



SBI NRI SERVICES
SMART BANKING

Account Opening Application

For Non-Resident Individuals



State Bank of India
THE BANKER TO EVERY INDIAN

For Office Use only:		Application type: <input type="checkbox"/> New <input type="checkbox"/> Update	
CIF for 1 st Applicant: _____	CIF for 2 nd Applicant: _____	Account No: _____	<input type="text" value="Initials"/>
C-KYC No. for 1 st Applicant: _____	C-KYC No. for 2 nd Applicant: _____	Documents Received: <input type="checkbox"/> Self-Certified <input type="checkbox"/> