Education Loan Documents Checklist

For studying in India or abroad — tick each item as you collect it. Updated October 2026.

1. Identity & KYC (student and co-applicant)

- [ ] PAN card
- [ ] Aadhaar card
- [ ] Passport (mandatory for studying abroad)
- [ ] Address proof — voter ID, driving licence, utility bill or registered rent agreement
- [ ] 2 recent passport-size photographs each

2. Academic documents (student)

- [ ] Class 10 and Class 12 marksheets
- [ ] Graduation marksheets and degree certificate (for postgraduate courses)
- [ ] Entrance or test scores — JEE, NEET, CAT, GRE, GMAT, IELTS or TOEFL, as applicable

3. Admission documents

- [ ] Admission or offer letter from the institution
- [ ] Fee structure with a semester- or year-wise breakdown
- [ ] For studying abroad: I-20 (USA), CAS (UK), CoE (Australia) or letter of acceptance (Canada)

4. Co-applicant income documents

- [ ] Salaried: last 3 months' salary slips and Form 16 for the last 2 years
- [ ] Self-employed or business: 2–3 years of ITRs with computation, audited financials, and GST returns if applicable
- [ ] Last 6 months' bank statements (salary / main savings account)
- [ ] Details of existing loans and EMIs, if any

5. Collateral documents (only for secured loans)

- [ ] Title deed / registered sale deed of the property
- [ ] Latest property tax receipt
- [ ] Encumbrance certificate (typically covering 13 years)
- [ ] Sanctioned building plan / approvals
- [ ] Valuation report from the lender's empanelled valuer
- [ ] Or: fixed deposit receipts / LIC policies if used as security

Tips for a faster approval

- [ ] Names, dates of birth and addresses should match exactly across PAN, Aadhaar, passport and marksheets.
- [ ] Keep self-attested copies ready and originals available for verification.
- [ ] Apply 6–8 weeks before your visa appointment if you need the sanction letter as financial proof.