



Required Documents for Overdraft

Borrower Documents:

1. Credit Application in prescribed format duly filled in
2. Copy of National ID/ Birth Certificate along with an additional photo ID /Passport/Driving License/Any other Photo ID of the borrower as per the Bank's operation circular
3. Photocopy of up-to-date TIN Certificate/e-Tin and Tax Return Submission Acknowledgement Slip for first year only (If required)
4. Photograph of the Borrower (2 Copy)
5. Personal Guarantee of the applicant
6. 01 Post-dated cheque of any Bank (Salary A/C) mentioning Full OD Amount Coverage including Interest applicable for the given tenor
7. Debit authority to be obtained from the borrower's Salary A/C (where his/her monthly salary is credited) for the realization of OD Outstanding Amount after expiry of OD (For any Salaried Customer with Salary A/C in any Bank)
8. Application for CIB Report of Borrower
9. Personal Net Worth statement (IT10B) of the applicant
10. Salary Certificate/LOI/Pay Slip/Appointment letter
11. For Payroll Customers of AB Bank: Last 3 months statement of Payroll/Salary Account in AB Bank with reflection of 03 salaries
12. For Payroll Customers of Other Banks: Last 3 months bank statement of Payroll/Salary Account in any bank with reflection of 03 salaries
13. Demand Promissory Note, Letter of Authority, Letter of Arrangement, Letter of Disbursement, Letter of Revival and Letter of Continuity
14. If required additional charge documents
15. Liability Declaration of the borrower along with an Undertaking that they have no liability with any bank or financial institution except as declared, Undertaking stating that customer does not have any relationship as Director or Sponsor with the bank.
16. Acceptance on Sanction Letter by the Borrower

Guarantor Documents:

1. Copy of National ID/ Birth Certificate along with an additional photo ID/ Passport/Driving License/Any other Photo ID of the guarantor as per the Bank's operation circular
2. Photograph of the Guarantor (1 Copy)
3. Personal Guarantee of Spouse/immediate family member of the applicant
4. Application for CIB Report of Guarantor
5. Personal Net-Worth Statement (PNS) of Guarantor