

CHECKLIST- ACCOUNT OPENING

Account Opening Checklist

The following is the account opening checklist that shall be followed while obtaining documents from customer or initiating account opening to ASU:

S. No.	Type of Account	Type of Document to be obtained
1	Basic Documentation applicable for Individual / Joint account.	<ol style="list-style-type: none"> 1. Valid copy of Computerized National Identity Card (SNIC/CNIC) issued by NADRA 2. Valid copy of National Identity Card for Overseas Pakistani (NICOP/SNICOP) issued by NADRA. 3. Valid copy of Pakistan Origin Card (POC) issued by NADRA. 4. Valid copy of Passport; having valid visa on it or any other proof of legal stay along with Passport (Foreign national individuals only). 5. Valid copy of Proof of Registration Card (POR For Afghan Nationals Only) issued by NADRA . 6. Valid copy of Alien Registration Card (ARC For Afghan Nationals Only) issued by National Alien Registration Authority (NARA), Ministry of Interior (local currency accounts only). 7. Print-out of Biometric report (Positive Verification) 8. Account Opening Form completely filled & signed by the customer. 9. Specimen Signature Card. 10. Call Report mentioning business / house details (specified format) duly completed & signed by the concerned RM & counter signed by BM, in case the account has been solicited by the BM then the same shall be counter signed by the Area / Regional Manager 11. Print out of screening check (NFS) duly signed by BOM/BM 12. NICOP / POC / Passport Undertaking to disclose customer stay in Pakistan (For resident accounts only) 13. CRS undertaking as per prescribed guideline; wherever applicable. 14. Individual Self Certification Form as per CRS guideline is required; where any option in CRS undertaking stated above marked as YES. 15. Undertaking for signature change; where difference observed as per AOF and Identity document

		<p>16. For Photo Account: Two color passport size photographs of the customer duly stamped and signed by the branch official, one photograph shall be affixed with SS Card held at branch level & other one shall be affixed with AOF. Operating instruction must be "Personal Withdrawal only". Further "PHOTO ACCOUNT" must be mentioned on the face of AOF / SS Card.</p> <p>17. Q-A 22 form required for foreign national customer residing in Pakistan and open account in PKR currency.</p> <p>18. FATCA forms as per prescribed guideline; wherever applicable i.e. Form W9 for US person & Form W-8BEN, if any positive hit found against the identified indicia's</p>
2.	Individual Self-employed Account	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Proof of Business/Source of Income document 2. If purpose of account in KYC is select as business and no constituent document available with customer; an undertaking with approval as per compliance circular dated 25.10.2017 (JSBL/COMP/BR/006/2017) needs to be obtain. 3. If purpose of account in KYC is select as business and constituent document available with customer; a separate business account needs to be open.
3.	Individual Salaried Person Account	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Proof of employment which includes: (Attested copy of service card, recent salary slip or any other acceptable evidence of service, including, but not limited to a certificate from the employer).
4.	Dependent Accounts House Wife, Student etc	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Self-declaration for housewife or Student account on prescribed format. 2. Identity document, Biosys / Verysis, Source of income and screening check results required for beneficial owner/Fund provider. 3. Regional Head approval required due to High-risk.(House Wife only)
5.	Agriculturist / Landlords	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Annexure-A on prescribed format. 2. Land Proof/Fard/Aks Nama/Tenancy agreement/Pass book.

