Madhok Complex Cabin No 13 Basement,
Opp Silver Arc Mall, Near Feroze Gandhi,
Market, Ludhiana Punjab -141001

Documents Required for Personal Loan

☑ BASIC DOCUMENTS (All Applicants)

1. KYC Documents - Identity & Address Proof

- PAN Card (mandatory)
- Aadhaar Card / Passport / Voter ID / Driving License
- Utility Bills / Passport / Rental Agreement (for address proof)

INCOME PROOF

2. For Salaried Individuals:

- Salary slips for the last 3–6 months
- Form 16 or ITR with computation (last 2 years)
- Bank statement (salary account) for last 12 months
- Employee ID Card

3. For Self-Employed Individuals:

- Income Tax Returns (last 2 years)
- CA-certified Profit & Loss account and Balance Sheet
- GST returns (GSTR-3B) latest 12 months
- MSME certificate
- Business proof (License, GST Registration, Shop Act, etc.)
- Bank statements (last 12 months)

4. **ADDITIONAL DOCUMENTS (if applicable)**

- Existing loan account statements
- Co-applicant's documents (if any)
- Passport-size photographs (usually 2)

5. Charges

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



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Notes:

Good credit score (700+) improves approval chances and interest rates.

Some lenders may ask for employment verification or office address proof.

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

Connect with Us: Click below links to get in touch

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