

SR#	DOCUMENTS CHECK LIST FOR DIFFERENT ACCOUNTS		
01	Trust/Clubs/Societies. Associations Accounts etc.	09	Government (Federal/Provincial/Local Government)/ Autonomous entities and Armed forces.
02	NGOs/NPOs/Charities Accounts etc.	10	Branch Office or Liaison office of Foreign Companies
03	Individual (Single/joint A/c)	11	Agents Accounts
04	Sole Proprietorship	12	Executors and Administrators Account
05	Joint Stock Company (Public/Private/Listed/Unlisted)	13	PEP Accounts (other than Bank's EVPs and SEVPs)
06	Registered/Unregistered Partnership	14	Mentally Disordered Persons
07	Limited Liability Partnership (LLP)	15	PEP Account for ZTBL Executives (EVPs and SEVPs)
08	Minor Account		

01. CHECKLIST OF DOCUMENTS/REQUIREMENTS FOR TRUST/CLUBS/SOCIETIES/ASSOCIATIONS ACCOUNTS ETC.

Sr. #	Particulars	Check
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Name of Directors/Executives/Trustees, No. of directors/Executives/Trustees, Operational instructions, and account category shall mark as "High risk".	
2.	Updated/Fresh CNIC/SNIC/NICOP/POC copies of all members of Governing Body/Board of Directors/Trustees/Executive Committee, if it is ultimate governing body, all authorized signatories, settlor, the trustee(s), the protector (if any) and the beneficiaries. (Identity documents shall be "Original seen sign stamp")	
3.	Biometric verification of all authorized signatories to operate the account	
4.	NADRA Verisys of all members of Governing Body/Executive Committee/Trustees other than signatories in the account.	
5.	Manual KYC should be conducted along with complete detail i.e. Type of customer, Area of Business activity, Ageing of Business activity, Parent company/group, Allied sister concerns (if any), Ancillary Business (if any), Source of funds, Usual mode of transactions, Expected monthly turnover (debit/Credit)/(No of transactions / Amount), Office detail and Public figure etc. (Entity + All Executive Body Members /Directors/Trustees+ Authorized Signatories)	
6.	e-KYC (Initial KYC statement through cDMS) with complete occupation detail of all executive committee members/signatories.	
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 (Serial NO. 8 to 11): 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 and account opening request on Letter Head.	
9.	Certified copy (ies) of Certificate of Registration/Instrument of Trust.	
10.	Certified copy (ies) of By-laws/Rules & Regulations.	
11.	Certified copy of Certificate of Registration under Societies Registration Act 1860 (XXI of 1860) with concerned Registrar.	
12.	Undertaking from Governing Body/Executive Committee/Trustees of the entity in case of any change i.e. change in person(s) authorized to operate the account, control or ownership during operation, bank will be informed immediately.	
13.	Enhanced Due Diligence (EDD) Annexure II	
14.	On-going Due Diligence (ODD) Annexure III (for already opened accounts only and that is after 6 months of account opening and thereafter every 6 months)	
15.	W-8BEN-E, (FATCA indicia document for Entity).	
16.	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
17.	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
18.	Sanctions screening of Members/directors/Entity (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He/ She has screened the persons/entity & not found on any watch list(s) in account opening form.	
19.	Signature Specimen Card (SSC)	
20.	Terms & Conditions page should be signed by all signatories in the account.	
21.	Audited financials duly signed by "Chartered Accountant & Secretary".	
22.	Entity + all executive body members/Directors/Trustees, authorized signatories Clearance Certificate from Local Police Department.	
23.	Entity + all executive body members/Directors/Trustees, authorized signatories Clearance Certificate from Intelligence Bureau (I.B)	
24.	Senior Management Approval of the Bank.	
25.	<p>Additional Information in case of "Trusts"</p> <ul style="list-style-type: none"> • Whether the Trust is a Public Trust or Private Trust including foreign and national trust • Trust Deed whereby the Trust has been created; • Details of Settlor (this will also be available in the Trust Deed); • Objects of the trust (this will also be available in the Trust Deed); • Trustee of the trust (whether trustee is associated person of the settlor); • Description of each class or type of beneficiary (this information may also be checked from Trust Deed); • Details of any possibility of influence of any other person on trustee regarding management and control of trust property; • 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 	

