

# Annualized Income Statement Format for Personal Loan Processing

Applicant Name: \_\_\_\_\_

Financial Year: \_\_\_\_\_

Date of Preparation: \_\_\_\_\_

## A. Income

Description	Amount (INR)
Salary / Main Business Income	_____
Rental Income	_____
Other Income (Interest, etc.)	_____
<b>Total Annual Income</b>	_____

## B. Expenses

Description	Amount (INR)
Household Expenses	_____
Existing Loan EMI(s)	_____
Other Regular Outgo	_____
<b>Total Annual Expenses</b>	_____

## C. Net Annual Surplus

Total Annual Income	_____
Less: Total Annual Expenses	_____
<b>Net Annual Surplus</b>	_____

\_\_\_\_\_  
Applicant Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Verified by (Bank Official)

Date: \_\_\_\_\_

## Important Notes:

- All income and expense figures should be annualized and supported by documents wherever possible.
- Ensure accurate reporting to avoid delays or rejections in loan processing.
- Net annual surplus helps lenders assess your repayment capacity.
- This format may be customized as per lender requirements.
- Misrepresentation of financials is subject to legal action.