		3. Regional Head approval required due to High risk.(For Land Lord only)
6.	Retired Person / Pensioner	In addition to the documents mentioned at serial no 1 following additional documents are also required. <ol style="list-style-type: none"> 1. Proof of retirement or copy of Pension book. 2. In case of pensioner the Account Opening Form shall be clearly marked as 'Pension Account' on the top of Account Opening form. 3. The pensioner shall produce a Life certificate (under Rule 343 of Federal Treasury Rule – FTR). In case of family pension, the widow/widower, unmarried daughters or sister, as the case may be, shall produce a non-marriage certificate. (Requirement of Non-Marriage certificate will not be applicable, if the customer age is beyond 60 years)
7.	Sole Proprietor	In addition to the documents mentioned at serial no 1 following additional documents are also required. <ol style="list-style-type: none"> 1. Declaration of sole proprietorship on business letterhead. Shall be properly stamped & signed by the sole owner (prescribed format). 2. Account Opening requisition on business letterhead duly stamped & signed by the sole owner. 3. Registration certificate for registered concerns only 4. Certificate of proof of membership of trade bodies; wherever applicable. 5. Sales Tax Registration or NTN, wherever applicable. 6. In case copy of NTN is not available, then a customer undertaking on prescribed format along with approval from Regional Head business is required. 7. If NTN online verification is provided; reason for non-providing the NTN is required on online verification duly approved by BM/BOM is required.
8.	Partnership	In addition to the documents mentioned at serial no 1 following additional documents are also required. <ol style="list-style-type: none"> 1. Attested copy of "Partnership Deed" duly notarized & signed by all the partners of the firm. 2. Attested copy of Registration Certificate / Form C with Registrar of Firms. In case the partnership is UNREGISTERED, this fact shall be clearly mentioned on the face of AOF OR account must be opened as UNREGISTERED / REGISTERED Partnership category specifically defined in T24 for bifurcation. 3. Valid copies of identity document as per Sr.No.1 above of all the partners and authorized signatories. 4. In case of registered partnership concern, any changes in partnership deed shall be authenticated via Form D

		<ol style="list-style-type: none"> 5. Authority letter from all partners, in original, authorizing the person(s) to operate firm's account. 6. Print out of screening check (NFS) for all the partners and authorized signatories and with business name duly signed by BOM/BM 7. Print out of Biometric Verification Report (BIOSYS) against all the partners and authorized signatories 8. Entity Self Certification Form is required as per CRS guidelines. 9. Form W-9 is required in case account pertain to US entity. 10. Notarized copy of supplementary / previous partnership deeds (if applicable)
	Limited Liability Partnership (LLP)	<ol style="list-style-type: none"> 1. Copies of identity card of all the partners and in case of foreigner, a copy of valid passport along with Visa. 2. Attested copy of LLP agreement duly executed by the partners, witnessed and notarized; 3. LLP-Form-III having detail of partners/ designated partner in case of newly incorporated LLP. 4. LLP-Form-V regarding change in partners/ designated partner in case of already incorporated LLP. 5. Authority letter from all partners, in original, authorizing the person(s) to operate firm's account. 6. Print out of screening check (NFS) for all the partners and authorized signatories and with business name duly signed by BOM/BM 7. Print out of Biometric Verification Report (BIOSYS) against all the authorized signatories only. 8. Print out of VERYSIS is required against all the partners who are not identified as authorized signatory. 9. Entity Self Certification Form is required as per CRS guidelines. 10. Form W-9 is required in case account pertain to US entity. 11. Notarized copy of supplementary / previous partnership deeds (if applicable/needed) 12. All entity documents shall be attested by all / any partner / Bank official. 13. Certificate of incorporation under the signatures and authenticated by official seal of the Registrar
9.	Limited Companies/ Corporations	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Valid & attested copies of identity document as per Sr.No.1 above of all the associates and authorized signatories.

		<ol style="list-style-type: none"> 2. Resolution of Board of Directors for opening of account specifying the person(s) authorized to open and operate the account (not applicable for Single Member Company). 3. Written request on business letter head with Company seal/stamp shall be obtained from the beneficial owner/director of Single Member Company. 4. SECP certified Copy of Memorandum & Articles of Association 5. SECP certified Copy of Certificate of Incorporation 6. SECP certified copy of Certificate of Commencement of Business (For Public Limited Companies only). 7. SECP registered declaration for commencement of business as required under Companies Act 2017* (Applicable for Public Limited Companies formed/established after 31st May, 2017). 8. Updated list of director on business letter head. 9. List of directors on "Form A / Form B" issued under Companies Ordinance 1984, as applicable i.e. Form A: Annual return of company having share capital applicable for listed companies /Form B: Annual return of company not having share capital applicable for non-listed companies** (Applicable for Companies with at-least 1 year existence). 10. Incorporate Form II in case of newly incorporated company and Form A/ Form C whichever is applicable; and Form 29 in already incorporated companies 11. Certified copy of Form 29 duly registered with SECP showing the details of all the directors (Not applicable for newly formed Companies). 12. For newly formed Companies, list of directors/members as per certified copies of Memorandum and Articles of Association. 13. For Individual (Natural Person) shareholders holding 20% or above stake in company / corporation, photocopies of identity documents as per S. No 1 above shall also be obtained; and 14. For legal persons holding shares equal to 20% or above in an entity, identification and verification of individual (natural person) shareholders holding shares equal to 20% or above of that legal person- Plus any document e.g. form-A depicting shareholding should also be obtained enabling CSU and Branches to determine individuals having shareholding 20% or more in an entity having 20% or more stake in our customer entity.
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<p>10.</p>	<p>Branch Office or Liaison Office of Foreign Companies</p>	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Valid copies of identity document as per Sr.No.1 above of all the associates and authorized signatories 2. A copy of permission letter (NOC) from the relevant authority i.e. Board of Investment (BOI) 3. Attested copy of membership certificate of a registered body / association / trade license, only if the

