

GOLD :

The eligibility criteria for availing a gold loan from Indusind Bank :

- Individual borrowers (Age: 18-70 years)
- Non-individual borrowers (Age: 3 years)
- Disbursal mode Cash, pay order, NEFT and RTGS
- No income proof needed for loans up to Rs 15 lakh

Documents required for availing a gold loan from Indusind Bank:

- Identity Proof
- Residence Proof
- Photograph
- Signature Proof

HOME :

The eligibility criteria required for availing a home loan from Indusind Bank :

For salaried individuals :

Age : 24 to 60 years of age

Experience : 3 years

For Self Employed Professionals:

Age: 24 to 70 years of age

Experience: 3 years

For Self employed non professionals:

Age: 24 to 65 years of age

Experience: 3 years

Documents required for home loans in Indusind Bank:

For individuals :

Application form with photograph

Valid identity, Residence & Signature proof

Latest Form 16/ITR copy/Appointment letter and latest 3 months' salary slips / Salary Certificate

Processing fee cheque

Latest 6 months bank statement of the MAIN CA/SA/CC/OD account

For Non individuals :

Business and Individual ITR's and Audited Financials for last 2 years

PERSONAL :

The eligibility criteria for availing personal loan from Indusind bank :

For Salaried Employees:

- Minimum age to apply for personal loan should be 21 years.
- Maximum age at personal loan maturity should be 60 years or retirement age whichever is earlier.
- Minimum net monthly income should be Rs.25000 for personal loan online application.
- Should have completed minimum 2 years in employment and minimum 1 year in the current organisation.
- Should have completed minimum 1 year of stay at the current residence, if rented.

For Self Employed Professionals:

- Minimum age to apply for personal loan should be 25 years
- Maximum age at loan maturity should be 65 years
- Minimum annual net income post tax should be Rs.4.8 lakh
- Should have 4 years of post qualification experience

For Self Employed Individuals :

- Minimum age to apply for personal loan should be 25 years
- Maximum age at loan maturity should be 65 years
- Minimum annual net income post tax should be Rs.4.8 lakh
- Should have 5 years of post qualification experience

Documents required to avail personal loan :

- Application :

Application form with photograph

- Proof of Identity:

Self-attested photocopy of any one of the following:

- Driving license
- Passport
- Voters ID
- Aadhaar
- PAN

- KYC:

Valid identity/Residence/Signature proof

- Income proof:

- Form 16/ITR for last 3 years
- Latest 3 months salary slip

- Banking:

- Latest 3 months' Salary Credit Bank Statement.

