

### **SELF EMPLOYED(Company)**

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, company as co-applicant on loan gets signed by any one Director with stamp on 'space for photograph' and signed at all places as mentioned in the form by all applicants.
2. **Processing Fees cheque** in favour of "The Bank".
3. **Copy of Pan Card** of all Directors on loan and the Company (If the photograph not clear, another ID proof to be taken on records)
4. **ID Proof:** Any other ID Proof other than Pan Card – Passport, DL, Voter ID Card, Adhar 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. **MOA**
7. **List of Director & Shareholders** – Needs to be attested by the auditor of the company
8. **Residence Address Proof** - Telephone Bill preferred (Landline) in absence of phone bill - Passport, Voter ID card, Bank Statement, DL, Ration card OR Copy of notarized/ Registered Rent Agreement/lease deed with utility bill in land lord's name.
9. **Office Address Proof** - Telephone Bill preferred (Landline) in absence of phone bill – Electricity bill, Bank Statement or Copy of lease deed with utility bill in land lord's name.
10. **Relationship Proof between applicants:** Passport, Ration card, Marriage Certificate, Birth Certificate of Child etc.
11. **Business profile** – Brief profile on letter head or copy of Web pages

#### **Financial Documents (Only Earning Applicants):**

1. **Last 3 Years of Financials** – ITR, Computation of Income, Tax Audit Report with complete set of financials (P & L A/C, Balance Sheet, Annexure etc) and Audit report of the Company.
2. **Last 3 Years of Financials** – ITR, Computation of Income of all directors.
3. **Acknowledgement receipts** – For all ITRs filed without digital signatures.

4. **Last 6/12 Months of Bank Statement (Current)** – Statements of all active current accounts as per Balance sheet of the company (On Bank stationery or stamped by the bank or PDF downloaded net statement with Bank name, logo and full account number).
5. **Last 6 Months of Bank Statement (Savings)** – Statements of all active savings account of all directors on loan (On Bank stationery or stamped by the bank or PDF downloaded net statement with Bank name, logo and full account number or copy of passbook).
6. **Sanction Letters** - Of CC limit, WC limit, OD and Term Loans.
7. **Amortization Schedule/Statement of Account** - Documents to support all active loans, SOA preferred, in case of non-availability of SOA Amortization Schedule.
8. **VAT/Service Tax Return** – Both or whichever applicable for all quarters passed the last financial year.
9. **List of Creditors & Debtors** of last 2 financial years attested by Auditor
10. **Form 26 (AS)** for current financial year and last 2 financial years of all applicants & co-applicants including the Company.