

DISCLAIMER

1. The No Objection Certificate (NOC) for securing Loan on 'Mortgage of Property' is given for 'Purchase of AWHO Property', 'Education of own Children' and 'Business / Agriculture Support', as per the property value assessed by the chosen Loaning Agency.
2. Those Allottees, who had taken Home Loan or any Loan earlier on the same AWHO property, are not (NOT) eligible for the ibid NOC, unless prior approval from the same chosen 'Loaning Agency' taken.
3. Default of Mortgage norms will be dealt as per Paragraph 84 of the AWHO Rules, given in Master Brochure (as amended time to time).

**LIST OF DOCUMENTS REQUIRED FOR ISSUE OF NO OBJECTION
CERTIFICATE (NOC) / PERMISSION TO MORTGAGE (PTM)**

1. **NOC for Housing Loan for Initial Purchase of Dwelling Unit / Plot.** The following documents are required for issue of NOC for Housing Loan / Permission to Mortgage:-

- (a) Request letter duly signed by the purchaser for issue of NOC/Permission to Mortgage.
- (b) Pre-Sanction Letter of the loaning agency reflecting the loan amount, name of the purchaser and branch address.
- (c) Photocopy of Registered BBA duly Notarized.
- (d) Tripartite Agreement duly signed (as per draft uploaded on our AWHO website)

2. **NOC for Housing Loan during Sale / Purchase.** The following documents are required for issue of NOC for Housing Loan / Permission to Mortgage:-

- (a) Request letter duly signed by the purchaser for issue of NOC/Permission to Mortgage.
- (b) Copy of Final NOC for Sale/Purchase/Transfer of Flat issued by Land Section.
- (c) Pre-Sanction Letter of the loaning agency reflecting the loan amount, name of the purchaser and branch address.
- (d) Photocopy of 'Agreement to Sell' duly Notarised.
- (e) RTGS/NEFT details (UTR No./Txn id, Txn date and amount) for Rs. 2950/- towards service/processing charges of loan documents. AWHO Bank a/c details for transaction are mentioned below:-

Bank Account Name	Army Welfare Housing Organisation AWHO
Beneficiary A/c No.	2181245601032021
Type of Bank A/c	SB
Name of Bank	AU Small Finance Bank Ltd
Bank Address	24, Ring Road, Lajpat Nagar IV, New Delhi 110024
IFS Code	A U B L 0 0 0 2 4 5 6

3. **NOC for Education Loan.** The following documents are required for issue of NOC for Education Loan :-

- (a) Request letter duly signed by the property owner for issue of NOC.
- (b) Loan Clearance Certificate of if loan already taken against the property.
- (c) Pre-Sanction letter of loaning agency reflecting your name, ward's name, type/purpose of loan (Education Loan), Education Institute/Course, loan amount and branch address.
- (d) Offer Letter of the Education Institute reflecting name of Student/ Ward and Course being pursued.
- (e) Evaluation Report of the property duly notarized incase loan amount exceeds the Sale value of the property (pl fwd relevant pages of the Sale/ Conveyance Deed).
- (f) RTGS/NEFT details (UTR No./Txn id, Txn date and amount) for Rs. 2950/- towards service/processing charges of loan documents. AWHO Bank a/c details for transaction are mentioned below:-

Bank Account Name	Army Welfare Housing Organisation AWHO
Beneficiary A/c No.	2181245601032021
Type of Bank A/c	SB
Name of Bank	AU Small Finance Bank Ltd
Bank Address	24, Ring Road, Lajpat Nagar IV, New Delhi 110024
IFS Code	A U B L 0 0 0 2 4 5 6

Note. Please quote AWHO membership number while submitting the above documents.

4. **NOC for Business Loan.** The following documents are required for issue of NOC for Business Loan :-

- (a) Request letter duly signed by the property owner for issue of NOC.
- (b) Loan Clearance Certificate of if loan already taken against the property.
- (c) Pre-Sanction letter of loaning agency reflecting your name, type/purpose of loan, loan amount and branch address.
- (d) GST details of Company.

(e) Details of the owner / loanee in the Company / Credit Facility (Owner / Director / Proprietor / Guarantor / Other). Documents reflecting details may be forwarded.

(f) Evaluation Report of the property duly notarized incase loan amount exceeds the Sale value of the property (pl fwd relevant pages of the Sale/ Conveyance Deed).

(g) RTGS/NEFT details (UTR No./Txn id, Txn date and amount) for Rs. 2950/- towards service/processing charges of loan documents. AWHO Bank a/c details for transaction are mentioned below:-

Bank Account Name	Army Welfare Housing Organisation AWHO
Beneficiary A/c No.	2181245601032021
Type of Bank A/c	SB
Name of Bank	AU Small Finance Bank Ltd
Bank Address	24, Ring Road, Lajpat Nagar IV, New Delhi 110024
IFS Code	A U B L 0 0 0 2 4 5 6

Note. Please quote AWHO membership number while submitting the above documents.

5. **NOC for Loan against Property.** The following documents are required for issue of NOC for Loan against Property :-

- (a) Request letter duly signed by the property owner for issue of NOC.
- (b) Pre-Sanction letter of loaning agency reflecting your name, type/purpose of loan, loan amount and branch address.
- (c) Loan Clearance Certificate of if loan already taken against the property.
- (d) Evaluation Report of the property duly notarized incase loan amount exceeds the Sale value of the property (pl fwd relevant pages of the Sale/ Conveyance Deed).
- (e) RTGS/NEFT details (UTR No./Txn id, Txn date and amount) for Rs. 2950/- towards service/processing charges of loan documents. AWHO Bank a/c details for transaction are mentioned below :-

Bank Account Name	Army Welfare Housing Organisation AWHO
Beneficiary A/c No.	2181245601032021
Type of Bank A/c	SB
Name of Bank	AU Small Finance Bank Ltd
Bank Address	24, Ring Road, Lajpat Nagar IV, New Delhi 110024
IFS Code	A U B L 0 0 0 2 4 5 6

Note. Please quote AWHO membership number while submitting the above documents.