

List of income proof documents required for Housing Loan product

Income Proof

Income proofs vary for different professionals across salaried and self employed. Please find the easy detailed list of required documents here.

a) Self Employed: Professionals

- i. Latest two ITRs (personal and business) with computation of income
- ii. Advance tax challans (if available)
- iii. Latest two years of P&L accounts and balance sheets (with schedules), certified by a CA (both personal and business)
- iv. Bank account statements (current and savings accounts) for the last 1 year
- v. Qualification Proof of professionals

b) Self Employed: Non-Professionals

- i. Latest 2 years ITRs with computation for individual applicants and co-applicants (if borrower is an individual)
- ii. Bank account statements (current and savings accounts) for the last 1 year
- iii. Latest 2 years of audited/CA-certified profit & loss accounts and balance sheets of the firm/company (if borrower is a firm/company)
- iv. Proof of Business (GST / Shop Establishment / Udyam Aadhar, etc.)
- v. MOA & AOA & Certificate of Incorporation
- vi. For Partnership Firm - Partnership Deed

Other documents to be provided as required for disbursement of Loan