Attendo

CERTIFICATE FORMATS

Salary Certificate Formats

Six ready formats, sorted by who is going to read the certificate.
Written to the labour codes in force since November 2025.

Updated August 2026 10 Pages

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01 Which certificate, and who is reading it

Six versions, because six different people ask for this

A salary certificate is not one document. The version a bank needs and the version a landlord needs are different letters, and handing over the wrong one is how a request comes back a second time.

Who is asking	What they actually want to see	In this file
Anyone, general purpose	Designation, joining date, current salary, signed and stamped	Format 01
A bank, for a home or personal loan	Full breakup, net take-home, employment status and tenure	Format 02
A visa office	Position, salary, approved leave dates, and that the job continues after	Format 03
A bank or CA, for a full year	Financial-year totals rather than a single month	Format 04
A landlord or rental agent	That the income supports the rent. Nothing more.	Format 05
Anyone asking for cost to company	Employer PF and ESI on top of gross, the real CTC	Format 06

A certificate is not a payslip

A payslip is a monthly statement of what was earned and deducted. A salary certificate is a summary, over whatever period the reader cares about, written to be shown to somebody outside the company.

The practical difference is who it is for. A payslip is for the employee. A certificate is for a third party who has never heard of your company and needs a reason to believe the figure.

What every version must carry

- **Company letterhead.** Full registered name, address and contact details. A certificate on plain paper does not look like a company document, and gets treated like one that is not.
- **A reference number and a date.** Both so it can be traced later, and so the reader can see how current it is.
- **Employee name exactly as it appears on their PAN.** A name that does not match the PAN or Aadhaar stops a loan application at the document check.
- **Designation, department and date of joining.** A lender reads this certificate beside three months of payslips and two years of Form 16, so the tenure has to match what those show.
- **The salary figure, stated as gross or net, never ambiguously.** Say which, and give both where it helps. An unlabelled figure invites a query, and the query reaches your employee, not you.
- **Signature, name, designation of the signatory, and the company seal.** An unsigned or unstamped certificate is not a certificate.

02 The legal position, and why most formats get it wrong

What you must issue, what you may issue, and what changed in 2025

Almost every salary certificate format online names the Payment of Wages Act, 1936 as its legal basis. That Act was repealed on 21 November 2025.

Where the salary certificate actually sits

- **Form 16 is the statutory salary certificate.** Required under section 395(4) of the Income-tax Act 2025 and rule 215, where it is Form No. 130 from tax year 2026-27. Issued annually and due by 15 June following the financial year, with penalties for delay. A lender asks for two years of it. The letter in this pack sits alongside it, not instead of it.
- **No law requires THIS letter.** The salary certificate proper is issued on request, as a service to the employee. The wording is entirely yours, which is the freedom and the risk: it is the only one of the three documents a lender reads that you write from scratch.
- **The monthly wage slip IS required.** Rule 52 of the Code on Wages (Central) Rules, 2026 requires a wage slip in Form V, electronically or on paper, on or before the day wages are paid. Registers go in Form IV and are kept five years.
- **A service certificate IS required when someone leaves.** The Model Standing Orders, 2026 require one within ten days of separation. That is a different document from this one, and it covers resignation as well as dismissal.
- **The four labour codes came into force on 21 November 2025,** replacing 29 central Acts including the Payment of Wages Act, 1936 and the Minimum Wages Act, 1948. Any format still citing those is quoting law that no longer exists.

Eight things to confirm before you sign

- [ ] **Name spelled exactly as on the employee's PAN card**
- [ ] **Designation and date of joining checked against the personnel file**
  Not from memory, and not from an old certificate.
- [ ] **The salary figure labelled clearly as gross or as net**
- [ ] **The period the certificate covers stated explicitly**
- [ ] **Figures agree with the payslips, with Form 16, and with the bank credits**
  All three are read side by side. A certificate that disagrees with any of them is worse than no certificate.
- [ ] **Printed on company letterhead, signed, and stamped**
- [ ] **A copy filed against the reference number**
- [ ] **Issued to the employee, not directly to the third party**
  Unless the employee has asked you in writing to send it onward.