02. CHECKLIST OF DOCUMENTS/REQUIREMENTS FOR NGOS/NPOS/CHARITIES ACCOUNTS ETC.

Sr. #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/mailling address, E-mail/Telephone NO., Name of Directors/Executive, No. of directors/Executives, Operational instructions, and account category shall mark as “High Risk”.	
2.	Updated/Fresh CNIC/SNIC/NICOP/POC copies of all authorized persons & of the member Governing Body/Executive Committee.(Identity documents shall be “Original seen sign stamp)	
3.	Biometric verification of all authorized signatories to operate the account	
4.	NADRA Verisys of all members of Governing Body/Executive Committee other than signatories in the account.	
5.	Manual KYC should be conducted along with complete detail i.e. Type of customer, Area of Business activity, Ageing of Business activity, Parent company/group, Allied sister concerns (if any), Ancillary Business (if any), Source of funds, Usual mode of transactions, Expected monthly turnover (debit/Credit), Office detail and Public figure etc, (Entity + All Executive Body Members + Signatories)	
6.	e-KYC (Initial KYC statement through CDMS) with complete occupation detail of all executive committee members/signatories.	
7.	Certified copies all of the following documents (Serial NO. 8 to 10): Resolution of the Governing Body/Board of Directors/Trustees/Executive Committee, if it is ultimate governing body, for opening of account authorizing any person(s) to operate the account and account opening request on Letter Head.	
8.	Certified copies of All relevant Registration documents/Certificate of Incorporation/license issued by SECP, as applicable.	
9.	Certified copies Memorandum & Article of Association (Constitution/By-laws & Regulations).	
10.	Certified copy of Up to-date list of Members of Governing Body / Executive Committee /Trustees on Entity’s Letter-head with name, CNIC number, their designation and signatures duly attested by Chairman / President / General Secretary.	
11.	Branch visit Report of the Entity Address.	
12.	Certified copies of the following documents: a) Incorporation Form II in case of newly incorporated company and Form B-29 in case of already incorporated company	
13.	Annual accounts/financial statement 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.	
15.	AML/CFT Risk & Compliance Policy of the NGO duly approved by their BOD alongwith statement from the CEO.	
16.	Undertaking from Governing Body/Executive Committee regarding said NGO is not indulge in activities that amounts to breach of security, or in any activity inconsistent with Pakistan’s national interests, or activities of ML/TF, weapon smuggling, anti-state activities, or contrary to Government policy.	
17.	Undertaking from Governing Body/Executive Committee of the entity in case of any change i.e. change in person(s) authorized to operate the account, control or ownership during operation, bank will be informed immediately.	
18.	Source of wealth on Bank format.	
19.	List of Donors for NGO’S	
20.	MOU with other NGO’s for working /Executing Projects	
21.	Financial commitment letter(s) from Donor(s)	
22.	Profile of Head of /NGO	
23.	Entity + all executive body members, signatories Clearance Certificate from Local Police Department.	
24.	Entity + all executive body members,signatories Clearance Certificate from Intelligence Bureau (I.B)	
25.	NGO / NPO’s / etc Registration with Interior Ministry (INGO’s Only)/ NOC from (PCP)	

26.	Enhanced Due Diligence (EDD) Annexure II	
27.	On-going Due Diligence (ODD) Annexure III (for already opened accounts only and that is after 6 months of account opening and thereafter every 6 months).	
28.	W-8BEN-E, (FATCA indicia document for Entity).	
29.	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
30.	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
31.	Sanctions screening of Members/directors/Entity (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He/She has screened the persons/entity & not found on any watch list(s) in AOF.	
32.	Terms & Conditions page should be signed by all signatories in the account.	
33.	Signature Specimen Card (SSC)	
34.	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
35.	Beneficial ownership declaration signed by all authorized signatories.	
36.	Senior Management Approval of the Bank.	

