

## **Eligibility**

### **Salaried Individuals:**

- This includes employees of private limited companies, employees from public sector undertakings, including central, state and local bodies
- Individuals who are a minimum of 21 years of age at the time of applying for the loan, and no older than 60 at the end of the loan tenure
- Individuals who have had a job for at least 2 years, with a minimum of 1 year with the current employer
- Those who earn a minimum of Rs. 3,00,000 per year, including the income of the spouse/co-applicant
- Individuals who have a telephone/post-paid mobile

### **Self Employed Individuals and Professionals (Sole Proprietorship):**

- This includes self-employed sole proprietors in the business of manufacturing, trading or services
- Individuals who are a minimum of 21 years of age at the time of applying for the loan, and no older than 65 at the end of the loan tenure
- Those who have been in business for a minimum of 2 years
- Should earn at least Rs. Rs. 3,00,000 per annum

### **Self Employed Individuals and Professionals (Partnership Firms):**

- This includes self-employed partners in the business of manufacturing, trading or services
- Those who have a minimum turnover of Rs. Rs. 3,00,000 per annum

### **Self Employed Individuals and Professionals (Private Limited Companies):**

- This includes individuals who own a private company in the business of manufacturing, trading or services
- Should earn at least Rs. Rs. 3,00,000 per annum

### **Self Employed Individuals (Public Limited Companies):**

- This includes directors in public limited companies that are in the business of manufacturing, trading or services
- Should earn at least Rs. Rs. 3,00,000 per annum

## **DOCUMENTS**

### ***Salaried Individuals***

1. Any of the following documents as identity & Address Proof

- Valid Passport
  - Permanent Driving license [recent, legible, laminate]
  - Voters ID Card
  - Job card issued by NREGA
  - Letter issued by the National Population Register containing details of name & address
  - Aadhar Card(only if Submitted voluntarily & backed by Aadhar consent Letter.1st 8 digits of Aadhar Number on physical copy to be redacted)Aadhar Card can be Physical Aadhar or Print out of e- Aadhar (not older than 30 days from the date of application).
2. Latest salary slip and Form 16 as income proof
  3. Bank statement of the previous 6 months

***Self Employed Individuals***

(Sole Proprietorship)

1. Any of the following documents as identity & Address Proof:

- Valid Passport
  - Permanent Driving license [recent, legible, laminate]
  - Voters ID Card
  - Job card issued by NREGA
  - Letter issued by the National Population Register containing details of name & address
2. Latest Income Tax Returns (ITR) as income proof
  3. Bank statement of the previous 6 months

***Self Employed Individuals***

(Partnership Firms)

1. All the following documents as income proof:

- Audited Balance Sheet
- Profit & Loss Account of the previous 2 years
- Company ITR for the previous 2 years

2. Any of the following documents as address proof:

- Telephone Bill
- Electricity Bill
- Shop & Establishment Act Certificate
- SSI Registered Certificate
- Sales Tax Certificate

3. Bank statement of the previous 6 months

***Self Employed Individuals***  
(Private Limited Companies)

1. All the following documents as income proof:

- Audited Balance Sheet
- Profit & Loss Account of the previous 2 years
- Company ITR for the previous 2 years

2. Any of the following documents as address proof:

- Telephone Bill
- Electricity Bill
- Shop & Establishment Act Certificate
- SSI Registered Certificate
- Sales Tax Certificate

3. Bank statement of the previous 6 months

***Self Employed Individuals***  
(Public Limited Companies)

1. All the following documents as income proof:

- Audited Balance Sheet
- Profit & Loss Account of the previous 2 year