

Consumer Durable Loan - Checklist

- Photographs – 4 Nos. for Applicant and 2 nos. for Co-Applicant / Guarantors
- Identity Proof – PAN Card / Passport / Driving License / Voter ID Card / UID (Aadhaar) Card / NREGA Job Card (Preferably PAN Card)
- Address Proof – UID (Aadhaar) Card / Passport / Driving License / Voter ID Card / NREGA Job Card. (Preferably Aadhaar Card)

- **Salaried Persons –**
 - Employee ID Card
 - Latest 3 Months' Salary Slips / Latest Salary Certificate
 - Last 3 Year's IT Returns with Form No. 16.
 - Latest 6 month's Salary and other Savings Bank Account Statements

- **Self Employed / Businessman –**
 - Business Licenses –
Prop. Firm – Prop. PAN Card, Shop Act / Udyam Registration, GST Certificate.
Partnership Firm – PAN Card, Partnership Deed with Registration Certificate, Shop Act / Udyam Registration, GST Certificate etc.
Company – PAN Card, Registration Certificate, MOA & AOA.
 - Professional Qualification Certificate for Self Employed
 - Latest 3 year's IT Returns with Computation of Income, financial statements, form 26AS and Audit Report.
 - Latest 6 Month's Savings, Current / Cash Credit Account Statement/s (As applicable) – Preferably E-statements.

Applicant / Co-Applicant (Additional Documents) -

- Existing Loan Account Statements with Sanction Letters (If availing any loans at present)
- Appointment Letter if current job is less than 6 months old / on probation at Current Job.
- Employer's undertaking in the Bank's Format (If Applicable).
- Additional income details (If any) – Rental Income, Other Income etc. (Documentary Proof for the same is required).

For buying Consumer Durable (which consist of Solar Panel or Home Appliances or Computer / Laptop etc.)

1. Quotation of latest date with proper GST No. (with installation process and material list required for installation in case of Solar Loan)
2. Margin Money Paid Receipt.
3. Own contribution proof with Bank Statement showing Margin Money Paid to the Dealer.
4. If loan is required for Solar, the Borrower has to obtain NOC from the Society.

All copies need to be self-attested and verified from Original by the Bank Official.