

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) Salaried i. Salary slips for the last 3 months ii. Bank statements for 1 year iii. Latest Form 16
b) 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
c) 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/Udayam 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