

Checklist of Documents for Education Loan

Name of the applicant - _____ Date: - _____

Particulars
Pre-sanction visit report by Branch official
KYC documents of Student, Applicant, Co Applicant and Guarantor
1. Photo ID (PAN Card/Passport/Driving License/Voter ID/Aadhar Card)
2. Address Proof (Passport/Driving License/Voter ID/Aadhar Card/Ration Card/Light Bill)
Income Documents of parents
➤ For Salaried persons
1. Last 2 years ITR (if Taxable Income) & Form 16
2. Latest 3 months salary slips
3. Last 6 months salary account statements
➤ Documents for Businessman / self employed
1. Last 3 years ITR
2. Last 2 years Audited balance sheets & Profit loss statements along with computation of income
3. Last 12 months business bank account statement
4. Tax Paid challan/26AS
5. Business proof - Proprietor - shop Act / Grampanchayat certificate
➤ For Agriculturist - Those who do not file income Tax returns, income certificate issued by Tahasildar, 8A & all 7/12 extract along with supporting income proofs.
Tahasildar income certificate for interest subvention claim
Other documents related to academics
1. 10th std mark sheet
2. 12th std mark sheet
3. Diploma/Degree mark sheets of all semesters
4. Requisite exam scorecard /proof of obtaining seat in merit based selection process (DTE/JEE scorecard studies in India, GRE/ TOEFL score card studying abroad or equivalent requisite exam score card)
5. Confirmation letter from institute with fee structure or I-20(studying abroad)
6. Receipts of fees paid already
7. Quotation of the laptop (fee structure of college to specifically mention the requirement for the course)
8. If student has taken gap during academic year affidavit for gap.
9. Declaration of source of margin money if applicable.
10. Declaration of job opportunities, expected salary after getting job.
11. Declaration for option of repayment of interest during moratorium period.
12. If plot/house/flat is offered as security-Latest search & valuation report.
13. If takeover loan from other bank/institution, sanction letter with statement of account.