

SELF EMPLOYED (Proprietorship)

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** 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, OR Copy of notarized/ Registered Rent Agreement/lease deed with utility bill in land lord's name.
7. **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.
8. **Relationship Proof between applicants**: Passport, Ration card, Marriage Certificate, Birth Certificate of Child etc.
9. **Business profile** : Brief profile on letter head or copy of Web pages
10. **Qualification Proof**: Copy of Degree in case of Professionals – CA s , Doctors, Architects, Lawyers etc

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)
2. **Acknowledgement receipts** – For all ITRs filed without digital signatures.
3. **Last 6/12 Months of Bank Statement (Current)** - Statements of all active current accounts as per Balance sheet (On Bank stationery or stamped by the bank or PDF downloaded net statement with Bank name, logo and full account number).
4. **Last 6 Months of Bank Statement (Savings)** - Statements of all active savings (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).

5. **Sanction Letters** - Of CC limit, WC limit, OD and Term Loans.
6. **Amortization Schedule/ Statement of Account** - Documents to support all active loans, SOA preferred, in case of non-availability of SOA Amortization Schedule.
7. **VAT/ Service Tax Return** - Both or whichever applicable for all quarters passed the last financial year.
8. **List of Creditors & Debtors** of last 2 years attested by CA
9. **Form 26 (AS) for current financial year and last 2 financial years of all earning applicants**