03. CHECK LIST FOR INDIVIDUAL (SINGLE/JOINT ACCOUNT)

Sr #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Operational instructions, and cage regarding customer risk category. Etc	
2.	<p>Photocopy of any one of the following valid identity documents attested by Branch after original seen: (Identity documents shall be “Original seen sign stamp)</p> <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3.	<p>In case of a salaried person, in addition to CNIC, an attested copy of his Service Card, or any other acceptable evidence of service, including, but not limited to a Certificate from the Employer will be obtained.</p>	
	<p>In case of Self employed /Small businesses and professions including freelance professionals</p> <p>In addition to CNIC, an attested copy of his Business Proof, or any other acceptable evidence of Business will be obtained. (Registration certificate for registered concerns/ Sales tax registration or NTN certificate, wherever applicable/ Certificate or proof of membership of trade bodies etc., wherever applicable.</p>	
5	<p>In case of an individual with shaky/immature signatures, in addition to CNIC, 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.</p>	
6	<p>In case the CNIC does not contain a photograph, bank/DFI shall obtain following:</p> <ul style="list-style-type: none"> • A duly attested copy of either driving license, service card, Nikkah Nama, birth certificate, Educational degree/certificate, pension book, insurance certificate. • A photograph duly attested by gazetted officer/Nazim/Administrator/bank officer. • A copy of CNIC without photograph duly attested by the same person who attested the photograph. 	
7	<ul style="list-style-type: none"> ➤ In case of a Self Employed: Customer Visit Report. ➤ In case of Landlord customer: Revenue record or (Fard in his/her name in latest date)/ Rental agreement/sale purchase agreement. ➤ In case of Agriculturist (Farmer): Attested copy of Pass Book/ Mutation/ Fard etc. ➤ In case of Housewife category: Income Supporter source of income + declaration from supporter regarding Income support for account opening. ➤ In case of Asaan Account: ‘ZTBL Asaan Account’ narration must be written with Title of Account. ➤ In case of Non-resident customer: <ul style="list-style-type: none"> a. Copy of the Passport page where last entry into Pakistan is stamped and having valid Visa. b. In case of salaried individuals, an attested copy of his / her service card / Employer’s certificate / salary slip etc. (for Foreign nationals) c. In case of selfemployed / Businessmen individuals “ certificate from Board of invesment” (for Foreign nationals) ➤ In case of student Account: <ul style="list-style-type: none"> a. Attested copy of latest & valid identity card of educational institution or letter from institution b. Income supporter source of income (Father/Mother/guardian etc.) ➤ In case of Pensioner Account: <ul style="list-style-type: none"> a. Attested copy of evidence / proof of retirement / pension payment order b. Bio metric every six month of pensioner as per BC & CPD circular letter No.01 of 2021 dated 01.02.2021 <p>In case of Blind & visionary Impaired Parsons:</p> <ul style="list-style-type: none"> a. Attested copy of CNIC/ SNIC of witness (Know to the Blind/ visionary impaired person) b. Attested Photograph of blind / visionary impaired person.(Affixed On AOF & SSC) 	
8	Copy of Utility Bill (wherever the existing address differs from the address mentioned in the CNIC), if possible. (Note: utility Bill on customer’s name is not necessary)	
9	Signature specimen Card.(SSC)	
10	KYC (Know your Customer) (In case of Joint Account , All joint holders separate KYC required)	
11	CDD (Customer Due Diligence – CDMS generated)	
12	CRS (Common Reporting Standard form for Individuals)	
13	FATCA form	
14	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
15	Incase of POC (Pakistan Origion Card) holder’s Nadra verysis	

16	Bio Metric verification.	
17	Sanctions screening of Individual/ Joint (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
18	EDD dully signed by as per Approval matrix. (In case of High risk Customer)	
19	Declaration regarding genuineness of Mobile Number / Landline Number by customer, which is dully verified by Branch Officials	
20	Beneficial ownership declaration signed by Authorized Signatory (s).	

