



Checklist of Documents (self-attested) to be submitted along-with duly filled Education Loan Application Form and Net worth Form

I) Student-applicant:

- Proof of Identity (Any one):
- Proof of Residence/ Address (Any one): Passport mandatory in case of Studies Abroad
- Academic Records:
 - 10th Result & 12th Result, Graduation Result- Semester-wise (if applicable)
 - Entrance Exam Result through which admission is being taken (e.g. CAT, CMAT, JEE, NEET, CET, GMAT, GRE, TOEFL, etc.)
- Proof of admission: Offer Letter or Admission Letter from the Institution. Conditional admission letter may be considered in case of studies abroad.
- Statement of cost of study/ Schedule of expenses
- College / Course prospectus (if available)
- 2 passport-size photographs
- A/C statement for last 1 year in case of any previous loan from other Banks/Lenders

II) Co-applicant/Guarantor::

- Proof of Identity (Any one):
- Proof of Residence/ Address (Any one):
- 2 passport-size photographs
- A/C statement for last 1 year in case of any previous loan from other Banks/Lenders

III) Income Proof for Salaried Co-applicant/ Guarantor:

- Salary Slip or Salary Certificate
- Copy of Form 16 and IT Returns acknowledged by IT Dept.
- Bank account statement for last 6 months (of Salary Account)

IV) Income Proof for Self-employed Co-applicant/ Guarantor:

- Business address proof (If applicable)
- IT Returns acknowledged by IT Dept., TDS Certificate (Form 16A, if applicable)
- Bank account statement for last 6 months

V) Property /Other Security Documents

VI) Vidya Lakshmi Portal Details

VII) Cheque:

- A non refundable Lump sum amount Rs. 7,500/-+GST per property (towards Advocate and Valuer charges) to be taken upfront, wherever property is mortgaged
- 1.00% of Loan amount (maximum ₹ 10,000/- +GST) to be recovered upfront and refundable on avilment (first disbursement) of loan.
- Processing Charges Cheque (for study abroad) (Refundable on avilment of first disbursement)