

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 In the case of joint accounts, CDD measures on all of the joint account holders 2) 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; Any one 2) 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 Any one of the following documents: 2) 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. 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. c) Authority letter, in original, signed by all partners for opening and operating the account.

6)	Limited Liability Partnership (LLP)	<p>1) Copy of 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' ii) LLP-Form-III having detail of partners/ designated partner in case of newly incorporated LLP. 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> <p>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</p> <p>d) Letter from Principal Officer of the entity authorizing the person(s) to open and operate the account.</p>

9)	Trust, Clubs, Societies and Associations etc.	<ol style="list-style-type: none"> <li>1) Copy of the applicable valid identity document of:             <ol style="list-style-type: none"> <li>a) all members of Governing Body/ Board of Directors/ Trustees/ Executive Committee, if it is ultimate governing body,</li> <li>b) all authorized signatories</li> <li>c) settlor, the trustee(s), the protector (if any), and the beneficiaries Declaration from Governing Body/ Board of Trustees/ Executive Committee/ sponsors on ultimate control, purpose and source of funds etc.</li> </ol> </li> <li>2) Certified copies all of the following documents:             <ol style="list-style-type: none"> <li>a) Certificate of Registration/ Instrument of Trust</li> <li>b) By-laws/ Rules &amp; Regulations</li> <li>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</li> </ol> </li> <li>3)</li> </ol>
10)	NGOs/ NPOs/ Charities	<ol style="list-style-type: none"> <li>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.</li> <li>2) Certified copies all of the following documents:             <ol style="list-style-type: none"> <li>a) All relevant Registration documents/ Certificate of Incorporation/ license issued by SECP, as applicable</li> <li>b) Memorandum &amp; Article of Association</li> <li>c) Incorporation Form II in case of newly incorporated company and Form B-29 in case of already incorporated company</li> <li>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</li> </ol> </li> <li>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</li> </ol>
11)	Agents Accounts	<ol style="list-style-type: none"> <li>1) Copy of the applicable valid identity document of the agent and principal Certified copy of 'Power of Attorney' or 'Agency Agreement' The relevant</li> <li>2) documents/ papers from Sr. No. 2 to 10, if agent or the principal is not a</li> <li>3) natural person</li> </ol>
12)	Executors and Administrators	<ol style="list-style-type: none"> <li>1) Copy of the applicable valid identity document of the Executor/ Administrator</li> <li>2) Certified copy of Letter of Administration or Probate</li> </ol>
13)	Minor Accounts	<ol style="list-style-type: none"> <li>1) Copy of the applicable valid identity document of the minor and his/ her parent or natural or Court Appointed Guardian</li> <li>2) Certified copy of order of appointment of Guardian appointed by Court, if applicable</li> </ol>

Note:

1. Requirement for copy of applicable valid identity document can be fulfilled by either: a. obtaining photocopies of identity documents, invariably attested by Gazetted officer/ Nazim/ Administrator or an officer of the SBP RE after original seen; or  
b. retaining copy of NADRA Verisys or Biometric Verification, for (hard or digital as proof of obtaining identity from customer)
2. In case of an individual with shaky/ immature signatures, in addition to CNIC or any of valid document mentioned at Sr. No 1, a passport size photograph of the new account holder besides taking his right and left thumb impression on the specimen signature card will be obtained.
3. In case of expired CMC, account may be opened or process of permanent customer relationship may be initiated on the basis of attested copies of NADRA receipt/ token and expired CNIC subject to condition that SBP RE shall obtain copy of renewed CMC of such customer within 03 months of the opening of account/ initiating permanent customer relationship. For CNICs which expire during the course of the customer's relationship, SBP RE shall design/ update their systems which can generate alerts about the expiry of CNICs at least 01 month before actual date of expiry and shall continue to take reasonable measures to immediately copies of renewed CNICs, whenever expired. In this regard, SBP RES are also permitted to utilize NADRA Verisys reports of renewed CNICs and retain copies in lieu of valid copy of CNICs. However, where necessary obtaining copy of renewed CMC as per existing instructions will continue to be permissible.
4. The requirement of obtaining NTN depends upon availability/ issuance of NTN by tax authorities. The requirement of NTN should not be the reason for refusal of financial services to the customers, especially, where bank account is a prerequisite for obtaining NTN as per FBR's criteria. The SBP RES should facilitate their customers in opening bank accounts and subsequently obtain NTN when issued by the FBR.
5. The condition of obtaining photocopies of identity documents of directors of Limited Companies/ Corporations is relaxed in case of Government/ Semi Government entities, where SBP RES should obtain photocopies of identity documents of only those directors and persons who are authorized to open and operate the account. However, SBP RES shall validate identity information including CMC numbers of other directors from certified copies of relevant list(s) required to be filed under Companies Act.