04. CHECK LIST FOR SOLE PROPRIETORSHIP

Sr #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Operational instructions, and account category shall mark as “High risk.	
2.	Photocopy of any one of the following valid identity documents attested by Branch after original seen: (Identity documents shall be “Original seen sign stamp) <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3.	Account Opening request on Business Letter Head.	
4	Declaration of Sole Proprietorship Business, on Business Letter Head.	
5	In case of an individual with shaky/immature signatures, in addition to CNIC, 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	
6	In case the CNIC does not contain a photograph, bank/DFI shall obtain following: <ul style="list-style-type: none"> • A duly attested copy of either driving license, service card, Nikkah Nama, birth certificate, Educational degree/certificate, pension book, insurance certificate. • A photograph duly attested by gazetted officer/Nazim/Administrator/bank officer. • A copy of CNIC without photograph duly attested by the same person who attested the photograph. 	
7	Branch Verification report of Business address.	
8	NTN Certificates / Sale Tax Registration (where applicable)	
9	Registration / Membership certificate of respective Trade Bodies like Import / Export /Arms /Ammunition/health sector etc. (where applicable)	
10	PEC online verification (Government Contractors only)	
11	Signature specimen Card.(SSC)	
11	KYC (Know your Customer) (In case of Joint Account , All joint holders separate KYC required) <ul style="list-style-type: none"> • In case of sole proprietor nature of business, expected counter parties (vendors, suppliers, buyers etc), geographical area of activity shall be mentioned in KYC/. 	
12	CDD (Customer Due Diligence – CDMS generated)	
13	CRS (Common Reporting Standard form for Individual)	
14	FATCA form	
15	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
16	Incase of POC (Pakistan Origin Card) holder’s Nadra verysis	
17	Bio Metric verification.	
18	Sanctions screening of Individual/ Joint (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
19	EDD dully signed by as per Approval matrix	
20	Declaration regarding genuineness of Mobile Number / Landline Number by customer, which is dully verified by Branch Officials.	
21	Beneficial ownership declaration signed by Authorized Signatories.	

05. CHECK LIST FOR JOINT STOCK COMPANY (PUBLIC/PRIVATE/LISTED/UNLISTED)

Sr. #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Name of Directors/Executive, No. of directors/Executives, Operational instructions, and cage regarding Account risk category.	
2.	Photocopy of any one of the following valid identity documents attested by Branch after original seen: (Identity documents shall be “Original seen sign stamp”) <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3.	Certified copy of Resolution of Board of Directors for opening of account specifying the person(s) authorized to open and operate the account Note: In case Single Member company not applicable	
4	Certified copies of Memorandum and Articles of Association.	
5	Account Opening Request.	
6	Certified copy of Certificate of Incorporation.	
7	The BM is required to visit the premises of the Joint Stock Company (Public/Private/Listed/Unlisted) and should meet the Company Secretary in case of a Public Company or Authorized Signatories in case of a Private Company.	
8	NTN , wherever applicable	
9	Registration / Membership certificate of respective Trade Bodies like Import / Export /Arms /Ammunition/health sector etc	
10	Certificate of Commencement of Business, wherever applicable	
11	Certified copies of List of Directors on ‘Form-A/Form-B’ issued under Companies Ordinance 1984, as applicable	
12	Certified copy of Incorporate Form II in case of newly incorporated company and Form A/ Form C whichever is applicable; and Form 29 in already incorporated companies.	
13	Financial statement of the company	
14	Signature specimen Card.(SSC)	
15	KYC (Know your Customer) (Entity + All Director+ Authorized Signatories separate KYC required) <ul style="list-style-type: none"> • In Entity KYC nature of business, expected counter parties (vendors, suppliers, buyers etc), geographical area of activity shall be mentioned in KYC. 	
16	CDD (Customer Due Diligence – CDMS generated)	
17	W-8BEN-E, (FATCA indicia document for Entity.	
18	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
19	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
20	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
21	In case of POC (Pakistan Origin Card) holder’s Nadra verysis	
22	Bio Metric verification of all Authorized signatories.	
23	Sanctions screening of Directors + Authorized Signatories (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
24	EDD dully signed by as per Approval matrix. (In case of High Risk)	
25	Beneficial ownership declaration signed by Directors / Authorized Signatories.	

06. Check List for Registered/Un- Registered Partnership

Sr. #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Name of Directors/Executive/ Partners, No. of directors/Executives/ Partners, Operational instructions, and cage regarding customer risk category, relevant in this case, that is, high risk not ticked instead low risk category is mentioned.	
2.	Photocopy of any one of the following valid identity documents attested by Branch after original seen of all partners & Authorized signatories: <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
4	Attested copy of 'Partnership Deed' duly signed by all partners of the firm.	
5	Authority letter, in original, signed by all partners for opening and operating the account.	
6	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.	
7	Branch Verification report of Business address.	
8	NTN , wherever applicable	
10	Signature specimen Card.(SSC)	
11	KYC (Know your Customer) (Entity + All Partners + Authorized Signatories separate KYC required) <ul style="list-style-type: none"> • In Entity KYC nature of business, expected counter parties (vendors, suppliers, buyers etc), geographical area of activity shall be mentioned in KYC 	
12	CDD (Customer Due Diligence – CDMS generated)	
13	W-8BEN-E, (FATCA indicia document for Entity.	
14	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
15	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
16	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
17	In case of POC (Pakistan Origin Card) holder's Nadra verysis	
18	Bio Metric verification of all authorized signatories.	
19	Sanctions screening of Directors + Authorized Signatories (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
20	EDD dully signed by as per Approval matrix. (In case of High Risk)	
21	Declaration regarding genuineness of Mobile Number / Landline Number by operating partners, which is dully verified by Branch Officials.	
22	Beneficial ownership declaration signed by Authorized Signatories.	

07. CHECK LIST FOR LIMITED LIABILITY PARTNERSHIP (LLP)

Sr. #	Particulars	Check (V)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Name of Directors/Executive/ Partners, No. of directors/Executives/ Partners, Operational instructions, and cage regarding customer risk category, relevant in this case, that is, high risk not ticked instead low risk category is mentioned.	
2.	<p>Photocopy of any one of the following valid identity documents attested by Branch after original seen of all partners and authorized signatories:</p> <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3	<p>1) All of the following documents:</p> <p>a) Certified Copies of:</p> <p style="margin-left: 20px;">i) 'Limited Liability Partnership Deed/ Agreement'</p> <p style="margin-left: 20px;">ii) LLP-Form-III having detail of partners/ designated partner in case of newly incorporated LLP.</p> <p style="margin-left: 20px;">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>	
4	Branch Verification report of Business address.	
5	NTN , wherever applicable	
6	Signature specimen Card.(SSC)	
7	<p>KYC (Know your Customer) (Entity + All Partners + Authorized Signatories separate KYC required)</p> <ul style="list-style-type: none"> • In Entity KYC nature of business, expected counter parties (vendors, suppliers, buyers etc), geographical area of activity shall be mentioned in KYC. 	
8	CDD (Customer Due Diligence – CDMS generated)	
9	W-8BEN-E, (FATCA indicia document for Entity.	
10	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
11	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
12	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
13	In case of POC (Pakistan Origion Card) holder's Nadra verysis	
14	Bio Metric verification of all authorized signatories.	
15	Sanctions screening of Directors + Authorized Signatories (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
16	EDD dully signed by as per Approval matrix. (In case of High Risk)	
17	Declaration regarding genuineness of Mobile Number / Landline Number by operating partners, which is dully verified by Branch Officials.	
18	Beneficial ownership declaration signed by Authorized Signatories.	

08. CHECK LIST FOR MINOR ACCOUNT

Sr. #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Operational instructions, and account risk category.	
2.	Photocopy of any one of the following valid identity documents of Guardian attested by Branch after original seen: <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3.	Copy of the applicable valid identity document of the minor and his/ her parent or natural or Court Appointed Guardian (Valid Form-B/ Juvenile Card for Pakistani citizens who are minors)	
4	Certified copy of order of appointment of Guardian appointed by Court, if applicable	
5	In case of an individual with shaky/immature signatures, in addition to CNIC, 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	
6	In case the CNIC does not contain a photograph, bank/DFI shall obtain following: <ul style="list-style-type: none"> • A duly attested copy of either driving license, service card, Nikkah Nama, birth certificate, Educational degree/certificate, pension book, insurance certificate. • A photograph duly attested by gazetted officer/Nazim/Administrator/bank officer. • A copy of CNIC without photograph duly attested by the same person who attested the photograph. 	
7	Copy of Utility Bill (wherever the existing address differs from the address mentioned in the CNIC), if possible. (Note: utility Bill on customer's name is not necessary)	
8	Income supporter source of Income.	
9	Signature specimen Card.(SSC)	
10	KYC (Know your Customer) (Guardian's Only)	
11	CDD (Customer Due Diligence – CDMS generated)	
12	CRS (Common Reporting Standard form for Individuals)	
13	FATCA form .	
14	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
15	In case of POC (Pakistan Origion Card) holder's Nadra verysis	
16	Bio Metric verification of the Guardian.	
17	Sanctions screening of Individual/ Joint (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
18	EDD dully signed by as per Approval matrix. (In case of High risk Customer)	
19	Declaration regarding genuineness of Mobile Number / Landline Number by Guardian, which is dully verified by Branch Officials.	
20	Beneficial ownership declaration signed by Authorized Signatories.	

