

## CKO

### VERIFICATION OF OCCUPATION DOCUMENTS

Sr #	Occupation	Documents required to verify occupation	Documents required to verify income
1	Agriculturist	<ol style="list-style-type: none"><li>1. Attested copy of Lease documents/pass book (Fard/Khaata)</li><li>2. Contract document</li></ol>	<ul style="list-style-type: none"><li>• Contract document</li><li>• Bank Statement</li></ul>
2	Retired Person	<ol style="list-style-type: none"><li>1. Pension book/Pension card</li><li>2. Last Job release letter</li><li>3. Attested copy of any other proof of retirement and income</li></ol>	<ul style="list-style-type: none"><li>• Pension book</li><li>• Bank statement</li><li>• If not doing a business, his annual pension will be his annual income</li><li>• If doing a business, he has to provide documents as shown in occupation "BUSINESS"</li></ul>
3	Professional	<ol style="list-style-type: none"><li>1. Copy of degree</li><li>2. Letter from employer</li></ol>	<ul style="list-style-type: none"><li>• Attested copy salary slip</li><li>• Employer certificate</li><li>• Any other certificate to verify BONUS or any other benefit received other than salary slip</li><li>• Bank Statement</li></ul>
4	Business	<ol style="list-style-type: none"><li>1. Incorporation certificate</li><li>2. Tax return</li><li>3. Partnership agreement</li><li>4. Form 29 (to built relation)</li></ol>	<ul style="list-style-type: none"><li>• Bank Statement</li><li>• Dividend Warrant</li></ul>
5	Student	<ol style="list-style-type: none"><li>1. Copy of latest &amp; valid ID card or letter from educational institute</li><li>2. Proof of earning of father / mother/ guardian</li><li>3. CNIC of father / mother/ guardian</li></ol>	<ul style="list-style-type: none"><li>• Guardian's proof of income</li><li>• Affidavit/ undertaking from guardian for distribution</li></ul>

6	Service	<ul style="list-style-type: none"> <li>• Appointment letter</li> <li>• Employer certificate</li> </ul>	<ul style="list-style-type: none"> <li>• Attested copy salary slip</li> <li>• Employer certificate</li> <li>• Any other certificate to verify BONUS or any other benefit received other than salary slip</li> <li>• Bank Statement</li> </ul>
7	House Wife	<ol style="list-style-type: none"> <li>1. Proof of earning of spouse</li> <li>2. CNIC of spouse (to establish relationship)</li> </ol>	<ul style="list-style-type: none"> <li>• Spouse's proof of income</li> <li>• Affidavit/ undertaking from spouse for distribution</li> </ul>
8	House Hold	<ol style="list-style-type: none"> <li>1. Proof of earning of father / mother/ guardian</li> <li>2. CNIC of father / mother/ guardian (to establish relationship)</li> </ol>	<ul style="list-style-type: none"> <li>• Guardian's proof of income</li> <li>• Affidavit/ undertaking from guardian for distribution</li> </ul>
9	Business executive	<ol style="list-style-type: none"> <li>1. Appointment letter</li> <li>2. Employer certificate</li> </ol>	<ul style="list-style-type: none"> <li>• Attested copy salary slip</li> <li>• Employer certificate</li> <li>• Any other certificate to verify BONUS or any other benefit received other than salary slip</li> <li>• Bank Statement</li> </ul>
10	Govt/ Public Sector	<ol style="list-style-type: none"> <li>1. Employment card</li> <li>2. Service letter</li> </ol>	<ul style="list-style-type: none"> <li>• Attested copy salary slip</li> <li>• Employer certificate</li> <li>• Any other certificate to verify BONUS or any other benefit received other than salary slip</li> <li>• Bank Statement</li> </ul>
11	Industrialist	<ol style="list-style-type: none"> <li>1. Certificate of incorporation</li> <li>2. NTN Certificate</li> <li>3. Form 29 ( to establish relation)</li> </ol>	<ul style="list-style-type: none"> <li>• Bank Statement</li> <li>• Dividend Warrant</li> </ul>
12	Others	Relevant document to prove occupation	<ul style="list-style-type: none"> <li>• Relevant document to proof of income</li> </ul>

Note:

1. Account opening will be rejected in case income bracket is greater than proof of income, however if income bracket is less than the proof of income, account opening will be allowed.
2. If someone has dual status of occupation he can select the one with higher income or can select "OTHERS" as occupation.
3. PMEX- what documents are provided by PMEX
4. If source of income of a person is nil however he has received some fund from inheritance... should we allow account opening?