		<p>entity is member of a trade body/association or having a trade license.</p> <ol style="list-style-type: none"> 4. Resolution of Board of Directors for opening of account specifying the person(s) authorized to open and operate the account. 5. Notarized copy of Power of Attorney in favor of a person representing entity in Pakistan duly signed by all the directors / associates. Further the said document shall be duly attested by Embassy of Pakistan in originating country or vice versa. 6. Certified Copy of Memorandum & Articles of Association duly attested by Embassy of Pakistan in originating country or vice versa. 7. Certified Copy of Certificate of Incorporation duly attested by Embassy of Pakistan in originating country or vice versa. 8. Updated list of director on business letter head duly attested by Embassy of Pakistan in originating country or vice versa. 9. Certified copy of Certificate of Commencement of Business (For Public Limited Companies only) duly attested by Embassy of Pakistan in originating country or vice versa. In case the document is not applicable in the country of origin, then disclosure of fact on business letterhead is required. 10. Shareholding certificate to identify 20% and more stakes in entity. 11. In case of a Foreign Based Company registered in Pakistan the following documents shall be obtained in addition to above i.e. Form 38, Form 39 , Form 40 , Form 41 , Form 42, Form 43 duly certified by SECP. 12. Certified copies all of Form II about particulars of directors, Principal Officer etc. in case of newly registered branch or liaison office of a foreign company 13. Certified copies all of Form III about change in directors, principal officers etc. in already registered foreign companies branch or liaison office of a foreign company 14. Print out of screening check (NFS) for all the Associate and with business name duly signed by BOM/BM 15. Print out of Biometric Verification Report (BIOSYS) against all the authorized signatories only 16. Print out of VERYSIS is required against all the partners who are not identified as authorized signatory. 17. Entity Self Certification Form is required as per CRS guidelines.
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	<p>NGO/NPO/Charities</p>	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <p>Photocopy of identity document of the following shall be obtained:</p> <p>(a) authorized person(s) (b) Members of Governing Body /Executive Committee, if it is ultimate governing body.</p> <ol style="list-style-type: none"> 1. Resolution of the Governing body / Executive Committee, if it is the ultimate governing body, for opening of account & authorizing the person(s) to open & operate the account. 2. Certificate of Registration. 3. By Laws / Rules & Regulation (Duly notarized). 4. List of Executive Committee members / Governing body on business letterhead with their actual professions 5. Incorporation Form II in case of newly incorporated company and Form B-29 in case of already incorporated company 6. Annual Account OR 7. An undertaking and declaration signed by the Governing body / Board of trustees / Executive Committee on business letterhead on behalf of the entity mentioning ultimate control, purpose and source of fund as per compliance circular no JSBL/COMP/001/2021 8. An undertaking signed by the Executive Committee members / governing body on business letterhead on behalf of the entity mentioning that whenever any change takes place in the person(s) authorized to operate the account, then the Bank will be informed immediately. 9. Compliance and Business Head approval required due to High-risk. 10. Print out of screening check (NFS) for all the Associate and with entity name duly signed by BOM/BM. 11. Print out of Biometric Verification Report (BIOSYS) against all the authorized signatories only.