09. CHECK LIST FOR GOVERNMENT (FEDERAL/PROVINCIAL/LOCAL GOVERNMENT)/AUTONOMOUS ENTITIES AND ARMED FORCES

Sr. #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Name of Directors/Executive, No. of directors/Executives, Operational instructions, and account risk category.	
2.	Photocopy of any one of the following valid identity documents of Authorized Signatories duly attested by Branch after original seen: <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3	Special resolution/authority from the concerned administrative department duly endorsed by the Ministry of Finance or Finance Department of the concerned Government	
4	Copy of Gazette Notification about the posting of officer signing the AOF.	
5	In case of autonomous entities and Armed Forces including their allied offices, banks/DFIs may open bank accounts on the basis of special resolution/authority from the concerned administrative department or highest executive committee/management committee of that entity duly endorsed by their respective unit of finance.	
6	In case of autonomous entities and Armed Forces including their allied offices, banks/DFIs shall also take into account any rules, regulations or procedures prescribed in the governing laws of such entities relating to opening and maintaining of their bank accounts.	
7	Signature specimen Card.(SSC)	
8	KYC (Know your Customer) (Entity + All Authorized Signatories separate KYC required)	
9	CDD (Customer Due Diligence – CDMS generated)	
10	W-8BEN-E, (FATCA indicia document for Entity.	
11	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
12	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
13	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
14	In case of POC (Pakistan Origin Card) holder's Nadra verysis	
15	Bio Metric verification of all Authorized Signatories.	
16	Sanctions screening of All Authorized Signatories (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
17	EDD dully signed by as per Approval matrix. (In case of High Risk)	
19	Beneficial ownership declaration signed by All Authorized Signatories.	

10. CHECK LIST FOR BRANCH OFFICE OR LIAISON OFFICE OF FOREIGN COMPANIES

Sr. #	Particulars	Check (V)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/mailling address, E-mail/Telephone NO., Name of Directors/Executive, No. of directors/Executives, Operational instructions, and account risk category.	
2.	Photocopy of any one of the following valid identity documents of all Authorized signatories attested by Branch after original seen: <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3.	Photocopies of valid Passports of all the signatories of account.	
4	A copy of Permission letter from relevant authority i.e. Board of Investment.	
5	List of Directors on Company Letter-head or prescribed format under relevant laws/regulations.	
6	Certified copies all of the following documents: <ol style="list-style-type: none"> 1. Form II about particulars of directors, Principal Officer etc. in case of newly registered branch or liaison office of a foreign company 2. Form III about change in directors, principal officers etc. in already registered foreign companies branch or liaison office of a foreign company. 	
7	A Letter from Principal Office of the entity authorizing the person(s) to open and operate the account.	
8	The BM is required to visit the premises of Branch Office	
9	NTN , wherever applicable	
10	Signature specimen Card.(SSC)	
11	KYC (Entity + All Authorized Signatories separate KYC required)	
12	CDD (Customer Due Diligence – CDMS generated)	
13	W-8BEN-E, (FATCA indicia document for Entity.	
14	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
15	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
16	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
17	In case of POC (Pakistan Origin Card) holder's Nadra verysis	
18	Bio Metric of all authorized signatories	
19	Sanctions screening of All Authorized Signatories (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
20	EDD dully signed by as per Approval matrix. (In case of High Risk)	
21	Beneficial ownership declaration signed by All Authorized Signatories.	

