



Required Documents for Overdraft

Applicant's Documents: For AB staff

1. Credit Application in prescribed format duly filled in with 02 photographs duly attested by branch
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
4. Outstanding OD Amount including Interest will be deducted from Employee End Benefit
5. Debit authority to be obtained from the borrower's Salary A/C (where his/her monthly salary is credited) for the realization of OD Excess limit on quarterly basis and after expiry of OD
6. Up to date CIB Report
7. HR Clearance
8. Personal Guarantee of Spouse/Parent/Sibling/Children required for Executive Contractual Employees. In case the applicant is unable to provide Spouse/Parent/Sibling/Children as guarantor, he/she can provide a third-party guarantor eligible in line with bank's request
9. Demand Promissory Note, Letter of Authority, Letter of Arrangement, Letter of Disbursement, Letter of Revival and Letter of Continuity

Note: If there is any amendment to Bangladesh Bank Guidelines or existing policy of CRM/CCS Policy, the new guideline or policy will be followed

Applicant's Documents: For AB payroll customer

1. Credit Application in prescribed format duly filled in with 02 photographs duly attested by branch
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. Personal Guarantee of the applicant
5. 01 Post-dated cheque of any Bank (Salary A/C) mentioning Full OD Amount Coverage including Interest applicable for the given tenor

6. 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)
7. Up to date CIB Report
8. Salary Certificate/LOI/Pay Slip/Appointment letter.
9. For Payroll Customers of AB Bank: Salary account with reflection of 01 salary
10. Liability Declaration of the borrower along with an Undertaking that they have no liability with any bank or financial institution except as declared
11. Undertaking stating that customer does not have any relationship with Director or Sponsor of the bank.
12. Personal Guarantee of Spouse/Parent/Sibling/Children. In case the applicant is unable to provide Spouse/Parent/Sibling/Children as guarantor, he/she can provide a third-party guarantor eligible in line with bank's request
13. Demand Promissory Note, Letter of Authority, Letter of Arrangement, Letter of Disbursement, Letter of Revival and Letter of Continuity

Guarantor Documents:

14. 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
15. Photograph (1 Copy)
16. Up to date CIB report

Note: If there is any amendment to Bangladesh Bank Guidelines or existing policy of CRM/CCS Policy, the new guideline or policy will be followed

Applicant's Documents: General

1. Credit Application in prescribed format duly filled in with 02 copy of photograph duly attested by the branch
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. Personal Guarantee of the applicant
5. 01 Post-dated cheque of any Bank (Salary A/C) mentioning Full OD Amount Coverage including Interest applicable for the given tenor
6. 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)
7. Up to date CIB Report
8. Personal Net Worth statement (IT10B) of the applicant
9. Salary Certificate/LOI/Pay Slip/Appointment letter.
10. For Payroll Customers of Other Banks: Last 3 months bank statement of

Payroll/Salary Account in any bank with reflection of 03 salaries

11. Liability Declaration of the borrower along with an Undertaking that they have no liability with any bank or financial institution except as declared
12. Undertaking stating that customer does not have any relationship as Director or Sponsor with the bank.
13. Personal Guarantee of Spouse/Parent/Sibling/Children. In case the applicant is unable to provide Spouse/Parent/Sibling/Children as guarantor, he/she can provide a third-party guarantor eligible in line with bank's request
14. Demand Promissory Note, Letter of Authority, Letter of Arrangement, Letter of Disbursement, Letter of Revival and Letter of Continuity

Guarantor Documents:

15. 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
16. Photograph (1 Copy)
17. Up to date CIB report
18. Personal Net-Worth Statement (PNS)

Note: If there is any amendment to Bangladesh Bank Guidelines or existing policy of CRM/CCS Policy, the new guideline or policy will be followed