

Documents Required for Education Loan in SBI (State Bank of India)

Applicant's Documents

Document Type	Details
Identity Proof	PAN / Passport / Driver's License / Voter ID / Govt-issued ID
Address Proof	Telephone/Electricity/Water/Gas Bill, Driving License, Aadhaar Card
Education Loan Application	Duly filled and signed SBI loan application form
Passport	Valid passport
Past Academic Records	Mark sheets and certificates (10th, 12th, UG, PG, etc.)
Proof of Admission	Admission letter (conditional letter also accepted)
Statement of Expenses	Break-up of course fees, living costs, travel, etc.
Passport-size Photographs	2 recent passport-size photographs
Bank Statements	Account statement for the last 1 year (if applicable)
Student Bank Account	Bank account statement of the student (if available)

Co-Applicant's Documents

Document Type	Details
Identity Proof	PAN / Passport / Driver's License / Voter ID / Govt-issued ID
Address Proof	Recent utility bills / Driving License / Aadhaar Card
Passport-size Photographs	2 recent passport-size photographs
Bank Statement	Last 6 months' statement (mandatory if taking over an existing loan)

Existing Loan Details	1-year statement for loans from other banks/lenders
Collateral Documents	Property documents, if offering security

Income Proof for Salaried Co-Applicant/ Guarantor

Document Type	Details
Salary Slips	Last 3 months
Form 16	Last 2 years
Salary Account Statement	Last 6 months
Assets & Liabilities Statement	Self-declared or CA-certified
Cancelled Cheque / Passbook	First page of the co-applicant's bank passbook
Income Tax Returns	ITR for the last 2 years (with computation & P&L if applicable)

Income Proof for Self-Employed Co-Applicant/ Guarantor

Document Type	Details
Business Address Proof	Business registration or utility bills
ITR	Last 2 years (if IT Payee)
TDS Certificate	Form 16A (if applicable)
Qualification Certificate	For professionals like CA, Doctor, etc.
Assets & Liabilities Statement	Self-declared or CA-certified
Bank Statement	Last 6 months' business account statement

Collateral-Based Documents (If Property Is Used as Security)

Common Collateral Documents	Details
Registered Sale Deed	Original property ownership document
Approved Plan/Map	For constructed property
Chain Documents	Ownership history (last 30 years)
Latest Property Tax Receipt	Updated municipal tax payment record
Occupancy Proof	House tax receipt, electricity bill, etc.
Electricity Bill	The latest bill as address and ownership proof
Mutation Certificate	Revenue record update for change of ownership

Additional Property Documents (City-Specific)

City	Additional Required Documents
Mumbai / Pune	Urban Land Ceiling Order, NOC from Builder/Society, Letter of Allotment, Conveyance Deed, CIDCO/MHADA NOC and Transfer Letter
Hyderabad	Urban Land Ceiling Certificate, NA Certificate, Encumbrance Certificate
Bengaluru	RTC (Record of Tenancy), Conversion Order, Khata Certificate (A/B), Encumbrance Certificate

