

EDUCATION LOAN – DOCUMENT REQUIREMENTS

(India & Abroad)

Prepared by:

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Education Loan & Student Finance Specialists

Dear Client,

To process your **Education Loan application** for studies **within India or abroad**, the following documents are required.

Please review the checklist carefully to ensure **smooth processing and timely approval**.

1. KYC DOCUMENTS

(Student & Parent / Guardian – Co-Applicant)

For Student

- PAN Card (*if available*)
- Aadhaar Card / Passport / Voter ID
- Address Proof
(Aadhaar / Passport / Utility Bill / Rental Agreement)
- Recent Passport-size Photograph

For Co-Applicant (Parent / Guardian)

- PAN Card
- Aadhaar Card / Passport / Voter ID / Driving Licence
- Address Proof
- Recent Passport-size Photograph

2. ACADEMIC DOCUMENTS (Student)

- 10th & 12th Marks Cards
- Graduation / Diploma Certificates (*if applicable*)
- Entrance Exam Scorecards (*if required*)
- Admission / Offer Letter from the Institution
- Official Fee Structure issued by College / University
- Scholarship Letter (*if applicable*)
- Passport & Visa (*mandatory for abroad studies*)

3. INCOME DOCUMENTS (Co-Applicant)

(Education Loans Require a Financially Strong Co-Applicant)

A. CO-APPLICANT – SALARIED

- Salary Slips – **Last 3 Months**
- Bank Statements – **Last 6 Months**
- Form 16 – **Last 2 Years**
- Form 26AS – **Last 2 Years**
- Employee ID Card
- Offer / Appointment Letter (*if required*)
- Existing Loan Account Statements – **Last 6 Months**

B. CO-APPLICANT – BUSINESS OWNER / SELF-EMPLOYED

- PAN Card & Aadhaar Card
- Business Registration Documents
(Trade License / Udyam Registration / Partnership Deed / MOA & AOA)
- Bank Statements – **Last 6 to 12 Months**
- Income Tax Returns (ITR) – **Last 2 to 3 Years**
- CA-Certified Balance Sheet & Profit & Loss Statement
(Last 2 Years)
- Proof of Business Continuity
(ITR Filing / Trade License / Sales Invoices)
- Existing Loan Account Statements – **Last 6 Months**

4. COURSE & INSTITUTION DOCUMENTS

- Admission Confirmation Letter
- Prospectus / Detailed Course Information
- Complete Fee Structure
- Course Duration Certificate
- Hostel / Accommodation Charges (*if applicable*)

5. PROPERTY DOCUMENTS

(Only for Secured Education Loans / Loan Against Property)

A. PROPERTY DOCUMENTS (*Any property offered as collateral*)

- Sale Deed / Title Deed
- Encumbrance Certificate (EC)
- Khata / RTC (*Karnataka*)
- Property Tax Paid Receipts
- Approved Building Plan
- Occupancy Certificate (OC) / Completion Certificate (CC) (*if applicable*)

B. BANK-MANDATED REPORTS

- Legal Opinion (*Bank-approved Advocate*)
- Valuation Report (*Bank-approved Valuer*)

6. BANK-SPECIFIC REQUIREMENTS

(*May Vary by Lender*)

- Gap Certificate (*if academic gap exists*)
- Co-Applicant Income Declaration
- Passport & Visa Copies (*for abroad studies*)
- University Accreditation / Recognition Proof (*foreign institutions*)

7. EXPENSES COVERED UNDER EDUCATION LOANS

Banks typically finance:

- Tuition Fees
- Examination & Laboratory Fees
- Hostel / Accommodation Charges
- Laptop, Books & Study Equipment
- Travel Expenses (*for overseas education*)
- Insurance (*if included in loan structure*)

NEXT STEP

If you have reviewed and understood the above requirements and wish to proceed with your **Education Loan application**, please contact us through our official website:

 www.capitalcorefinance.com

Our team will assist you with **loan eligibility, lender selection, documentation, collateral evaluation (if any), and end-to-end loan closure.**

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