

How to Find Loan Account Number?

Personal Loan

How to Find Loan Account Number?

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Listen

If you have ever taken a loan—be it personal, home, car, or education—you will be assigned a **loan account number** by your lender. This unique number is crucial because it acts as an identifier for your loan, much like how your bank account number identifies your savings or current account.

But many borrowers often face one common issue: ***How to find loan account number?*** Whether you misplaced the details, switched banks, or want to check your loan status online, this guide will help you find your loan account number step by step.

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What is a Loan Account Number?

A **loan account number (LAN)** is a unique identification number assigned to you when you take a loan from a bank or financial institution. Each loan you take will have a separate loan account number, even if it's from the same bank.

For example:

Your **personal loan** from HDFC Bank will have one LAN.

Your car loan from HDFC Bank will have another LAN.

This number helps banks track repayments, interest calculations, and your outstanding balance.

Why is a Loan Account Number Important?

Your **loan account number** is not just a formality—it plays a critical role in loan management.

Loan Tracking: It helps you check EMI status, outstanding balance, and repayment history.

Online Access: Required to log in to lender portals and apps.

Repayment Reference: Essential for paying **EMIs** via net banking or UPI.

Customer Support: Needed while raising queries or complaints with the bank.

Loan Closure: Required for obtaining a No Objection Certificate (NOC).

Without the correct loan account number, managing or closing your loan could become challenging.

How to Find Loan Account Number?

Finding your loan account number is easier than you think. You can retrieve it both **online** and **offline**. Let's go through the step-by-step methods.

1. Find Loan Account Number Online

Most banks and NBFCs now provide online platforms to check your loan details. Here are the common ways:

a) Internet Banking

Log in to your bank's **net banking portal**.

Navigate to Loan Accounts or Accounts Summary.

You will see your loan account number along with other details like EMI, tenure, and outstanding balance.

b) Mobile Banking App

Open your bank's **mobile app**.

Go to the **Loans section**.

Select your loan type (personal, car, home, etc.).

Your loan account number will be displayed.

c) Loan Statement or Repayment Schedule

Banks send regular **loan account statements** via email. Check the PDF statement—your loan account number will be mentioned on the first page.

d) Net Banking Payment Reference

If you pay your EMI online, your payment receipt or transaction summary will include your loan account number.

2. Find Loan Account Number Offline

If you prefer offline methods, here's how you can check:

a) Loan Sanction Letter

When your loan is approved, the bank provides a **loan sanction letter** that

contains all important details, including your loan account number.

b) Loan Welcome Kit

At the time of disbursement, banks send a **welcome kit** with account details, repayment schedule, and LAN.

c) Bank Passbook or Cheque Book

Some banks also mention the loan account number in the passbook under **loan accounts**.

d) Visiting the Branch

You can always visit your nearest bank branch and request your loan account number by providing ID proof.

e) Customer Care

Call your bank's **customer support helpline**. After verifying your identity, they will share your loan account number.

How to Find Loan Account Number in HDFC Bank?

Many users specifically ask: *How to find loan account number HDFC?* Here's the step-by-step process:

Online Methods

HDFC NetBanking: Log in → Click on **Loans** → Select your loan type → View loan account number.

HDFC Mobile Banking App: Go to **Loans** section → Loan account number is displayed with EMI details.

HDFC Loan Statement: Check monthly statements received via email or downloaded from the portal.

Offline Methods

Loan Sanction Letter or Welcome Kit provided during loan approval.

HDFC Customer Care: Call 1800 258 3838, provide your registered mobile number and ID details.

Branch Visit: Carry ID proof and request details at the counter.

Common Issues While Finding Loan Account Number

Sometimes, you may face challenges while retrieving your LAN. Here's how to handle them:

Forgot Net Banking Password → Reset online or visit branch.

Lost Welcome Kit → Request duplicate documents from the bank.

Changed Registered Mobile Number

→ Update KYC details before accessing your account.

Multiple Loans → Each loan has a separate LAN; don't confuse them.

Final Thoughts

Your **loan account number** is essential for managing repayments, checking balances, and even closing your loan. Whether you are banking with HDFC, SBI, ICICI, or any NBFC, the process to find your loan account number is simple through **net banking, mobile apps, statements, or customer care**. If you are wondering *how to find loan account number HDFC*, just log in to your app, check your email statement, or call customer support.

Your Needs, Our Support – Apply for ₹2 Lakh Loan Today!

FAQs on How to Find Loan Account Number

- ▶ [Can I find my loan account number by PAN?](#)
- ▶ [Can I find my loan account number through Aadhaar?](#)
- ▶ [Is loan account number the same as loan application number?](#)

- ▶ [What should I do if I lost my loan sanction letter?](#)
- ▶ [Can I pay EMIs without a loan account number?](#)

Disclaimer

This blog is for information purposes only. Loan account number retrieval processes may vary depending on the bank or financial institution. Readers are advised to verify details through their respective lenders before taking any action.

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