

## Resident Indian Salaried Documents

Following Documents are required by most banks for loan processing:

### KYC Documents (All Applicants):

1. **Application form** with one photograph each signed across the photographs and signatures on the form.
2. **Processing Fees cheque** (Log-in Fees) in favour of "The Bank".
3. **Copy of Pan Card**
4. **ID Proof** Other than Pan Card – Passport, DL, Voter's ID Card etc,
5. **Signature Proof** – Pan Card, Passport (If current signatures don't match the ID proof, Bank Signature Verification needs to be submitted)
6. **Residence Address Proof** : Telephone Bill preferred (Landline) in absence of phone bill - Passport, Voter ID card, Bank Statement, DL, Ration card, Letter from employer confirming the address along with copy of ID proof from employer OR Copy of notarized/ Registered Rent Agreement/lease deed with utility bill in land lord's name.
7. **Relationship Proof between applicants**: Passport, Ration card, Marriage Certificate, Birth Certificate of Child etc.
8. **Qualification Proof**: Only in case of professionally qualified doctors, CA's, Architect etc.

### Financial Documents (Only Earning Applicants):

1. **Last 3 months of pay slip** - If pay slips not issued Salary certificate of last 3 months mentioning Gross Salary, Deduction and Net Salary.
2. **Last 2 years of Form - 16** - In case of non-availability Last 2 Years of ITR along with Computation of Income.
3. **Letter of Appointment or Increment Letter** - from current employer mentioning the total annual package (CTC Sheet)
4. **Last 6 Months of Bank Statement** - The statement needs to be of Salary account and any other account that is getting used for EMI payments. On Bank stationery or stamped by the bank or PDF downloaded net statement with Bank name, logo and full account number.
5. **Amortization Schedule/Statement of Account**: Documents to support all active loans, SOA preferred, in case of non-availability of SOA Amortization Schedule.