		<p>12. Print out of VERYSIS is required against all the members / associates who are not identified as authorized signatory.</p> <p>13. Entity Self Certification Form is required as per CRS guidelines.</p> <p>14. Form W-9 is required in case account pertain to US entity.</p> <p>15. NOC/permission required from EAD (Economic Affairs Division) under Interior Ministry to received foreign donations, gifts and funds etc.</p> <p style="text-align: center;">OR</p> <p>16. An undertaking from customer is required sated that No foreign donations, gifts and funds etc. will received in that account</p> <p>17. Charity commission license require from concern authority of respective province</p> <p>All entity documents shall be attested by Managing Trustee / Chairman / Member / President & mark original seen by concerned RM / BM</p>
<p>11.</p>	<p>Trust, Clubs, Societies and Associations etc.</p>	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <p>Photocopy of identity document of the following shall be obtained:</p> <p>(a) authorized person(s)</p> <p>(b) members of Governing Body/Board of Trustees /Executive Committee, if it is ultimate governing body</p> <p>(c) settlor, the trustee(s), the protector (if any), the beneficiaries or class of beneficiaries</p> <ol style="list-style-type: none"> 1. Resolution of the Governing body / Board of trustees / Executive Committee, if it is the ultimate governing body, for opening of account & authorizing the person(s) to open & operate the account 2. Certificate of Registration / Instrument of trust 3. Trust Deed / By Laws / Rules & Regulation (Duly notarized) 4. List of trustees / Executive Committee members / Governing body on business letterhead with their actual professions 5. An undertaking signed by the Governing body / Board of trustees / Executive Committee on business letterhead on behalf of the entity mentioning ultimate control, purpose and source of fund. 6. An undertaking signed by the Governing body / Board of trustees / Executive Committee on business

		<p>letterhead on behalf of the entity mentioning that whenever any change takes place in the person(s) authorized to operate the account, then the Bank will be informed immediately.</p> <ol style="list-style-type: none"> 7. Compliance and Business Head approval required due to High-risk. 8. Print out of screening check (NFS) for all the Associate and with entity name duly signed by BOM/BM. 9. Print out of Biometric Verification Report (BIOSYS) against all the authorized signatories only 10. Print out of VERYSIS is required against all the members / trustees / associates who are not identified as authorized signatory. 11. Entity Self Certification Form is required as per CRS guidelines. 12. Form W-9 is required in case account pertain to US entity. 13. NOC/permission required from EAD (Economic Affairs Division) under Interior Ministry to received foreign donations, gifts and funds etc. <p style="text-align: center;">OR</p> <ol style="list-style-type: none"> 14. An undertaking from customer is required sated that No foreign donations, gifts and funds etc. will received in that account 15. Charity commission license require from concern authority of respective province, if applicable <p>All entity documents shall be attested by Managing Trustee / Chairman / Member / President & mark original seen by concerned RM / BM</p>
12.	Minor Accounts	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Valid copy of identity document as per Sr.No.1 above of the guardian of the minor together with BIOSYS / VERYSIS. 2. Form-B/Juvenile card issued by NADRA to children under the age of 18 years. 3. Guardianship Certificate from the competent court, in the absence of natural guardians (Parents). 4. Print out of screening check (NFS) for Guardian duly signed by BOM/BM 5. Proof of Business/Source of Income document of guardian 6. Regional Head business approval is required if guardian fall as HIGH RISK.
13.	Agents Accounts	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p>

		<ol style="list-style-type: none"> 1. Certified copy of “Power of Attorney” or “Notarized Agency Agreement”. In case of a foreign entity the said document needs to be attested by the Pakistan Embassy in the originating country or vice versa. 2. Photocopy of identity document as per Sr. No 1 above of the agent and principal. 3. Print out of screening check (NFS) for all the Associates. 4. The relevant documents / papers from Sr. No 7,8,9 and 11 if agent or the principal is not a natural person
14.	Executors and Administrators	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. A certified copy of Letter of Administration or Probate. 2. Photocopy of identity document as per Sr.No 1 above of the Executor / Administrator. 3. Print out of screening check (NFS) for all the Associates. 4. The relevant documents / papers from Sr.No 3 to 7, if Executor/Administrator is not a natural person
15.	Government Accounts	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Administrative authority/resolution in respect of authorized signatory to open & operate account on behalf of Govt. Institution & the said document shall be duly endorsed by the Ministry of Finance or Finance department of the concerned Govt (Provincial/Federal) 2. Photocopy of identity document as per Sr. No 1 above of the concerned Govt. officials as well as the authorized signatory. 3. Copy of Govt. Notification /Gazette regarding the appointment of authorized signatory as well as Govt official delegating the powers to open & operate the account on behalf of Govt. Institution. 4. Certified copies of By Laws / Rules & Regulations 5. Account opening request shall be approve by the concern ministry of finance or finance department. 6. Print out of screening check (NFS) for all the Associate and with entity name duly signed by BOM/BM 7. Print out of Biometric Verification Report (BIOSYS) against all the authorized signatories only 8. Print out of VERYSIS is required against all the members / trustees / directors / associates who are not identified as authorized signatory. 9. Entity Self Certification Form is required as per CRS guidelines. 10. Copy of ID document as mentioned in Serial No 1 is not mandatory for all the associates except the authorized

