Student Document Checklist for Education Loan Application

S.No	Document Name	Purpose / Notes	Checklist
1	Admission Letter / Offer Letter	Proof of admission in the educational institution	☐
2	Identity Proof (Aadhar, Passport, Voter ID, etc.) – Keep your number active and recharge it with the number linked to Aadhaar.	Verifies identity of the applicant	☐
3	Address Proof (Utility Bill, Rent Agreement, Passport, etc.)	Confirms current residential address	☐
4	Age Proof (Birth Certificate, 10th Marksheet, Passport)	Confirms applicant's age	☐
5	Educational Certificates (10th, 12th, Graduation)	Required to evaluate eligibility for the course	☐
6	Mark Sheets / Transcripts	Academic performance verification	☐
7	Income Proof of Parents / Guardian (Salary Slip, ITR, Form 16)	Determines loan eligibility and interest subsidy	☐
8	Bank Statements (Last 6 months)	Demonstrates financial status and repayment capacity	☐
9	Passport Size Photographs (10-12)	For application forms and KYC	☐
10	Co-Applicant / Guarantor Documents (ID, Address, Income Proof)	Required if loan mandates a co-borrower	☐
11	Course Fee Structure / Fee Receipt	Confirms the total cost of education	☐
12	Collateral Documents (if applicable)	Property papers, fixed deposit receipts, etc., for secured loans	☐
13	Caste / Category Certificate (if applicable)	For any concession or subsidy eligibility	☐
14	PAN Card of Applicant and Co-Applicant	For tax and KYC purposes	☐
15	Passport / Visa (for foreign studies)	Required if applying for international education loan	☐

Tips for Students:

- Keep photocopies of all original documents and (extra copies In smartphone too).
- Organize documents in a folder with clear labeling.
- Verify each document for correctness before visiting the bank.
- Bring both originals and copies for verification.
- Tick the checkbox once each document is ready.
- Use AI – like chat GPT, GEMINI or Google when you feel stuck.

Checklist Completion:

- Ensure all checkboxes are ticked before submission.
- Keep a copy of this checklist with you for reference during bank visits.
- Review periodically to avoid missing documents or expired proofs.

YOUR NOTES: