

## Special Considerations:

1	<p><b><u>Expired CNIC</u></b></p> <p>a) Senior Citizens having age of 65 years or above are allowed to open their accounts with banks on expired Computerized National Identity Card (CNIC).</p> <p>b) Customers whose CNIC is expiring within one month should apply for renewal of CNIC at NADRA Office and complete formalities, as below:</p> <p>(i) Copy of Original NADRA receipt &amp; copy of expired CNIC.</p> <p>(ii) Customer's undertaking on the Bank's prescribed format.</p>
2	<p><b>Shaky/Immature/Simple Signature (that can be easily imitated): Photo Account shall be opened.</b></p>
3	<p><b>Photo Account Two recent passport sized photographs and Customer's right and left thumb impressions on AOF and SS card in the presence of an authorized Bank officer.</b></p>
4	<p><b>Vernacular Signature: Indemnity on the Bank's approved format on Rs. 100 stamp paper.</b></p>
5	<p><b>In case signature differs on CNIC and AOF, obtain Customer's Undertaking on Bank's prescribed format. (Copy of utility bill for verification of current address)</b></p>
6	<p><b>In case the address on CNIC and AOF is different, obtain customer's Undertaking on Bank's prescribed format.</b></p>
7	<p><b>Where CNIC does not contain photograph;</b></p> <p>a. Photograph duly attested by Gazetted Officer/Nazim/Administrator/Bank Officer.</p> <p>b. CNIC copy without photograph duly attested by the same person who attested the photograph as per Sr. No. (1) above.</p> <p>c. A confirmation in writing to the effect that the individual has no other document bearing the photograph.</p>

**List of Minumum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
1)	Individuals	<p><b>1 * Copy of Valid Identity Document</b> (For NADRA Token against expired CNIC , copy of renewed CNIC must be provided to bank within 3 months from date of account opening , for first issue of NADRA TOKEN account will remain as debit block till submission of CNIC)</p> <p>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p><b>2 a) Biometric verification Report/Document OR</b></p> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <p><b>3 Proscribed checking (NACTA) Report (duly checked by designated official)</b></p> <p><b>4 FATCA Form OR CRS Form duly signed by Customer</b></p> <p><b>5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)</b></p> <p><b>6 SS card duly completed and signed by customer</b></p> <p><b>7 Proof of Source of Income/Occupation to be obtained as per customer category;</b></p> <p>a) <u>For Salaried Person:</u> Attested Copy of -Service Card and recent Pay Slip (not older than 3 months) Or Pay Register or latest Form 29 (if Director of Company).</p> <p>b) <u>For Self employed/Business Person:</u> Letter of Sole Proprietorship on letterhead Or NTN Certificate of Business Or Letter from Partnership Firm Or Declaration of relevant source of income.</p> <p>c) <u>For Housewives/Students/Retired etc.:</u> Valid proof of source of income of financial support i.e., husband/parents/son/daughter (as per salaried/business person along with undertaking to support house wife.</p> <p><b>8 CZ-50 Form for exemption of deduction of Zakat (where applicable)</b></p>	

**List of Minumum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
2)	Joint Account	<p>1 * Copy of Valid Identity Document of all joint holders (For NADRA Token against expired CNIC , copy of renewed CNIC must be provided to bank within 3 months from date of account opening , for first issue of NADRA TOKEN account will remain as debit block till submission of CNIC)</p> <p>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p>2 a) Biometric verification Report/Document OR</p> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <p>3 Proscribed checking (NACTA) Report (duly checked by designated official)</p> <p>4 FATCA Form OR CRS Form duly signed by Customer</p> <p>5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)</p> <p>6 SS card duly completed and signed by customer</p> <p>7 Proof of Source of Income/Occupation to be obtained as per customer category;</p> <p>a) <u>For Salaried Person</u>: Attested Copy of -Service Card and recent Pay Slip (not older than 3 months) Or Pay Register or latest Form 29 (if Director of Company).</p> <p>b) <u>For Self employed/Business Person</u>: Letter of Sole Proprietorship on letterhead Or NTN Certificate of Business Or Letter from Partnership Firm Or Declaration of relevant source of income.</p> <p>c) <u>For Housewives/Students/Retired etc.</u>: Valid proof of source of income of financial support i.e., husband/parents/son/daughter (as per salaried/business person</p> <p>8 CZ-50 Form for exemption of deduction of Zakat separately from all joint holders (where applicable)</p>	

**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
3)	Sole Proprietorship	<p>1 * Copy of Valid Identity Document of sole proprietor (For NADRA Token against expired CNIC , copy of renewed CNIC must be provided to bank within 3 months from date of account opening , for first issue of NADRA TOKEN account will remain as debit block till submission of CNIC)</p> <p>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p>2 a) Biometric verification Report/Document OR</p> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <p>3 Proscribed checking (NACTA) Report (duly checked by designated official)</p> <p>4 FATCA Form OR CRS Form duly signed by Customer</p> <p>5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)</p> <p>6 SS card duly completed and signed by customer</p> <p>7 Any one of the following documents;</p> <p>a) Registration certificate for registered concerns</p> <p>b) Sales tax registration or NTN certificate, wherever applicable</p> <p>c) Certificate or proof of membership of trade bodies etc., wherever applicable</p> <p>d) Declaration of sole proprietorship on business letterhead</p> <p>e) Account opening requisition on business letterhead</p> <p>f) Counter parties detail</p> <p>8 Physical Verification Report of Business Point by the Authorized Officer / Branch Manager</p>	

**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
4)	Small businesses and professions including freelance professionals	<p>1 * Copy of Valid Identity Document of the Account holder (For NADRA Token against expired CNIC , copy of renewed CNIC must be provided to bank within 3 months from date of account opening , for first issue of NADRA TOKEN account will remain as debit block till submission of CNIC)</p> <p>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p>2 a) Biometric verification Report/Document OR</p> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <p>3 Proscribed checking (NACTA) Report (duly checked by designated official)</p> <p>4 FATCA Form OR CRS Form duly signed by Customer</p> <p>5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)</p> <p>6 SS card duly completed and signed by customer</p> <p>7 Any one of the following documents:</p> <p>a) Registration certificate for registered concerns.</p> <p>b) Sales tax registration or NTN certificate, wherever applicable.</p> <p>c) Certificate or proof of membership of trade bodies etc., wherever applicable.</p> <p>d) Proof of source of funds/ income</p> <p>e) Account opening requisition on business letterhead</p> <p>f) Counter parties detail</p> <p>8 Physical Verification Report of Business Point by the Authorized Officer / Branch Manager</p>	

**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
5)	Partnership	<p>1 * Copy of Valid Identity Document of all partners and authorized signatories (For NADRA Token against expired CNIC , copy of renewed CNIC must be provided to bank within 3 months from date of account opening , for first issue of NADRA TOKEN account will remain as debit block till submission of CNIC)</p> <p>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p>2 a) Biometric verification Report/Document of all the partners and signatories OR</p> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <p>3 Proscribed checking (NACTA) Report (duly checked by designated official)</p> <p>4 FATCA Form OR CRS Form duly signed by Customer</p> <p>5 KYC/CDD/EDD Form as per customer category of all the partners and signatories separately (duly filled by designated official)</p> <p>6 SS card duly completed and signed by customer</p> <p>7 All of the following documents:</p> <p>a) Attested copy of "Partnership Deed" duly signed by all partners of the firm.</p> <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. <i>FORM C ( for registered firm issued by Registrar of Firm )</i> <i>and where applicable FORM D if there is any change for deletion or addition in partners of Firms &amp; FORM B for change in Name, Nature of Business and Registered Address of business place</i></p> <p>c) Authority letter in Original, signed by all partners for opening and operating the account.</p> <p>d) Counter parties detail</p> <p>8 Physical Verification Report of Business Point by the Authorized Officer / Branch Manager</p>	

**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
6)	Limited Liability Partnership (LLP)	<p>1 * Copy of Valid Identity Document of all partners and authorized signatories (For NADRA Token against expired CNIC , copy of renewed CNIC must be provided to bank within 3 months from date of account opening , for first issue of NADRA TOKEN account will remain as debit block till submission of CNIC)</p> <p>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p>2 a) Biometric verification Report/Document of all partners and authorized signatories OR</p> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <p>3 Proscribed checking (NACTA) Report (duly checked by designated official)</p> <p>4 FATCA Form OR CRS Form duly signed by Customer</p> <p>5 KYC/CDD/EDD Form as per customer category of all the partners and signatories separately (duly filled by designated official)</p> <p>6 SS card duly completed and signed by customer</p> <p>7 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> <p>c) List of beneficial owners and their verifications</p> <p>8 Physical Verification Report of Business Point by the Authorized Officer / Branch Manager</p>	

**List of Minumum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
7)	Limited Companies/ Corporations	<p>1 * Copy of Valid Identity Document of all directors and authorized signatories (For NADRA Token against expired CNIC , copy of renewed CNIC must be provided to bank within 3 months from date of account opening.)</p> <p>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p>2 a) Biometric verification Report/Document of all authorized signatories OR</p> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <p>3 Proscribed checking (NACTA) Report (duly checked by designated official)</p> <p>4 FATCA Form OR CRS Form duly signed by Customer</p> <p>5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)</p> <p>6 SS card duly completed and signed by customer</p> <p>7 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; In addition to point (a) - list of directors on letter head of company , any change intimation to be obtained on letter head if not mentioned on BOR / account opening request</p> <p>b) Memorandum and Articles of Association;</p> <p>c) Certified copy of Latest 'Form-A' in case of company limited by shares OR 'Form B' for Company limited by gurantee not having share Capital OR 'Form C' where no change in share capital is reported during annual return by company)</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> <p>e) List of benefical owners and their verifications</p>	



**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
8)	Branch Office or Liaison Office of Foreign Companies	1 * Copy of the applicable valid identity document of senior official and/ or authorized signatories	
		* Identity Document:	
		The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:	
		a) Smart National Identity Card (SNIC) issued by NADRA.	
		b) Computerized National Identity Card (CNIC) issued by NADRA.	
		c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.	
		d) Pakistan Origin Card (POC) issued by NADRA.	
		e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)	
		f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).	
		2 a) Biometric verification Report/Document OR	
		b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.	
		3 Proscribed checking (NACTA) Report (duly checked by designated official)	
		4 FATCA Form OR CRS Form duly signed by Customer	
		5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)	
		6 SS card duly completed and signed by customer	
		7 All of the following documents:	
		a) Copy of permission letter from relevant authority i.e. Board of Investment	
		b) List of directors on company letterhead or prescribed format under relevant laws/ regulations.	
		c) Certified copies all of the following documents:	
		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.	
		e) List of beneficial owners and their verifications	

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SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)		
9)	Trust, Clubs, Societies and Associations etc. (Mosques/Masjid if registered under Trust, Societies and Associations category)	1	* Copy of Valid Identity Document of;		
			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		
			* Identity Document:		
			The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:		
			a) Smart National Identity Card (SNIC) issued by NADRA.		
			b) Computerized National Identity Card (CNIC) issued by NADRA.		
			c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.		
			d) Pakistan Origin Card (POC) issued by NADRA.		
			e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)		
			f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).		
			2	a) Biometric verification Report/Document OR	
				b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.	
			3	Proscribed checking (NACTA) Report (duly checked by designated official)	
			4	FATCA Form OR CRS Form duly signed by Customer	
			5	KYC/CDD/EDD Form as per customer category (duly filled by designated official)	
			6	SS card duly completed and signed by customer	
			7	Declaration from Governing Body/ Board of Trustees/ Executive Committee/ sponsors on ultimate control, purpose and source of funds etc.	
			8	Certified copies all of the following documents:	
				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	
	9	Additional Information in case of "Trusts"			
		1. Whether the Trust is a Public Trust or Private Trust including foreign and national trust			
		2. Trust Deed whereby the Trust has been created;			
		3. Details of Settlor (this will also be available in the Trust Deed);			
		4. Objects of the trust (this will also be available in the Trust Deed);			
		5. Trustee of the trust (whether trustee is associated person of the settlor);			
		6. Description of each class or type of beneficiary (this information may also be checked from Trust Deed);			
		7. Details of any possibility of influence of any other person on trustee regarding management and control of trust property;			
		8. In the case of "Private Trust" if the beneficiary of a trust is also the beneficial owner of the trust, identification and verification of the beneficiary is required otherwise the name and CNIC of each beneficiary of a trust should be obtained.			

**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
10)	NGOs/ NPOs/ Charities (Mosques/Masjid if registered under NPOs /NGOs category)	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.	
		* Identity Document:	
		The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:	
		a) Smart National Identity Card (SNIC) issued by NADRA.	
		b) Computerized National Identity Card (CNIC) issued by NADRA.	
		c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.	
		d) Pakistan Origin Card (POC) issued by NADRA.	
		e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)	
		f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).	
		2 a) Biometric verification Report/Document OR	
		b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.	
		3 Proscribed checking (NACTA) Report (duly checked by designated official)	
		4 FATCA Form OR CRS Form duly signed by Customer	
		5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)	
		6 SS card duly completed and signed by customer	
		7 Certified copies all of the following documents:	
		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			
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			
8 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			

**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
11)	Agents Accounts	1 * Copy of the applicable valid identity document of the agent and principal	
		* Identity Document:	
		The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:	
		a) Smart National Identity Card (SNIC) issued by NADRA.	
		b) Computerized National Identity Card (CNIC) issued by NADRA.	
		c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.	
		d) Pakistan Origin Card (POC) issued by NADRA.	
		e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)	
		f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).	
		2 a) Biometric verification Report/Document OR	
b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.			
3 Proscribed checking (NACTA) Report (duly checked by designated official)			
4 FATCA Form OR CRS Form duly signed by Customer			
5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)			
6 SS card duly completed and signed by customer			
7 Certified copy of 'Power of Attorney' or 'Agency Agreement'			
8 The relevant documents/ papers as per type of customer, if agent or the principal is not a natural person.			

**List of Minumum Documents Required for Account Opening**

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12)	Executors and Administrators	<p>1 * Copy of the applicable valid identity document of the Executor/ Administrator</p> <hr/> <p>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <hr/> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <hr/> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <hr/> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <hr/> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <hr/> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <hr/> <p>2 a) Biometric verification Report/Document OR</p> <hr/> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <hr/> <p>3 Proscribed checking (NACTA) Report (duly checked by designated official)</p> <hr/> <p>4 FATCA Form OR CRS Form duly signed by Customer</p> <hr/> <p>5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)</p> <hr/> <p>6 SS card duly completed and signed by customer</p> <hr/> <p>7 Certified copy of Letter of Administration or Probate</p>	

**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
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>* Identity Document:</p> <p>The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:</p> <p>a) Smart National Identity Card (SNIC) issued by NADRA.</p> <p>b) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>d) Pakistan Origin Card (POC) issued by NADRA.</p> <p>e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)</p> <p>f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p>2 a) Biometric verification Report/Document OR</p> <p>b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.</p> <p>3 Proscribed checking (NACTA) Report (duly checked by designated official)</p> <p>4 FATCA Form OR CRS Form duly signed by Customer</p> <p>5 KYC/CDD/EDD Form as per customer category (duly filled by designated official)</p> <p>6 SS card duly completed and signed by customer</p> <p>7 Certified copy of order of appointment of Guardian appointed by Court, if applicable</p> <p>8 Proof of Source of Income/Occupation to be obtained as per customer category of guardian;</p> <p>a) <u>For Salaried Person:</u> Attested Copy of -Service Card Or recent Pay Slip (not older than 3 months) Or Pay Register or latest Form 29 (if Director of Company).</p> <p>b) <u>For Self employed/Business Person:</u> Letter of Sole Proprietorship on letterhead Or NTN Certificate of Business Or Letter from Partnership Firm Or Declaration of relevant source of income.</p> <p>c) <u>For Housewives/Students/Retired etc.:</u> Valid proof of source of income of financial support i.e., husband/parents/son/daughter (as per salaried/business person</p>	

**List of Minumum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)		
14)	Mentally Disordered Person Account	1	* Copy of applicable valid identity documents of mentally disordered person and court appointed manager under the applicable laws related to mental health.		
			* Identity Document:		
			The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:		
			a) Smart National Identity Card (SNIC) issued by NADRA.		
			b) Computerized National Identity Card (CNIC) issued by NADRA.		
			c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.		
			d) Pakistan Origin Card (POC) issued by NADRA.		
			e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)		
			f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).		
			2	Certified true copy of court order for appointment of manager for mentally disordered person.	
			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. NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.	
			4	Verification of court order from the concerned court (to be obtained by bank).	
	5	Account would be opened in the name of mentally disordered person and the same will be operated by the court appointed manager.			
	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.			
	8	Proscribed checking (NACTA) Report (duly checked by designated official)			
	9	FATCA Form OR CRS Form duly signed by Customer			
	10	KYC/CDD/EDD Form as per customer category (duly filled by designated official)			
	11	SS card duly completed and signed by customer			
	12	Proof of Source of Income/Occupation to be obtained for both, the appointed manager and the mentally disordered person;			
		a) <u>For Salaried Person:</u> Attested Copy of -Service Card Or recent Pay Slip (not older than 3 months) Or Pay Register or latest Form 29 (if Director of Company).			
		b) <u>For Self employed/Business Person:</u> Letter of Sole Proprietorship on letterhead Or NTN Certificate of Business Or Letter from Partnership Firm Or Declaration of relevant source of income.			
		c) <u>For Housewives/Students/Retired etc.:</u> Valid proof of source of income of financial support i.e., husband/parents/son/daughter (as per salaried/business person			

**List of Minimum Documents Required for Account Opening**

SR #	Type of Customers	Documents Required at PPCBL	Obtained (Yes / No /Not Applicable)
15)	Government accounts	1 Government accounts shall not be opened in the personal names of the Government official(s).	
		2 * Copy of Valid Identity Document of only those directors and persons who are authorized to open and operate the account. * Identity Document:	
		The photocopies of identity documents shall invariably be attested by Gazetted officer/ Nazim/Administrator or an officer of bank after 'original seen' and include the following:	
		a) Smart National Identity Card (SNIC) issued by NADRA.	
		b) Computerized National Identity Card (CNIC) issued by NADRA.	
		c) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.	
		d) Pakistan Origin Card (POC) issued by NADRA.	
		e) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (in case of local currency account only)	
		f) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).	
		3 a) Biometric verification Report/Document of only those directors and persons who are authorized to open and operate the account OR	
		b) NADRA Verisys will be conducted only where Biometric verification could not conduct due to reasons defined in H.O Circulars. In that case approval for exemption from Biometric verification will be obtained from Head Compliance.	
		4 Proscribed checking (NACTA) Report (duly checked by designated official)	
5 FATCA Form OR CRS Form duly signed by Customer			
6 KYC/CDD/EDD Form as per customer category (duly filled by designated official)			
7 SS card duly completed and signed by customer			
8 Under the existing statutory and legal framework, no Government Ministry, Division, Department/ Attached Departments and Subordinate Offices can operate its bank accounts other than the principal account of the Federal/ Provincial Government residing at the SBP.			
9 The list of all such entities falling in the above mentioned categories is available at the Finance Division's website.			
10 Bank shall open and maintain accounts of autonomous bodies, incorporated under an act of Parliament or the Companies Act 2017, after obtaining the necessary approval/ resolution from their respective board/ governing bodies.			
11 Bank shall open and maintain accounts of autonomous bodies, constituted through a cabinet resolution/ notification of Federal or a Provincial Government, after obtaining a No Objection Certificate (NOC) issued by the Finance Division or relevant finance departments of the province, as the case may be.			
12 The condition of obtaining photocopies of identity documents of directors of Limited Companies/ Corporations is relaxed in case of Government/ Semi Government entities, where Bank should obtain photocopies of identity documents of only those directors and persons who are authorized to open and operate the account. However, Bank shall validate identity information including CNIC numbers of other directors from certified copies of relevant list(s) required to be filed under Companies Act, 2017.			