

PERSONAL LOAN – DOCUMENT REQUIREMENTS

(India – Karnataka)

Provided by:

Capital Core Finance

Your Trusted Loan Consulting Partner

Dear Client,

To process your **Personal Loan application**, the following documents are required. Please review the checklist carefully to ensure **smooth and timely loan approval**.

1. KYC DOCUMENTS *(Mandatory)*

- PAN Card
- Aadhaar Card / Passport / Voter ID / Driving Licence
- Address Proof
(Aadhaar / Passport / Utility Bill / Rental Agreement)
- Recent Passport-size Photograph

2. INCOME DOCUMENTS

(For Salaried Applicants)

- Salary Slips – **Last 3 Months**
- Bank Statement (Salary Account) – **Last 6 Months**
- Form 16 – **Last 2 Years**
- Form 26AS – **Last 2 Years**

3. EMPLOYMENT & CONTINUITY PROOF

- Employee ID Card
- Offer Letter / Appointment Letter *(if required)*
- HR / Employer Verification *(as per lender requirement)*

4. EXISTING LOAN DETAILS *(If Any)*

- Current Loan Sanction Letter(s)
- Existing Loan Account Statements – **Last 6 Months**
- Outstanding Loan Summary

DOCUMENTS BASED ON LOAN TYPE

A. UNSECURED PERSONAL LOAN

(No Collateral Required – Based on Salary & Credit Profile)

Please submit:

- PAN Card & Aadhaar Card
- Address Proof
- Photograph
- Salary Slips – Last 3 Months
- Salary Account Bank Statement – Last 6 Months
- Form 16 – Last 2 Years
- Form 26AS – Last 2 Years
- Existing Loan Statements *(if applicable)*

B. SECURED PERSONAL LOAN

(Collateral Required – Usually Property)

All documents of Unsecured Personal Loan, PLUS:

If Property is Provided as Collateral

- Property Title Deed
- Sale Deed
- Khata / RTC *(Karnataka)*
- Encumbrance Certificate (EC)
- Latest Property Tax Receipts
- Valuation Report *(Bank-approved Valuer)*
- Legal Opinion *(Bank-approved Advocate)*

NEXT STEP

If you have reviewed and understood the above requirements and wish to proceed with your **Personal Loan application**, please contact us through our official website:

 www.capitalcorefinance.com

Our team will assist you with **eligibility assessment, bank selection, documentation, and faster approvals.**

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