CC(Cash Credit) & OD(Overdraft)

1. KYC and Identity Proof

- PAN Card (mandatory)
- Aadhaar Card, Passport, Voter ID, or Driving License
- Passport-size photographs of all partners, directors, or the proprietor

2. Business Proofs

- Business Incorporation Certificate, Partnership Deed, or MOA/AOA
- Shop & Establishment Certificate or Trade License
- Udyam (MSME) Registration Certificate
- GST Registration Certificate

3. Financial Documents

- Income Tax Returns (ITR) with computation of income for the last 2 to 3 years
- Audited Balance Sheets and Profit & Loss statements for the past 2 to 3 years
- Bank account statements for the last 6 to 12 months (both personal and business accounts)
- GST returns

4. Property/Collateral Documents (For Secured Limits)

- Title deeds and mother deeds of the property to be mortgaged
- Valuation report and approved building plan
- Latest property tax receipts

5. Additional Documents

- Existing loan details and sanction letters (for takeover cases)