		signatories. However, copy of Verysis must be obtain; where copy of ID document cannot furnish the respective entity. (For Limited corporation/companies belong to Government/Semi Government entities only)
16.	SCRA account for Non-Resident individual	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Request to Open a SCRA account 2. Power of Attorney in favor of Bank – Refer to FT deptt 3. Fax indemnity (if applicable) - Refer to FT deptt 4. Standing Instruction - Refer to FT deptt 5. CDC Account Opening Form completely filled & signed by the customer - Refer to FT deptt <p>Note:</p> <ul style="list-style-type: none"> • All the above-mentioned documents shall be attested by the Embassy of Pakistan in the originating country or vice versa. Further all the documentation shall be mark original seen by the concerned RM / BM.
17.	SCRA account for Non-Resident Entity	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Board Resolution (with special reference to open SCRA & CDC sub account). 2. All applicable documentation as stated in Serial No 7 to 11; keeping in view the entity status. 3. Power of Attorney in favor of Bank – Refer to FT deptt 4. Fax indemnity (if applicable) - Refer to FT deptt 5. Standing Instruction - Refer to FT deptt <p>Note:</p> <ul style="list-style-type: none"> • All the above-mentioned documents shall be attested by the Embassy of Pakistan in the originating country or vice versa. Further all the documentation shall be mark original seen by the concerned RM / BM.
18.	Joint Venture	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Complete documents of entities involve in joint venture as per entities documents advise above in Serial No 7 to 11. 2. Board resolution/POA in favor of the person(s) authorizes to execute Joint venture agreement. 3. Print out of screening check (NFS) for all the Associate and with entity name duly signed by BOM/BM 4. Joint venture agreement duly notarizes by notary public. 5. Resolution for opening of account & authorizing the person(s) to operate the account.

<p>19.</p>	<p>Recognized Provident/Pension/Gratuity Fund</p>	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <p>Photocopy of identity document of the following shall be obtained:</p> <p>(a) authorized person(s)</p> <p>(b) Board of Trustees</p> <p>(c) settlor, the trustee(s), the protector (if any), the beneficiaries or class of beneficiaries</p> <ol style="list-style-type: none"> 1. Resolution of the Board of trustees, if it is the ultimate governing body, for opening of account & authorizing the person(s) to open & operate the account 2. Certificate of Registration / Instrument of trust / Recognition of trust deed 3. Trust Deed required (Duly notarized) 4. List of trustees on business letterhead. 5. Print out of screening check (NFS) for all the Associate and with entity name duly signed by BOM/BM. 6. Print out of Biometric Verification Report (BIOSYS) against all the authorized signatories only 7. Print out of VERYSIS is required against all the trustees / associates who are not identified as authorized signatory. 8. Entity Self Certification Form is required as per CRS guidelines. 9. Form W-9 is required in case account pertain to US entity. <p>All entity documents shall be attested by Managing Trustee / Chairman / Member / President & mark original seen by concerned RM / BM</p>
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20.	Armed Forces	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <ol style="list-style-type: none"> 1. Complete filled & signed Account Opening Form along with a set of Specimen Signature Card. 2. Account Opening request duly signed by Authorized signatory 3. Valid & Attested CNIC copy of authorized signatory. 4. Biometric Verification of authorized signatory. 5. Screening report shall be submitted in the name of customer & its respective associates. 6. Manual KYC.
21	RDA Non-Resident /Resident Pakistanis	<ol style="list-style-type: none"> 1. Customer LIVE picture 2. Original scanned CNIC/ NICOP/POC 3. Original scanned Passport' (first 2 pages) (Pakistani and/or foreign country) 4. Proof of non-resident status' (e.g. scanned copy of POC, visa, entry/exit stamps, etc.) 5. Income Proof 6. Customer signature image 7. NADRA Verysis 8. FBR wealth statement declaring foreign assets held abroad (Applicable for Resident Pakistanis only)
22	<p>Freelancer</p> <p><u>Small businesses and professions including freelance professionals</u></p>	<p>In addition to the documents mentioned at serial no 1 following additional documents are also required.</p> <p>Any one of the following documents:</p> <ol style="list-style-type: none"> 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 freelance earnings issued by either of the approved platforms, for instance, an earning certificate or payment invoice in the name of the customer. List of registered platforms include Upwork, Fiverr, Toptal, Freelancer.com, Guru & Flexjobs
22	Mobile Account Opening / BLINK (Refer Annexure C)	<ol style="list-style-type: none"> 1. Customer LIVE picture 2. Front and Back side images of Pakistani ID document 3. Income Proof 4. Customer signature image 5. Self-Declaration 6. NADRA verysis

