

MANDATORY KYC DOCUMENTATION FOR BOOKING OF MUTUAL FUNDS FOR INDIVIDUAL INVESTORS			
S.No	Particulars	Source of Investment	Supporting KYC Documents
1.	Salaried Employee	Salary	<p>1a. A photocopy of any one of the following valid identity documents;</p> <p>(i) Computerized National Identity Card (CNIC) issued by NADRA.</p> <p>(ii) National Identity Card for Overseas Pakistani (NICOP) issued by NADRA.</p> <p>(iii) Pakistan Origin Card (POC) issued by NADRA.</p> <p>(iv) Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (local currency account only).</p> <p>(v) Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only).</p> <p>1b. In case of a salaried person, in addition to CNIC, an attested copy of his service card or certificate or letter on letter head of the employer will be obtained.</p> <p>1c. Salary Slip OR</p> <p>1d. Employment /Appointment Letter (showing remuneration package) and bearing Sales Person sign & stamp).</p> <p>NOTE: Copies of the documents will be valid subject to review of the original documents by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.</p>
2.	Self Employed	Business Income (Sole Proprietor)	<p>1. Declaration on Business Letter Head</p> <p>2. Any document to prove source of funds (such as bank statement (3 months), income tax returns, payment receipts / invoices, etc.)</p> <p>(i) Photocopy of identity document as per Sr. No. 1 above of the proprietor (along with 'original seen' stamp and signature of the sales person).</p> <p>(ii) Copy of registration certificate for registered concerns.</p> <p>(iii) Copy of certificate or proof of</p>

			<p>membership of trade bodies etc., wherever applicable.</p> <p>(iv) Declaration of sole proprietorship on business letter head.</p> <p>(v) Account opening requisition on business letters</p> <p>VI) Registered/Business address along with a letter from sales person confirming his visit to the place of business as per the specified format.</p>
3.	Retired	Retirement Savings	<p>1a. Retirement Letter OR</p> <p>1b. Settlement Letter (proceeds received should justify the investment amount)</p> <p>NOTE: Copies of the documents will be valid subject to review of the original documents by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.</p>
		Pension	<p>1. Pension Book (proceeds received should justify the investment amount)</p> <p>NOTE: Copy of the pension book will be valid subject to review of the original document by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.</p>
4.	Dependent (House Wife, Single etc.)	Husband / Siblings / Children's Salary (Supporter)	<p>1. Supporter's CNIC and declaration letter (as per agreed format)</p> <p>2a. If Supporting Source (husband/ Children/ Sibling) is salaried - the same requirements as S.No.1 OR</p> <p>2b. If Supporting Source (husband/ Children/ Sibling) has Business Income - same requirements as S.No.2</p> <p>2c. In case of Minor accounts</p> <p>I) Photocopy of Form-B, birth certificate of student ID card (as appropriate)</p> <p>II) Photocopy of identity document as per Sr. no 1 above of the guardian of the minor.</p> <p>NOTE: Copies of the documents will be valid subject to review of the original documents by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.</p>
		Savings	<p>1. Last 1 year's Bank Statement (the average balance on Statement should justify the investment amount)</p>

		Liquidation of Another Investment	1. Evidence of liquidation 2. Bank Statement showing credit of encashment proceeds
		Inheritance	1. Succession Certificate OR 2. Heirship Certificate OR 3. Any other legal document proving the inheritance NOTE: Copies of the documents will be valid subject to review of the original documents by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.
5.	Unemployed	Savings	1. Last 1 year's Bank Statement (the average balance on Statement)
		Liquidation of Another Investment	1. Evidence of liquidation 2. Bank Statement showing credit of encashment proceeds
		Inheritance	1. Succession Certificate OR 2. Heirship Certificate OR 3. Any other legal document proving the inheritance NOTE: Copies of the documents will be valid subject to review of the original documents by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.
		Disposal of Assets	1a. Sale Deed OR 1b. Any Document proving the sale transaction and justifying the investment amount. NOTE: Copies of the documents will be valid subject to review of the original documents by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.
		Previously Employed	1. Any Document proving/justifying the source of funds being invested
		Student	1. Student Card issued by Educational Institute 2. Parent/Guardian's CNIC 3a. If Parent/Guardian's Source is salaried - same requirements as S.No.1 3b. If Parent/Guardian's Source is business - same requirements as S.No.2

			NOTE: Copies of the documents will be valid subject to review of the original documents by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.
		Gifts	1. Any document proving/justifying the income of the transferor 2. Gift letter
6.	Landlord	Rental Income	1. Rental Agreement justifying the investment amount NOTE: Copies of the documents will be valid subject to review of the original documents by the relevant sales person along with stamp and signature of 'original seen' on such copies by the sales person.
		Agriculture Income	1a. Latest Wealth Statement OR 1b. Any other document through which his/her source of income can be determined AND 2. Last 12 months Bank Statement

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