11. CHECK LIST FOR AGENTS ACCOUNTS

Sr. #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Name of Directors/Executive, No. of directors/Executives, Operational instructions, and account risk category.	
2.	Photocopy of any one of the following valid identity documents of Agents and Principal duly attested by Branch after original seen: <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3.	Certified copy of 'Power of Attorney' or 'Agency Agreement'.	
4	Photocopy of identity document of the agent and principal.	
5	The relevant documents/papers from SR. No. 02 to 10 of AML/CFT/CPF regulations of SBP, if agent or the principal is not a natural person.	
7	Signature specimen Card.(SSC)	
8	KYC (Know your Customer)	
9	CDD (Customer Due Diligence – CDMS generated)	
10	W-8BEN-E, (FATCA indicia document for Entity.	
11	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
12	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
13	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
14	In case of POC (Pakistan Origin Card) holder's Nadra verysis	
15	Bio Metric of all Authorized signatories.	
16	Sanctions screening of All Authorized Signatories (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
17	EDD dully signed by as per Approval matrix. (In case of High Risk)	
18	Beneficial ownership declaration signed by Authorized signatories	

12. CHECK LIST FOR EXECUTORS AND ADMINISTRATORS ACCOUNT

Sr. #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Name of Directors/Executive, No. of directors/Executives, Operational instructions, and cage regarding customer risk category, relevant in this case, that is, high risk not ticked instead low risk category is mentioned.	
2.	Photocopy of any one of the following valid identity documents of Executor/ Administrator duly attested by Branch after original seen: <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3	A certified copy of Letter of Administration or Probate.	
4.	The branch officials should forward the Will/Letter of Administration to the Head Office in order to obtain a legal opinion from the Operations Division. This is to ensure that the operations in the account of Executor/ Administrator are allowed only as per the terms of the Will	
5.	Signature specimen Card.(SSC)	
6.	KYC (Know your Customer)	
7.	CDD (Customer Due Diligence – CDMS generated)	
8.	W-8BEN-E, (FATCA indicia document for Entity.	
9.	CRS-E (CRS-2) Common Reporting Standards Tax residency document for Entity signed by all signatories.	
10.	CRS-C (CRS-3) Common Reporting Standards Tax residency document for controlling persons.	
11.	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
12.	In case of POC (Pakistan Origin Card) holder's Nadra verysis	
13.	Bio Metric of authorized signatories	
14.	Sanctions screening of All Authorized Signatories (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
15.	EDD dully signed by as per Approval matrix. (In case of High Risk)	
16.	Beneficial ownership declaration signed by all authorized signatories	

13. CHECK LIST FOR PEP ACCOUNTS (other than Bank's EVPs and SEVPs)

Sr #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Office/mailling address, mother maiden name, E-mail/Telephone NO., Operational instructions, and cage regarding customer risk category. Etc	
2.	Photocopy of any one of the following valid identity documents attested by Branch after original seen: <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3.	Source of Income	
4	Source of Funds (Initial Deposit)	
5	Source of Wealth declaration on Bank format.	
6	In case of an individual with shaky/immature signatures, in addition to CNIC, 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.	
7	Signature specimen Card.(SSC)	
8	KYC (Know your Customer) (In case of Joint Account , All joint holders separate KYC required)	
9	CDD (Customer Due Diligence – CDMS generated)	
10	CRS-1 (Common Reporting Standard form for Individuals)	
11	FATCA form	
12	ODD (Ongoing Due Diligence) for already opened accounts only	
13	Statement of Account of other Bank account (if any)	
14	Statement of wealth issued by FBR.	
15	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
16	In case of POC (Pakistan Origion Card) holder's Nadra verysis	
17	Bio Metric	
18	Sanctions screening of Individual/ Joint (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
19	EDD dully signed by as per Approval matrix.	
20	Beneficial ownership declaration signed by Authorized Signatory (s).	
21	Prior approval for opening of account by Senior Management of Head office.	

