

## Personal Loan Checklist

### **Applicant / Co-Applicant / Guarantors –**

- 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).
- Security Details (If any).

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