Documents Needed for Loan Consolidation

Use this checklist to gather everything in one go before you apply to combine multiple loans and credit-card dues into a single EMI. Exact requirements vary by lender and profile — this is general guidance to help you prepare.

1. IDENTITY & ADDRESS (KYC)

- [ ] PAN card
- [ ] Aadhaar card
- [ ] One of: Passport / Voter ID / Driving Licence
- [ ] Recent passport-size photograph

2. INCOME PROOF — SALARIED

- [ ] Last 3 months' salary slips
- [ ] Last 6 months' salary-account bank statements
- [ ] Latest Form 16 / appointment or offer letter
- [ ] Employee ID card (if available)

3. INCOME PROOF — SELF-EMPLOYED

- [ ] ITR + computation for last 2 years
- [ ] GST returns (if registered)
- [ ] 6–12 months' current & savings bank statements
- [ ] Business registration / proof of continuity

4. YOUR EXISTING LOANS & CARDS (key for consolidation)

- [ ] Sanction letter / statement for each running loan
- [ ] Latest statement for each credit card
- [ ] Outstanding / foreclosure letters where available
- [ ] Loan account numbers & lender names

5. PROPERTY DOCS (only if secured / top-up)

- [ ] Title deed / sale agreement
- [ ] Latest property tax receipt
- [ ] Approved building plan (if applicable)

QUICK TIP

Keep soft copies (PDF/photos) ready on your phone. Having every existing-loan statement in one place is what makes a consolidation assessment fast and accurate.

YOUR EMI SNAPSHOT — LIST EVERYTHING YOU CURRENTLY PAY

LENDER / CARD	OUTSTANDING (₹)	MONTHLY EMI (₹)	INTEREST RATE	TENURE LEFT
TOTAL			—	—

Disclaimer: Loan approval, interest rates, loan amount and terms are subject to the applicant's profile and the respective lender's eligibility criteria and policies. This checklist is general guidance only and not a commitment to lend. BankEzee is a loan advisory and distribution service, not a bank or NBFC.

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