14. CHECK LIST FOR MENTALLY DISORDERED PERSONS

Sr #	Particulars	Check (v)
1.	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Company Business name, Nature of Business, Date of Commencement, Office/ mailing address, E-mail/Telephone NO., Operational instructions, and cage regarding customer risk category etc. Note: Account would be opened in the name of mentally disordered person and the same will be operated by the court appointed manager.	
2.	Photocopy of any one of the following valid identity documents attested by Branch after original seen: (Identity documents shall be “Original seen sign stamp) <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) • Note: copy of applicable valid identity documents of mentally disorder person and court appointed manager under the applicable laws related to mental health.	
3.	Certified true copy of court order for appointment of manager for mentally disordered person.	
4.	Attested Copy of source of income of Manager appointed by court and Mentally disordered person (if available).	
5.	Verification of court order from the concerned court (to be obtained by Bank)	
6.	In case of an individual with shaky/immature signatures , in addition to CNIC, 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.	
7.	In case the CNIC does not contain a photograph, bank/DFI shall obtain following: <ul style="list-style-type: none"> • A duly attested copy of either driving license, service card, Nikkah Nama, birth certificate, Educational degree/certificate, pension book, insurance certificate. • A photograph duly attested by gazetted officer/Nazim/Administrator/bank officer. A copy of CNIC without photograph duly attested by the same person who attested the photograph.	
8.	Signature specimen Card.(SSC)	
9.	KYC (Know your Customer) of the Both persons.(Mentally disorder / Manager appointed by the court)	
10	CDD (Customer Due Diligence – CDMS generated)	
11.	CRS (Common Reporting Standard form for Individuals) of the both persons signed by Manager appointed by the court	
12.	FATCA form of both persons signed by Manager appointed by the court	
13.	In case of NICOP holder an affidavit may be required for currently permanent stay in Pakistan.	
14	In case of POC (Pakistan Origion Card) holder’s Nadra verysis	
15	Bio Metric verification of both persons i.e. mentally disorder person and the manager appointed by the court	
16	Sanctions screening of Individual/ Joint (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any proscribed list(s) in AOF.	
17	EDD dully signed by as per Approval matrix. (In case of High risk Customer)	
18	Declaration regarding genuineness of Mobile Number / Landline Number by customer, which is dully verified by Branch Officials ,signed by Authorized Signatory (s).	
19	Beneficial ownership declaration signed by Authorized Signatory (s).	

NOTE:- In case of change of manager by the court, the CDD formalities will be conducted for the new appointed manager by the bank afresh.

**15. CHECK LIST FOR PEP
ACCOUNTS (ZTBL Employee i.e EVP/SEVP)**

Sr #	Particulars	Check (v)
1	Account Opening Form along with complete detail i.e. type of account, nature of account, initial deposit, Occupation detail, Office/mailling address, mother maiden name, E-mail/Telephone NO., Operational instructions, and cage regarding customer risk category. Etc	
2	Photocopy of any one of the following valid identity documents attested by Branch after original seen: <ul style="list-style-type: none"> • Computerized National Identity Card (CNIC) issued by NADRA. • National Identity Card for Overseas Pakistani (NICOP) issued by NADRA. • Pakistan Origin Card (POC) issued by NADRA. • Smart National Identity Card (SNIC) issued by NADRA. • Passport; having valid visa on it or any other proof of legal stay along with Passport (foreign national individuals only). • Copy of Valid Proof of Registration Card (POR) (For Afghan Refugees) 	
3	Source of Income/ Funds/Employment letter / Appointment letter issued by Human Resource Division and Source of Wealth	
4	In case of an individual with shaky/immature signatures, in addition to CNIC, 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.	
5	Signature specimen Card.(SSC)	
6	KYC (Know your Customer) (In case of Joint Account , All joint holders separate KYC required)	
7	CDD (Customer Due Diligence – CDMS generated)	
8	CRS-1 (Common Reporting Standard form for Individuals)	
9	FATCA form	
10	ODD (Ongoing Due Diligence) for already opened accounts only	
11	Statement of Account of other Bank account (if any)	
12	In case of NICOP holder an affidavit may be required for now permanent stay in Pakistan.	
13	In case of POC (Pakistan Origion Card) holder's Nadra verysis	
14	Bio Metric	
15	Sanctions screening of Individual/ Joint (OFAC/UNSC/HMT/UN/4th schedule/1st schedule/any other Local watch list.)/Affixation of stamp by Operations Officer that He / She has screened the persons/entity & not found on any watch list(s) in AOF.	
16	EDD dully signed by as per Approval matrix.	
17	Beneficial ownership declaration signed by Authorized Signatory (s).	
18	Prior approval for opening of account by Senior Management of Head office.	