

Loan Against Property Eligibility and Documentation

We keep the Loan Against Property application process quick and easy, with simple eligibility parameters and minimal documentation. Here's what you should know before you apply.

Eligibility Criteria

For Salaried Individuals

- You must be an Indian citizen (including NRIs)
- Your age should be between 23 and 60 years**
- You should have a minimum of 3 years of work experience

For Self-Employed Individuals

- You must be an Indian resident
- Your age should be between 23 and 70 years**
- You should have a business continuity of at least 3 years

**The upper age limit is considered as age at the time of loan maturity. Additionally, the upper age limit is subject to change, depending on the property profile.

Documents Required

Keep the following documents*** ready for a smoother application journey:

- PAN Card or Form 60 (mandatory)
- KYC documents – Proof of identity and address
- Passport-sized photographs
- For salaried individuals: Latest salary slips and Form 16
- For self-employed individuals: Income Tax Returns, Profit & Loss statements, and business proof
- Last 3 months' bank account statements

***The list is only indicative, and you may be asked to provide additional documents required for a Loan Against Property as and when needed.