Education Loan Documents Checklist 2026

Tick each document as you collect it. Based on the official checklists of SBI, Union Bank, UCO Bank, Bank of Baroda and the PM-Vidyalaxmi portal (checked November 2026). Banks can ask for more, so confirm with your branch.

1. Application

- [ ] Filled loan application form (bank's form or online on pmvidyalaxmi.co.in)
- [ ] Passport-size photos of student and co-borrower
- [ ] Asset & liability statement of co-borrower (SBI: loans above ₹7.5 lakh)

2. Student — KYC & academic

- [ ] PAN card (mandatory on the PM-Vidyalaxmi form)
- [ ] Aadhaar card (needed for government interest subsidy)
- [ ] Address proof
- [ ] Passport (mandatory for study abroad)
- [ ] Class 10 marksheet
- [ ] Class 12 / diploma marksheet
- [ ] Graduation marksheets (for PG courses)
- [ ] Entrance exam result (JEE, NEET, CET, CAT, CUET…)
- [ ] Scholarship letter (if any)
- [ ] Gap certificate (if there is a break in studies)

3. Admission & fees

- [ ] Admission / offer letter from the institute
- [ ] Schedule of expenses / year-wise fee structure on letterhead
- [ ] Institute prospectus or brochure (some banks)
- [ ] Letter from institute if no hostel is available (some banks)

4. Co-borrower (parent / guardian)

- [ ] PAN, Aadhaar and address proof
- [ ] **Salaried:** latest salary slips (usually 3)
- [ ] **Salaried:** Form 16 / ITR
- [ ] **Self-employed:** ITRs and business address proof
- [ ] Bank statements (SBI & UCO: 6 months; Union Bank: 12 months)
- [ ] Statement of means / net-worth form (UCO, Bank of Baroda)

5. Collateral (usually only above ₹7.5 lakh)

- [ ] Sale deed / title deed, approved building plan, latest property tax receipt
- [ ] Or: fixed deposit receipt / LIC policy offered as security

6. Interest subsidy (CSIS / PM-Vidyalaxmi)

- [ ] Family income certificate from an authorised state authority (tehsil)
- [ ] Aadhaar of the student

PM-Vidyalaxmi portal upload rules: PDF or JPEG files, **maximum 200 KB each**. Choose your course and quota exactly as written on your admission / allotment letter.

Bank-wise differences at a glance

Bank	What's different
SBI	Same checklist for Student Loan, Scholar Loan, Global Ed-Vantage and Skill Loan. Existing SBI customers with KYC-compliant accounts need no fresh KYC. Asset-liability statement above ₹7.5 lakh. "Apply Now" goes to the PM-Vidyalaxmi portal.
Union Bank	Bank statements for the last 12 months. Parent must join as co-applicant. Caste certificate asked for statistics only. Collateral above ₹7.5 lakh.
UCO Bank	Two ID / age proofs, statement of means (compulsory), domicile proof, institute brochure, 3 salary slips of the co-applicant.
Bank of Baroda	Prospectus and a net-worth form; entrance exam result (JEE / CET).
PNB	For study abroad, a visa copy before the first disbursement.

Study abroad — extra

- [ ] Passport
- [ ] University offer letter; I-20 (USA) / CAS (UK) when issued
- [ ] Test scores (GRE, GMAT, IELTS, TOEFL) if the university asked for them
- [ ] University's cost-of-attendance sheet
- [ ] Visa copy (PNB asks for it before first disbursement)

Tips that save weeks

- [ ] Names match on Aadhaar, PAN, marksheets and admission letter
- [ ] Income certificate and ITR are the latest ones
- [ ] Fee schedule is signed and stamped by the institute
- [ ] Co-borrower's CIBIL score checked and dues cleared
- [ ] Scanned copies ready (under 200 KB for the PM-Vidyalaxmi portal) + photocopies + originals

Information checked from official bank and government pages in November 2026. Requirements change; always confirm with your bank before applying. This is general guidance, not financial advice.