One caution worth stating

A salary certificate is a statement your company is making in writing to a bank or a government office. Certify what the records show and nothing more. Do not round up, do not include a bonus that has not been paid, and do not certify a salary revision that has not taken effect.

03

Format 01 · Salary Certificate, standard

The general-purpose version, when nobody has asked for anything specific

[YOUR COMPANY LETTERHEAD]

Ref: [HR/2026-27/000] Date: [DD-MMM-YYYY]

Subject: Salary certificate

To whomsoever it may concern

This is to certify that [Mr./Ms.] [Employee Name], holding Employee Code [EMP-000], has been employed with [Company Name] since [DD-MMM-YYYY] and is currently working as [Designation] in the [Department] department.

[His/Her] current gross salary is ₹[00,000] per month ([rupees in words] only), and the net salary credited after statutory deductions is ₹[00,000] per month.

This certificate is issued at [his/her] request for [purpose].

Yours sincerely,
For [Company Name]

[Authorised Signatory]
[Name] · [Designation] · [Company Seal]

Note *Use this when the employee has not said who is asking. It states designation, tenure and both salary figures, which covers most routine requests. If they come back saying the bank wants a breakup, move to Format 02 rather than editing this one.*

04

Format 02 · For a bank or home loan

Full breakup, tenure and employment status, which is what a lender reads

[YOUR COMPANY LETTERHEAD]

Ref: [HR/2026-27/000]　　　　Date: [DD-MMM-YYYY]

Subject: Salary certificate for loan purposes

To whomsoever it may concern

This is to certify that [Mr./Ms.] [Employee Name], [son/daughter] of [Father's Name], PAN [ABCDE1234F], has been in the continuous employment of [Company Name] since [DD-MMM-YYYY]. [He/She] is currently designated [Designation] in the [Department] department and [his/her] services are confirmed and permanent.

[His/Her] salary particulars for the month of [Month YYYY] are as follows.

Basic + Dearness Allowance	₹ [00,000]
House Rent Allowance	₹ [00,000]
Conveyance Allowance	₹ [0,000]
Special Allowance	₹ [0,000]
Gross salary per month	₹ [00,000]
Less: PF, ESI, professional tax and TDS	₹ [0,000]
Net salary per month	₹ [00,000]

- Salary is credited to account number [0000000000] at [Bank Name], [Branch].
- [He/She] has no outstanding loan or salary advance with the company. [Or: an outstanding advance of ₹[00,000], recovered at ₹[0,000] per month.]

Yours sincerely,
For [Company Name]

[Authorised Signatory]
[Name] · [Designation] · [Company Seal]

Note *A home loan checklist typically asks for this certificate, three months of payslips and two years of Form 16, and reads them against each other and against the salary account statement. So the joining date, the words "confirmed and permanent" and the account number all do real work. Declare any outstanding advance rather than leaving it to be found: a lender who discovers one you did not mention treats the whole certificate as unreliable.*

05 Format 03 · For a visa application

Position, salary, approved leave, and that the job is still there afterwards

[YOUR COMPANY LETTERHEAD]

Ref: [HR/2026-27/000]

Date: [DD-MMM-YYYY]

Subject: Salary and employment certificate

To the Visa Officer,

This is to certify that [Mr./Ms.] [Employee Name], passport number [X0000000], has been employed with [Company Name] since [DD-MMM-YYYY] and currently holds the position of [Designation] in the [Department] department.

[His/Her] current gross salary is ₹[00,000] per month, equivalent to ₹[0,00,000] per annum.

[He/She] has been granted leave from [DD-MMM-YYYY] to [DD-MMM-YYYY] for the purpose of [travel purpose], and is expected to resume duties on [DD-MMM-YYYY]. [His/Her] position with the company will continue during and after this period.

We have no objection to [his/her] travel to [Country] for the stated period.

