SAMPLE ONLY — fictional demo. Not for bank filing. jrloanadvisors.com

JR Loan Advisors · SAMPLE

TN Property Finance Document Studio

Product: Loan against property (LAP) · File: Demo — OMR Chennai warehouse · Area: Chennai

Papers banks usually ask for in Tamil Nadu.

Checklist (demo)

- **[YES]** Sale deed (or gift / settlement / partition / release) — original deed; Sub-Registrar certified copies if needed.
- **[YES]** Parent / link documents (title chain) — seller file; Sub-Registrar for gaps.
- **[YES]** Encumbrance certificate (EC) — TNREGINET + Sub-Registrar; often 13–30 years.
- **[NO]** Patta / chitta in current owner name — TN e-services / VAO.
- **[YES]** Land survey map sketch (FMB) — Survey / revenue office.
- **[YES]** Approved layout / building plan (CMDA, DTCP or local body).
- **[NO]** Completion / occupancy certificate (where rules need one).
- **[YES]** Latest property tax + electricity (EB) bill.
- **[YES]** KYC + income pack (PAN, Aadhaar, ITR, GST, bank statements).
- **[YES]** Property ready for bank valuation.

Banker FAQ (sample)

Is this checklist accepted by every bank in Tamil Nadu?
No. Each lender advocate decides.

Is this legal advice?
No. Use a property lawyer for your file.

Sample figures for practice. The bank decides.