

	<b>Documentary Requirement - InCred Education Loans</b> <b>(Note: information filled in the application form must be validated with information contained in the supporting documents)</b>	Applicant	Co-applicant	Addn Co-applicant
I.	Completed Application Form, signed and photographs pasted			
II. KYC (self-attested)	Photo ID (Any one)			
	PAN Card			
	Passport (mandatory for applicants for overseas courses)			
	Driving License			
	Voter's ID Card			
	Aadhar Card			
	Residence Proof (Any one)			
	Passport (front & back)			
	Bank Statement With Address			
	Utility Bill - Electricity, Water, Telephone, etc. (latest bill not more than 3 months old)			
	Registered Leave & License Agreement + address proof of landlord (utility bill)			
	Voter's ID Card			
	Sale Deed of property with share certificate + maintenance bill			
	Signature Verification (Any one)			
	PAN Card			
Passport				
III. Academic Docs	10th & 12th (SSC & HSC) marksheets, certificates			
	Undergraduation (bachelors) marksheets & certificate			
	Standardized/Entrance Test Scores (GRE/GMAT/SAT/CAT/etc.)			
	English Test Scores (TOEFL/IELTS/PTE)			
	Admission Letter, I20, CAS, CoE, Fee Structure, Scholarship letter, fee paid receipts/ invoices (All that apply)			
	Studen Visa Approval			
IV. Financial Docs	Professional History - Resume/CV, Last Pay-Slip, Appointment/Experience Letters, etc. (All that apply)			
	Salaried			
	Latest 3 months salary slips / salary certificate			
	Latest 2 years form-16 & Latest IT Returns			
	Latest 6 months bank statement where salary is credited			
	Latest 6 months bank statements of other accounts + accounts from which loans are being repaid			
	Self-Employed			
	Latest 2 years IT returns with all schedules, profit/loss, computation, etc.			
	Business continuity proof of 5 yrs			
	Latest 6 months business bank statements			
	Latest 6 months bank statements of savings accounts + accounts from which loans are being repaid			
Addn Docs for Partnership firm - Partnership deed, Individual financials for latest 2 years.				
Addn Docs for Pvt. Ltd. company - MOA, AOA				
V. Other	Marraige Certificate, Proof of additional funds for education, repayment track records, etc. may be required in some cases			

\*additional documents beyond this checklist may be required in certain cases