Yours sincerely,
For [Company Name]

[Authorised Signatory]
[Name] · [Designation] · [Company Seal]

Note *The salary is the least interesting part of this one. The question this letter has to answer is whether the applicant is coming back, so the leave dates, the resumption date and the sentence confirming the job continues are what it is for. Address it to the embassy by name if the employee has told you which one, rather than "to whomsoever".*

06 Format 04 · Annual or consolidated

A whole financial year, for a CA or a lender assessing average income

[YOUR COMPANY LETTERHEAD]

Ref: [HR/2026-27/000]

Date: [DD-MMM-YYYY]

Subject: Consolidated salary certificate for FY [2026-27]

To whomsoever it may concern

This is to certify that [Mr./Ms.] [Employee Name], Employee Code [EMP-000], PAN [ABCDE1234F], was employed with [Company Name] as [Designation] throughout the financial year [2026-27], from 1 April [2026] to 31 March [2027].

The total remuneration paid during the year is set out below.

Gross salary paid during the year	₹ [0,00,000]
Employer contribution to provident fund	₹ [00,000]
Employer contribution to ESI, if applicable	₹ [00,000]
Bonus or incentive paid	₹ [00,000]
Total cost to company for the year	₹ [0,00,000]
Tax deducted at source during the year	₹ [00,000]
Net amount credited during the year	₹ [0,00,000]

Yours sincerely,
For [Company Name]

[Authorised Signatory]
[Name] · [Designation] · [Company Seal]

Note *Use this where a single month would mislead, which is any role with variable pay: sales, commission, overtime or incentive-heavy jobs. The figures here must reconcile with Form 16 and with the TDS actually deposited. If they do not, fix the records before issuing the certificate, not afterwards.*

07 Format 05 · For a rental agreement

Deliberately minimal, because a landlord does not need a salary breakup

[YOUR COMPANY LETTERHEAD]

Ref: [HR/2026-27/000] Date: [DD-MMM-YYYY]

Subject: Employment and income certificate

To whomsoever it may concern

This is to certify that [Mr./Ms.] [Employee Name] is employed with [Company Name] as [Designation] and has been with the company since [DD-MMM-YYYY].

[His/Her] current gross salary is ₹[00,000] per month.

This certificate is issued at [his/her] request for the purpose of a residential rental agreement.

Yours sincerely,
For [Company Name]

[Authorised Signatory]
[Name] · [Designation] · [Company Seal]

Note *Restraint is the point of this one. A landlord needs to know the employee has a job and can pay the rent. They do not need the PF number, the deduction breakup or the bank account. Handing over more personal data than the purpose requires is a habit worth not having.*

08 Format 06 · CTC certificate

Gross plus employer contributions, when someone asks for cost to company

[YOUR COMPANY LETTERHEAD]

Ref: [HR/2026-27/000]

Date: [DD-MMM-YYYY]

Subject: Certificate of cost to company

To whomsoever it may concern

This is to certify that [Mr./Ms.] [Employee Name], Employee Code [EMP-000], is employed with [Company Name] as [Designation] since [DD-MMM-YYYY].

The annual cost to company in respect of [his/her] employment is set out below.

Basic + Dearness Allowance, per annum	₹ [0,00,000]
House Rent Allowance, per annum	₹ [0,00,000]
Other allowances, per annum	₹ [00,000]
Employer provident fund contribution	₹ [00,000]
Employer ESI contribution, if applicable	₹ [00,000]
Gratuity provision, where applicable	₹ [00,000]
Total cost to company, per annum	₹ [0,00,000]

Yours sincerely,
For [Company Name]

[Authorised Signatory]
[Name] · [Designation] · [Company Seal]

Note *Cost to company and take-home are different numbers and people confuse them constantly. Say clearly that this is CTC and not what reaches the bank account, or the employee will show it to a lender who will read it as income. Under the labour codes, wages must be at least half of total pay, so a structure with a small basic and large allowances will not stand up here.*

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Certificates from the *record*, not from memory

Attendo holds every joining date, designation, salary revision and month of earnings for every employee. When somebody asks for a certificate, the figures come from the system rather than from last year's letter.

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