

01 / GET READY

Your document checklist

Gather the basics, then confirm the exact list with your chosen lender. Tick each item when it is ready.

Prepared on

Chosen lender / enquiry reference

☐ **Identity and address proof**

Current proof accepted by the lender; confirm which documents and formats it accepts.

☐ **PAN, as the lender asks**

Keep your PAN details or document ready if requested.

☐ **Latest salary slips**

Ask which months are needed. Keep the requested slips legible and complete.

☐ **Salary-credit bank statements**

Confirm the exact statement period and accepted format with the lender.

☐ **Employment information**

Employer name, joining date, employment status and any proof the lender requests.

☐ **Existing repayments and obligations**

List current loan EMI, credit-card payments and other recurring commitments.

☐ **Any lender-specific additions**

The lender may request further documents based on your application and assessment.

Confirm these details before sending

Salary slips: _____ months | Bank statements: _____ months

Additional documents / accepted formats: _____

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02 / CHECK YOUR BUDGET

What EMI fits your salary?

Use a normal month of dependable take-home pay. Write amounts in INR. This is a personal budget check, not lender eligibility.

A	Dependable monthly take-home salary Use salary after deductions; exclude uncertain incentives.	INR _____
B	Essential monthly expenses Rent, groceries, bills, travel and family commitments.	INR _____
C	Existing debt repayments Loan EMIs and card repayments for purchases not already counted in B.	INR _____
D	Savings and irregular-expense provision Set aside money for annual costs and planned savings.	INR _____
E	Monthly buffer you want to keep Leave room for unexpected expenses or income changes.	INR _____
F / ROOM LEFT FOR A NEW EMI A - B - C - D - E = INR _____		

Choose a repayment below F that you can sustain. If F is zero or negative, reassess your budget before adding an EMI. Avoid counting the same purchase twice if it is already included in your expenses.

Quoted EMI (INR)

Chosen monthly EMI limit (INR)

Quick stress check

- ☐ Would this EMI still fit if an essential cost rises or incentives stop?
- ☐ Does the due date work with your salary date?

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03 / COMPARE BEFORE ACCEPTING

Put loan offers side by side

Copy figures from each lender's written offer and Key Facts Statement (KFS). Use the same required amount and tenure where possible.

Compare these details	Offer A	Offer B	Offer C
Lender and offer date			
Loan amount sanctioned (INR)			
Amount you actually receive (INR)			
Tenure (months)			
Interest rate (% p.a.) and fixed / floating			
APR (% p.a.)			
Processing fee and tax (INR)			
Other upfront deductions / charges (INR)			
Monthly EMI (INR)			
Total repayments over tenure (INR)			
Prepayment / foreclosure conditions			
Late / missed-payment charges			
EMI due date and first payment date			

APR: the annual cost of borrowing, including interest and charges associated with the loan. A lower EMI can still mean a higher total repayment when the tenure is longer.

Ask about any condition you cannot compare. Mark an unknown figure with "?" and clarify it with the lender before accepting.

APR / KFS reference: Reserve Bank of India, Key Facts Statement for Loans & Advances, 15 April 2024.

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