

Annexure-B

Standardized and Simplified Documentation for Housing Finance

Property Category	For open plots to construct house	For Under-Construction	For Completed Housing Units
1. Urban Development Authority	1. Allotment (in case of 1 st owner)/Transfer (in subsequent cases sold/purchase) Letter 2. Possession Certificate/Letter 3. Site Plan (to ascertain plot location/surroundings) 4. Permission to Mortgage (PTM) 5. Lien marking letter	1. Allotment/Transfer Letter 2. Possession Certificate/Letter 3. Approved building plan/map 4. PTM 5. Lien marking letter 6. Site Plan	1. Allotment/Transfer Letter 2. Possession Certificate/Letter 3. Approved building plan/map 4. PTM 5. Lien marking letter 6. Site Plan 7. Completion Certificate where applicable
2. Urban Housing Society	-do-	-do-	-do-
3. Urban – Private Housing Scheme	1. Allotment (in case of 1 st owner)/Transfer Letter (in subsequent cases sold/purchase) 2. Possession Certificate/Letter 3. Site Plan (to ascertain plot location/surroundings) 4. PTM 5. Lien marking letter 6. Registered Sale Deed 7. Non Encumbrance Certificate (NEC) where applicable	1. Allotment/Transfer Letter 2. Possession Certificate/Letter 3. Approved building plan/map 4. Permission to Mortgage (PTM) 5. Lien marking letter 6. Site Plan 7. Registered Sale Deed 8. NEC where applicable	1. Allotment/Transfer Letter 2. Possession Certificate/Letter 3. Approved building plan/map 4. PTM 5. Lien marking letter 6. Site Plan 7. Registered Sale Deed 8. NEC where applicable 9. Completion Certificate where applicable
4. Urban – Revenue/Freehold	1. Registered Title Deed/ Sale deed 2. Fard/Ownership Record 3. Site Plan/Aks-e-Shajra 4. Fard for Loan 5. Lien marking letter	1. Registered Title Deed/ Sale deed 2. Fard/Ownership Record 3. Approved building plan/map 4. Fard for Loan	1. Registered Title Deed/ Sale deed 2. Fard/Ownership Record 3. Approved building plan/map 4. Fard for Loan 5. Lien marking letter

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	6. NEC	5. Lien marking letter 6. NEC	6. NEC 7. Completion Certificate where applicable
5. Urban – Special/Legacy Record	1. Available Title/Ownership document in the name of present owner 2. City Survey/Equivalent Record 3. Possession/ Property Identification 4. Succession/Heirship Document, where applicable 5. PTM 6. NEC where applicable	1. Available Title/Ownership document in the name of present owner 2. City Survey/Equivalent Record 3. Possession/ Property Identification 4. Succession/Heirship Document, where applicable 5. PTM 6. Approved building plan/map 7. NEC where applicable	1. Available Title/Ownership document in the name of present owner 2. City Survey/Equivalent Record 3. Possession/ Property Identification 4. Succession/Heirship Document, where applicable 5. PTM 6. Approved building plan/map 7. NEC where applicable 8. Completion Certificate where applicable
6. DHA – Plot/House/Apartment	1. Allotment/Transfer/Lease Document 2. Site Plan, where applicable 3. PTM 4. Lien marking letter	1. Allotment/Transfer/Lease Document 2. Site Plan, where applicable 3. PTM 4. Lien marking letter 5. Approved building plan/map	1. Allotment/Transfer/Lease Document 2. Permission to Mortgage, 3. Lien marking letter 4. Approved building plan/map 5. Site Plan 6. Completion Certificate where applicable
7. Cantonment/MEO – Leasehold	1. Lease/Sub-Lease Document 2. Mutation/Transfer Record 3. Sale/Transfer Deed 4. PTM, where required 5. General Land Register (GLR) extract 6. Lien marking Letter	1. Lease/Sub-Lease Document 2. Mutation/Transfer Record 3. Sale/Transfer Deed 4. PTM, where required 5. General Land Register (GLR) extract	1. Lease/Sub-Lease Document 2. Mutation/Transfer Record 3. Sale/Transfer Deed 4. PTM, where required 5. General Land Register (GLR) extract 6. Lien marking Letter

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	7. Site plan	6. Lien marking Letter 7. Approved plan/map	7. Approved plan/map 8. Completion Certificate where applicable
	Any other document as required by MEO for perfection of mortgage may also be sought		
8. Rural – Revenue Property	1. Latest Title Deed / Sale Deed 2. Current Revenue/Ownership Record 3. Aks-e-Shajra 4. Demarcation report 5. Fard for Loan 6. Lien marking letter 7. NEC	1. Latest Title Deed / Sale Deed 2. Current Revenue/Ownership Record 3. Aks-e-Shajra 4. Demarcation report 5. Fard for Loan 6. Lien marking letter 7. Approved building plan/map 8. NEC	1. Latest Title Deed / Sale Deed 2. Current Revenue/Ownership Record 3. Fard for Loan 4. Lien marking letter 5. Approved building plan/map 6. Demarcation report/Qabza report for joint khata 7. NEC 8. Completion Certificate where applicable
9. Government Housing Scheme	1. Allotment Order 2. Possession Order/Certificate 3. Site Plan 4. PTM 5. Lien Marking Letter 6. Site Plan	1. Allotment Order 2. Possession Order/Certificate 3. Approved map 4. PTM 5. Lien Marking Letter 6. Site Plan	1. Allotment Order 2. Possession Order/Certificate 3. Completion Certificate 4. PTM 5. Lien Marking Letter 6. Site Plan 7. Approved Plan/Map 8. Completion Certificate where applicable
10. Evacuee Trust Property	1. Allotment Order/Letter 2. Sale/Title Deed/Transfer Deed 3. Evacuation trust property board permission to mortgage 4. Lien marking letter	1. Allotment Order/Letter 2. Sale/Title Deed/ Transfer Deed 3. Evacuation trust property board permission to mortgage 4. Lien marking letter	1. Allotment Order/Letter 2. Sale/Title Deed/ Transfer Deed 3. Evacuation trust property board permission to mortgage 4. Lien marking letter

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	5. Site Plan 6. NEC 7. Fard	5. Approved map 6. Site Plan 7. NEC 8. Fard	5. Completion Certificate where applicable 6. Site Plan 7. NEC 8. Fard

Further, housing finance may be extended against Green Property Certificate issued by Govt. of Punjab or an equivalent certificate issued by the competent authority in other provinces. As these certificates comprehensively verify title, ownership and possession, properties for which such certificate has been issued do not require the submission or presentation of any additional ancestral historical or separate ownership documents.