

# 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](http://www.capitalcorefinance.com)

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

**Capital Core Finance**

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