

## Documents Required for Education Loan

### 📌 Student Documents:

1. Offer Letter/Admission Letter from the educational institution/ College
2. IELTS/PTE test reports
3. Mark Sheets / Certificates (10th, 12th, graduation, etc.)
4. Passport Copy all pages
5. **ID Proof** – Aadhaar card/PAN card
6. **Address Proof** – Aadhaar card, latest electricity bill/ ration card, etc.
7. Passport-size photographs
8. Mobile number & Email id

### 👤 Co-applicant (Parent/Guardian) Documents:

1. **ID Proof** – Aadhaar, PAN
2. **Address Proof:** Aadhaar card, latest Electricity bill/ Ration card etc.
3. **Income Proof:**
  - Salaried: Salary slips last 3 months, Form 16, ITR with computation 2 years
  - Self-employed: Balance sheet & ITR with computation of last 2 years, Business proof Latest utility bills of the business place, rent deed if rented/ Registry copy if owned.
4. **Bank Statement** – Last 12 months
5. Passport-size photographs
6. Mobile Number & Email id



🏠 Loan Related:

1. Cost estimate / Fee structure from the institution (Generally mentioned in offer letter)
2. Collateral documents (in case of secured loan):
  - Property papers (title deed, tax receipt, Valuation certificate & Legal opinion etc.)
  - FD receipt (if offering fixed deposit as security)

**Notes:** Bank/Financier may ask for additional documents. Charges mentioned above may vary basis loan value & additional documents required case to case basis.

📱 Connect with Us: Click below links to get in touch

Mobile/WhatsApp: <https://wa.me/917696341399>

Email: [info.consultroy@gmail.com](mailto:info.consultroy@gmail.com)

Website: <https://consultroy.in/>

Instagram: [@consultwithroy](https://www.instagram.com/consultwithroy)

LinkedIn: [Roy Consultancy](https://www.linkedin.com/company/Roy Consultancy)

Twitter/X: [@consultwithroy](https://twitter.com/consultwithroy)

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