<p>23</p>	<p>BLINK ON BRANCH</p>	<ol style="list-style-type: none"> 1. Front and Back side images of ID document 2. Images of valid VISA (Resident Foreign National) 3. Income Proof 4. Customer signature image / SS Card 5. Biometric Verification for Pakistani Nationals 6. Call Report 7. Form W9, CRS Undertaking (If applicable)
<p>24</p>	<p>Mentally Disordered Person Account</p>	<ol style="list-style-type: none"> 1. Copy of applicable valid identity documents of mentally disordered person and court appointed manager under the applicable laws related to mental health 2. Certified true copy of court order for appointment of manager for mentally disordered person. 3. Verification of identity document through biometric verification from NADRA for both persons i.e. mentally disordered person and the manager appointed by court. In this regard SBP REs shall refer for further guidance Para 5 Regulation - 2 of this document. 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 should be conducted / completed for both persons. 7. In case of change of manager by the court, the CDD formalities will be conducted for the new appointed manager by the bank afresh.

Annexure-C

Indicative List of Documents to Assess the “Profession and Source of Income/Fund”

Self-employed/ Non-Salaried / Unemployed Persons		Employed/ Salaried Persons	
Proof of Business/ Work* (Any one of the following documents should suffice)	Source of Income/ Funds* (Any one of the following documents should suffice)	Proof of Profession* (Any one of the following documents should suffice)	Source of Income/ Funds* (Any one of the following documents should suffice)
<ul style="list-style-type: none"> • Business/ Proprietor Letter Head; or any other Proof of Self Employment (e.g. Lawyer/ Doctor/ Consultant/ Freelancers/ Grocery Store/ Medical Store/ Labor Work etc.), OR • Partnership/ Business Deed, OR • Self-employed or unemployed women – Self-declaration • Valid Student ID Card/ Letter from Educational Institute, OR • Valid Work Permit showing Business/ Nature of Work etc. OR • Self-Declaration (In case of ADA, ADRA, and Freelancer Digital Account), OR • Any other Document evidencing the Profession 	<ul style="list-style-type: none"> • Receipt of Payment against the Work, OR • Account Statement, OR • Particulars of Income/ Funds Providers (e.g. Family Members/ Guardian/ Stipends/ Social Benefits etc.), OR • Tax Statement/ Return/ Certificate, OR • Self-Declaration (In case of ADA, ADRA, and Freelancer Digital Account), OR • Any other Document evidencing Source of Income 	<ul style="list-style-type: none"> • Valid Job/ Employee Card, OR • Employer/ Job Certificate, OR • Employment Contract, OR • Employer Letter, OR • Work Permit showing Profession/ Employment Details, OR • For Retired Persons, a copy of Retirement Letter/ Proof of Retirement, OR • Self-Declaration (In case of ADA, ADRA, and Freelancer Digital Account), OR • Any other Document evidencing the Profession. 	<ul style="list-style-type: none"> • Latest Salary Slip, OR • Salary Certificate, OR • Payment Slips/ Record, OR • Account Statement, OR • Tax Statement/ Return/ Certificate, OR • For Retired Persons, an evidence of Terminal Benefits/ Pension Book etc., OR • Self-Declaration (In case of ADA, ADRA, and Freelancer Digital Account), OR • Any other Document evidencing Source of Income

As an alternate to above, customer can provide the following as source of income/ funds:	
<ul style="list-style-type: none"> • Inheritance, OR • Agriculture income, OR • Investment in securities, bonds, shares, etc., OR • Investment in property, OR • Rental Income, OR • Interest income 	Both Salaried/ Non-Salaried/ Self-employed/ unemployed may derive their income funds from these sources as well.