

Loans papers checklist –  
H N Pradhan @ CO

Loan Type	Purpose	Papers Required
PERSONAL LOAN	<p><b>For whom-</b> only for Salaried employees</p> <p><b>Conditions-</b></p> <ol style="list-style-type: none"> <li>1. Minimum salary – 18000 PM</li> <li>2. Vintage (JOB Age) – 3 years Minimum</li> <li>3. No cibil defaults</li> </ol>	<p><b>Basic Documents</b></p> <ol style="list-style-type: none"> <li>1. <b>Applicant kycs</b> – Passport size Photo, PAN, AADHAR CARD, DL, PASSPORT, VOTER CARD</li> <li>2. <b>Address proof</b> - Rent agreement (for rented residence), Light &amp; Gas bill of residence</li> <li>3. <b>Banking</b> - All bank account statements – latest 6 months</li> </ol> <p><b>Specific Documents</b></p> <ol style="list-style-type: none"> <li>1. <b>Income Documents</b> - Salary slips / salary certificate- 3 Months latest, Form 16, ITRS &amp; computations - Latest 3 Years, FORM 26AS TDS latest 3 years</li> <li>2. <b>Employee KYC</b> - Appointment letter, Job Card ID Card</li> <li>3. <b>Running loan</b> – sanction letter and Loan statements</li> <li>4. <b>Closed loan</b>- NOC</li> </ol>
BUSINESS LOAN	<p><b>For whom-</b> only for Business Profiles</p> <p><b>conditions-</b></p> <ol style="list-style-type: none"> <li>1. Home/ Shop – One place is owned / parental</li> <li>2. NO cibil defaults</li> <li>3. Vintage (Business Age)- 3 years Minimum</li> </ol>	<p><b>Basic Documents of Proprietor / Partner / Directors / Trustees</b></p> <ol style="list-style-type: none"> <li>1. <b>Applicant kycs</b> – Passport size Photo, PAN, AADHAR CARD, DL , PASSPORT, VOTER CARD</li> <li>2. <b>Business KYCS</b> - GST/ VAT/ Shop ACT/ FSSAI / MSME/ ISO etc</li> <li>3. <b>Address proof</b> - Rent agreement (for rented residence), Light &amp; Gas bill of residence</li> <li>4. <b>Banking</b> - All bank account statements (Current &amp; Saving) – latest 6 months</li> <li>5. <b>Income documents</b> – ITR, Computations and Audit Reports (where ever applicable)– Latest 3 Years, provisional Balance sheet of the upcoming year ending.</li> <li>6. <b>Sales / Turnover- verification</b> - GST Returns – latest 3 Returns</li> </ol> <p><b>Special entities –</b></p> <ul style="list-style-type: none"> <li>• PVT LTD COMPANY – PAN, COI, MOA, AOA,</li> <li>• LLP / Partnership Firm – PAN , LLP DEED, REG CERTIFICATES</li> <li>• SOCIETY – DEED, PAN CARD, MEMBERS LIST</li> </ul>

		<ul style="list-style-type: none"> <li>CA / CS/ Doctors / Other professionals - Degrees , COP, COM</li> </ul>
HOME LOAN	For purchase / Construction / Repair / Renovation of owned Properties	<p><b>Specific Documents</b></p> <ol style="list-style-type: none"> <li><b>Purchase Agreement</b> (New property purchase)</li> <li><b>Construction estimate</b> (for construction loans)</li> </ol> <p><b>General Documents-</b></p> <ol style="list-style-type: none"> <li>Property papers Complete chain of Loanable Property</li> <li>Property photo on whatsapp</li> <li>Property Location on whatsapp</li> <li>Login Cheque</li> <li><b>For Take over loans</b> – Sanction letter, List of Documents (LOD), Loan account statement</li> </ol> <p>For business profile – SAME PAPERS AS BL</p> <p>For Salaried Profile- SAME PAPERS AS PL</p>
MORTGAGE LOAN / LOAN AGAINST PROPERTY (LAP)	For Special purposes like Business, Marriage, Medical etc	<p><b>General Documents for property Loans-</b></p> <ol style="list-style-type: none"> <li>Property papers Complete chain of Loanable Property</li> <li>Property photo on whatsapp</li> <li>Property Location on whatsapp</li> <li>Login Cheque</li> <li><b>For Take over loans</b> – Sanction letter, List of Documents (LOD), Loan account statement</li> </ol> <p>For business profile – SAME PAPERS AS BL</p> <p>For Salaried Profile- SAME PAPERS AS PL</p>
Bank Limits (Cash credit(CC)/	For working capital needs – <b>Conditions-</b>	<p><b>General Documents for property Loans-</b></p> <ol style="list-style-type: none"> <li>Property papers Complete chain of Loanable Property</li> <li>Property photo on whatsapp</li> </ol>

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Overdraft Limit(OD))	<ul style="list-style-type: none"> <li>• ONLY Approved Property are eligible</li> <li>• Only for business profile</li> </ul>	<ol style="list-style-type: none"> <li>3. Property Location on whatsapp</li> <li>4. Login Cheque</li> <li>5. <b>For Take over loans</b> – Sanction letter, List of Documents (LOD), Loan account statement</li> </ol> <p><b>Specific Documents</b></p> <ol style="list-style-type: none"> <li>1. CMA Data &amp; Project report – 5 Years</li> <li>2. Project report</li> <li>3. Net worth certificate</li> </ol> <p>For business profile – SAME PAPERS AS BL</p>
CAR	To Purchase new / old cars	<ol style="list-style-type: none"> <li>1. NEW CAR – Quotation</li> <li>2. OLD CAR – RC, Insurance , Photos</li> </ol> <p>For business profile – SAME PAPERS AS BL</p> <p>For Salaried Profile- SAME PAPERS AS PL</p>
Education Loan	For children education	<p><b>Specific documents for students</b></p> <ol style="list-style-type: none"> <li>1. Course details – offer letter</li> <li>2. Educational institution – course prospectus, fees structure,</li> <li>3. Student- KYCS , Banking , passport size photo,</li> </ol> <p><b>Parents Documents -</b></p> <p>For business profile – SAME PAPERS AS BL</p> <ol style="list-style-type: none"> <li>3. For Salaried Profile- SAME PAPERS AS PL</li> </ol>