

Required for Main Applicant & Co-applicant -Individual	
Document Required	List of Documents Accepted
Identity Proof - Any One (For Each Holder)	Photo PAN Card
	Laminated Driving License - Permanent. For a Driving license coming in a booklet form (Not Bankers verification / passbook with stamp on photograph along with applicants signature.
	Passport
	Voter's Identity Card
	Employee ID card (MNCs /PSUs / Public Limited companies / Other Government companies
	Photo Ration Card
	Photo Debit Card
	Defense ID card
	Photo Credit Card - provided the card is valid & current and is at least 3 months old.
Residence Address Proof - Any One (For Each Holder)	Life insurance premium receipt of any Insurer (Policy should be minimum 12 mth in force)
	Laminated Driving License - Permanent. For a Driving license coming in a booklet form (Not Leave & license agreement if the applicant is staying on rent & the agreement is registered / Bank Passbook/ latest Bank Account statement (first page of the same with full address
	Telephone Bill
	Post paid piped gas connection bill showing consumption and full address
	Electricity
	Ration Card
	Voter's Identity Card
	Passport
	Copy of Sale agreement if current residence is owned
	Cooperative Housing society Receipt to be taken provided residence FI is positive at the same
	Post Paid Mobile Bills
	Front Copy of the Credit Card and latest Card statement
	Municipality water Bill
	Municipal tax receipt / Property tax receipt
	Office Identity card mentioning the address (MNCs / PSUs / Public Limited companies / other
	All utility bills and credit card statements should be less then 3 months old
	Required for Co-Applicant -Non Individuals (Self Proprietorship / Partnership / Companies)
Document Required	List of Documents Accepted
Proof of Legal Existence and Registered Office Address - Any One	VAT Service Tax Registration Certificate
	Latest Bank Account Statement in the name of the Entity with full address mentioned which For partnership firms, Partnership Deed or Certificate of Registration from Registrar of firms in For Companies, MOA or AOA along with Certificate of Incorporation. In case of Public Limited PAN card of partnership firm or companies can be taken as proof of existence. (In this case
	Sales tax registration Certificate
	Shop & Establishment Certificate
	Factory Registration Certificate
	SSI Registration Certificate
	Importer - Exporter Code Certificate
	Proof of Operating Address - Any One
Latest Bank Account Statement in the name of the Entity with full address mentioned which matches with the entity's address as per the application form along with Banker's verification of the Authorized Signatory of the entity.	
In case of self proprietorship concerns, proof of the operating address could be taken in the individual's name with the office FI being positive at the address from where the individual is operating his business. This should match with the office address given by the individual as per	
Telephone Bill / Electricity Bill n the name of the entity.	
IT Assessment Order	
PAN intimation letter	
Acknowledged ITR of the entity	

Signature verification(SV)of the Authorized signatory of the Entity -Any one	ECS mandate with the signature of authorized signatories and with the stamp of entity - Verified and acknowledged by the banker pre-disbursement.
	Clearance of initial payment cheque equal to an amount of the EMI and confirmed by local ops
	Certain companies have GPAs for signing PDCs. The GPA can be a SV subject to the GPA carrying details of the authorized signatories along with their names & certified only by the Branch Manager or Operations Head with their name & designation. Care must be taken to verify the GPA for any specific covenants such as (a) if GPA is applicable for a particular bank account, then PDCs must be from the same bank account (b) whether GPA is valid indefinitely or has an expiry date. In a case where there is an expiry date then the validity of GPA should be > contract tenure otherwise such GPA becomes invalid.
	Documents which would have been submitted to banker at time of opening of account by the entity stating the authorized signatories of the bank account. These documents again should be certified by the Branch Manager or Operation Head with their name & designation
	Bankers verification of the Entity's Authorized Signatory from where the PDCs are issued.
Sr No	SENP / SEP (All Mandatory)
1	Last 2yrs filed ITR along with computation of income, Balance Sheet, P&L schedules,
2	Bank Statement (Business) latest 12 months.
3	Certificate of incorporate in case of Proprietorship
4	Academic & professional Qualification certificate is mandatory for professionals
	Other common documents (All customer categories)
1	Bank Verification Form