

## COLATERAL POLICY FOR JAIPUR & DAUSA

### 1. JAIPUR

- Business limit: 50 Km from Jaipur center (Ajmeri Gate)
- Dominated area not more than 40%.
- LTV 70% for all cases and will not go with rented property.
- If property is lying in road widening - 1. Development should be more than 50%.  
2. Loan amount should be no more than 5 lakhs and 5 years.

<ul style="list-style-type: none"><li>• Gram Panchayat Patta</li></ul>	<ol style="list-style-type: none"><li>1. Patta should be registered by Sarpanch/VDO</li><li>2. Electricity bill Required</li><li>3. 2 Side Boundaries should match with property papers.</li><li>4. Roadside boundary should not be mismatch between patta and technical report.</li><li>5. Actual land should not be bigger than the documented land if found that indemnity should be issued by gram panchayat (sarpanch and vdo)</li></ol>
<ul style="list-style-type: none"><li>• Society Patta</li></ul>	<ol style="list-style-type: none"><li>1. Patta till 2020, if possession is more than 2 years then we can go till 2022.</li><li>2. Electricity bill should be the name of patta owner.</li><li>3. Development should be above than 20%, if found less then society verification is mandatory.</li><li>4. Gift deed/RM is mandatory.</li><li>5. In home improvement cases society verification is mandatory.</li></ol>
<ul style="list-style-type: none"><li>• JDA ( Non Transferable patta)</li></ul>	<ol style="list-style-type: none"><li>1. JDA Allotment letter.</li><li>2. JDA lease deed.</li><li>3. Intimation to mortgage should be sent to JDA by Speed post.</li></ol>

<ul style="list-style-type: none"> <li>Rajasthan Housing Board</li> </ul>	<ol style="list-style-type: none"> <li>Allotment Cum possession letter.</li> <li>Regularization cum No dues Certificate.</li> <li>Registered Conveyance deed.</li> <li>Registered Perpetual deed.</li> </ol>
<ul style="list-style-type: none"> <li>Agriculture gift deed</li> </ul>	<ol style="list-style-type: none"> <li>Jamabandi</li> <li>Registered title deed.</li> <li>Development should be above 20%.</li> <li>Public Road connectivity should be clear and visible, and property should not be 30 feet for our self-land.</li> <li>Khasra should not be mismatch with property papers and jamabandi.</li> </ol>
<ul style="list-style-type: none"> <li>Nagar Nigam/ nagar palika</li> </ul>	<ol style="list-style-type: none"> <li>Allotment letter.</li> <li>Registered deed.</li> <li>If plot numbering is not available, the survey report is mandatory.</li> <li>E Bill Mandatory.</li> </ol>
<ul style="list-style-type: none"> <li>Latest deed property</li> </ul>	<ol style="list-style-type: none"> <li>Passion proof of more than 3 years is mandatory ( E bill ).</li> <li>Property chain flow should be mentioned in latest deed.</li> <li>Development should be more than 30%.</li> </ol>
<ul style="list-style-type: none"> <li></li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>