

Documents Required for Resident Self-Employed Businessman / Professionals to Apply Credit Card

You don't have to be an employee in an organization to apply for a credit card. As a matter of fact, individuals who are self-employed can also apply for one. Here's a quick look at the list of documents that they would have to submit.

Proof of Identity (Any One)	PAN Card, Aadhaar Card, Passport, Voter's ID Card, Driving License, Ration Card, Arms License, Freedom Fighter's ID Card or any other photo ID proof duly signed by a Gazetted Officer and legally accepted in the country
Proof of Address (Any One)	Passport, Aadhaar, Voter's ID Card, Ration Card, Driving License, Lease/Rent Agreement, Property Documents, Utility Bills (not more than 3 months old), any other address proof legally accepted in the country.
Proof of Income (Any One)	Salary Slip (last 3 months), Bank Statement (last 6 months), Form-16, ITR With Computed Income, Certified financial documents, Proof of business continuity, Audited Financial Documents.

Key Highlights of Credit Card Eligibility

Age	Minimum of 18 years old
Income	Fixed deposit or minimum monthly or annual income as set by the bank
Employment	Salaried or Self-Employed
Interest Free Period	Up to 55 days
ATM Cash Withdrawal Charges	From 2.0% to 3.5% of the amount withdrawn

**** Important Points To For All Applicants****

- 1. Credit Score Plays An Important Role In Finalizing Credit Limit.**
- 2. Timely Payment Of Credit Card Pending Amount Helps In Maintaining A Good & Healthy Credit Score.**
- 3. Please Keep Sufficient Amount In Account Before ECS Hitting Date.**
- 4. Wisely Usage Of Card Is Highly Required For Financial Planning.**
- 5. Don't Miss To Pay Any Bill Amount, Neither Get Delayed.**
- 6. There Can Be Changes In Credit Card Documentation Requirements From Time To Time And My Vary In Banks, NBFC. Will Update, If There Will Be Some Changes In Documentations.**
- 7. Existing Card Or Loan Or EMI Will Take Into Consideration, While Finalizing Credit Card Issuance.**