

## Documents Required for Auto Loan (New/ used)

### ✅ COMMON DOCUMENTS (New & Used Car Loans)

#### 1. KYC Documents – Identity & Address Proof

- PAN Card (mandatory)
- Aadhaar Card / Passport / Voter ID / Driving License
- Utility Bill / Rental Agreement / Passport (as proof of address)
- Passport-sized photos (usually 2)

#### 2. Income Proof

##### For Salaried Individuals:

- Last 3–6 months' salary slips
- Form 16 & ITR with computation (last 2 years)
- Bank statements (last 12 months)

##### For Self-Employed Individuals:

- Income Tax Returns with Computation (last 2 years)
- Profit & Loss statement and Balance Sheet (CA certified last 2 years)
- Business proof (GST certificate, business license, MSME)
- GST returns one year (GSTR-3B)
- Bank statements (last 12 months)

#### 3. 🚗 ADDITIONAL DOCUMENTS FOR NEW CAR LOAN

- Proforma Invoice of the car from the dealer
- Quotation from authorized dealer
- RC (Registration Certificate) will be submitted to bank post-purchase
- Insurance documents, Margin Money Receipt (Before disbursal)

#### 4. 🚗 ADDITIONAL DOCUMENTS FOR USED CAR LOAN

- RC (Registration Certificate) of the used vehicle
- Insurance, Pollution under control certificate (valid and active)
- Vehicle valuation report (usually arranged by the lender)
- Loan statement if running loan on vehicle.
- NOC if loan closed from previous vendor.

## 5. Charges

- Login Fees, Processing Fees & Insurance (As per bank policy)
- Hypothecation Charges
- Consultancy charges for our service

**Notes:** Bank/Financier may ask for additional documents. Charges mentioned above may vary basis loan value & additional documents required case to case basis.

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