AHAM HOUSING FINANCE

DISBURSEMENT CHECKLIST

Application

- Loan Application Form duly filled in, signed by Borrower / co-borrowers along with colour photographs
- PAN Card
- **KYC documents** – Proof of Identity and Proof of Address *(Aadhar / Valid Passport / Valid Driving Licence / Electoral Photo Identity Card)*
- CKYC forms

Credit Documents

- **Income Documents** – Salary Slip / Salary Certificate / Income Tax Returns / Other income proof documents of Borrower / Co-Borrower / Guarantor
- Bank Statement with ABB
- Personal Discussion Sheet
- Cash Flow analysis and Income Assessment
- **Bureau report** – CIBIL / CRIF along with score
- Credit Evaluation Sheet and Credit Score Card
- Sanction Mail mentioning sanction conditions

Legal & Technical

- **Legal Scrutiny report** – should confirm that the owner of the property has a clear and marketable title to the property and this property is eligible for action under SARFAESI Act
- List of documents to be collected
- **Technical Report** – should clearly mention the market value / realisable value of the property and whether the property is compliant with NDMA norms. Should also mention the % of completion of construction.
- Confirm actual address of the property matching with the documents provided along with geo tagging of the property.
- Legal clearance by NLM
- Deviation if any along with approvals
- Estimate for self construction and plan for construction