

**Minimum Documents to be obtained for Identification of Customer/
Occasional Customer**

Sr. No	Type of Customers	Documents/ papers to be obtained
1)	Individuals (including Walk in/ Occasional customers)	1) Copy of the applicable valid identity document
2)	Joint Account	1) Copy of the applicable valid identity document for each joint account holder 2) In the case of joint accounts, CDD measures on all of the joint account holders shall be performed as if each of them is individual customers of the SBP RE.
3)	Sole Proprietorship	1) Copy of the applicable valid identity document; 2) Any one of the following documents: a) Registration certificate for registered concerns b) Sales tax registration or NTN certificate, wherever applicable c) Certificate or proof of membership of trade bodies etc., wherever applicable d) Declaration of sole proprietorship on business letterhead e) Account opening requisition on business letterhead
4)	Small businesses and professions including freelance professionals	1) Copy of the applicable valid identity document of the account holder/s 2) Any one of the following documents: a) Registration certificate for registered concerns. b) Sales tax registration or NTN certificate, wherever applicable. c) Certificate or proof of membership of trade bodies etc., wherever applicable. d) Proof of source of funds/ income
5)	Partnership	1) Copy of the applicable valid identity document of all partners and authorized signatories 2) All of the following documents: a) Attested copy of 'Partnership Deed' duly signed by all partners of the firm.

Sr. No	Type of Customers	Documents/ papers to be obtained
		<p>b) Attested copy of Registration Certificate with Registrar of Firms. In case the partnership is unregistered, this fact shall be clearly mentioned on the Account Opening Form.</p> <p>c) Authority letter, in original, signed by all partners for opening and operating the account.</p>
6)	Limited Liability Partnership (LLP)	<p>1) Copy of the applicable valid identity document of all partners and authorized signatories</p> <p>2) All of the following documents:</p> <p>a) Certified Copies of:</p> <p>i) 'Limited Liability Partnership Deed/ Agreement'</p> <p>ii) LLP-Form-III having detail of partners/ designated partner in case of newly incorporated LLP.</p> <p>iii) LLP-Form-V regarding change in partners/ designated partner in case of already incorporated LLP.</p> <p>b) Authority letter signed by all partners, authorizing the person(s) to operate LLP account.</p>
7)	Limited Companies/ Corporations	<p>1) Copy of the applicable valid identity document of all directors and authorized signatories</p> <p>2) Certified copies all of the following documents:</p> <p>a) Resolution of Board of Directors for opening of account specifying the person(s) authorized to open and operate the account;</p> <p>b) Memorandum and Articles of Association;</p> <p>c) Certified copy of Latest 'Form-A/Form-B'</p> <p>d) Incorporate Form II in case of newly incorporated company and Form A/ Form C whichever is applicable; and Form 29 in already incorporated companies</p>
8)	Branch Office or Liaison Office of Foreign Companies	<p>1) Copy of the applicable valid identity document of senior official and/ or authorized signatories</p> <p>2) All of the following documents:</p> <p>a) Copy of permission letter from relevant authority i.e. Board of Investment</p> <p>b) List of directors on company letterhead or prescribed format under relevant laws/ regulations.</p> <p>c) Certified copies all of the following documents:</p>

Sr. No	Type of Customers	Documents/ papers to be obtained
		<ul style="list-style-type: none"> i) Form II about particulars of directors, Principal Officer etc. in case of newly registered branch or liaison office of a foreign company ii) Form III about change in directors, principal officers etc. in already registered foreign companies branch or liaison office of a foreign company d) Letter from Principal Officer of the entity authorizing the person(s) to open and operate the account.
9)	Trust, Clubs, Societies and Associations etc.	<ul style="list-style-type: none"> 1) Copy of the applicable valid identity document of: <ul style="list-style-type: none"> a) all members of Governing Body/ Board of Directors/ Trustees/ Executive Committee, if it is ultimate governing body, b) all authorized signatories c) settlor, the trustee(s), the protector (if any), and the beneficiaries 2) Declaration from Governing Body/ Board of Trustees/ Executive Committee/ sponsors on ultimate control, purpose and source of funds etc. 3) Certified copies all of the following documents: <ul style="list-style-type: none"> a) Certificate of Registration/ Instrument of Trust b) By-laws/ Rules & Regulations c) Resolution/ Documentation of the Governing Body/ Board of Trustees/ Executive Committee, if it is ultimate governing body, authorizing any person(s) to open and operate the account
10)	NGOs/ NPOs/ Charities	<ul style="list-style-type: none"> 1) Photocopy (after original seen) of the applicable identity documents of all members of Governing Body/ Board of Directors/ Trustees/ Executive Committee, if it is ultimate governing body, and authorized signatories. 2) Certified copies all of the following documents: <ul style="list-style-type: none"> a) All relevant Registration documents/ Certificate of Incorporation/ license issued by SECP, as applicable b) Memorandum & Article of Association c) Incorporation Form II in case of newly incorporated company and Form B-29 in case of already incorporated company

Sr. No	Type of Customers	Documents/ papers to be obtained
		<p>d) Resolution of the Governing Body/ Board of Directors/ Trustees/ Executive Committee, if it is ultimate governing body, for opening of account authorizing the person(s) to operate the account</p> <p>3) Annual accounts/ financial statements or disclosures in any form, which may help to ascertain the detail of its activities, sources and usage of funds in order to assess the risk profile of the prospective customer</p>
11)	Agents Accounts	<p>1) Copy of the applicable valid identity document of the agent and principal</p> <p>2) Certified copy of 'Power of Attorney' or 'Agency Agreement'</p> <p>3) The relevant documents/ papers from Sr. No. 2 to 10, if agent or the principal is not a natural person</p>
12)	Executors and Administrators	<p>1) Copy of the applicable valid identity document of the Executor/ Administrator</p> <p>2) Certified copy of Letter of Administration or Probate</p>
13)	Minor Accounts	<p>1) Copy of the applicable valid identity document of the minor and his/ her parent or natural or Court Appointed Guardian</p> <p>2) Certified copy of order of appointment of Guardian appointed by Court, if applicable</p>
14)	Mentally Disordered Person Account	<p>1) Copy of applicable valid identity documents of mentally disordered person and court appointed manager under the applicable laws related to mental health.</p> <p>2) Certified true copy of court order for appointment of manager for mentally disordered person.</p> <p>3) Verification of identity document through bio-metric verifications from NADRA for both persons i.e. mentally disordered person and the manager appointed by court. In this regard SBP REs shall refer for further guidance Para 5 Regulation - 2 of this document.</p> <p>4) Verification of court order from the concerned court (to be obtained by bank).</p> <p>5) Account would be opened in the name of mentally disordered person and the same will be operated by the court appointed manager.</p>

Sr. No	Type of Customers	Documents/ papers to be obtained
		6) All CDD requirements/formalities should be conducted / completed for both persons. 7) In case of change of manager by the court, the CDD will be conducted for the new appointed manager by the bank afresh.