has not taken any loan from his/her office or from any financial institution for the same reason.

E) Repayment of Outstanding Housing Loan/Housing Loan for Construction of House/Housing loan for Purchase of plot (Like HDFC, LIC, ICICI/Nationalized Bank, Schedule Commercial Bank, MMRDA)

- a) Employee shall submit certificate or such other documents from such agency, indicating particulars of Home loan, sanctioned amount, loan account number, latest Outstanding principal and interest with banks stamp and Signature
- b) EMI statement from which loan installment deducted from employees saving account
- c) Current year Title clearance/search Report certificate from advocate only in case of Construction of House/Housing loan for Purchase of plot

F) Payment for L.I.C Insurance Premium

- a) Attested Xerox copies of policy document of LIC of India
- b) If premium amount not paid required Original Intimation letter of insurance company of LIC of India (It is applicable only for current financial year)
- c) If premium paid before applying Non-Refundable advance required attested copy of paid receipt (It is applicable only for current financial year)

Other general required Documents

- 1) All Xerox copies should be attested by the officer not below the rank of Executive Engineer.
- 2) Audited 3.6 form if there is difference in subscriber's name in PLA Slip and service book.
- 3) Full postal address of Circle/Divn/Sub-Division along with Pin code of office where salary of the employee is accounted.
- 4) Signature of subscriber/owner of property, HR and F&A officials, controlling and forwarding officer is to be taken on application and declaration, for having filled in the form without mistake and full matter covered.(Service certificate if available)
- 5) Only one hard copy of application along with Latest salary slip, salary a/c cancel cheque Xerox, passbook front page and documents as per checklist
- 6) Employee can take advance 18 months before retirement.
- 7) Employee must completed 5 years of membership of fund for all above Non Refundable advance reasons except for Repayment of Housing Loan, employee must completed 10 years of membership of fund.

Important: - It is requested to forward the application with verification of all documents mentioned above, so as to avoid delay and rejection and to get advance in time.

Also update proper Email on portal for queries compliance in application.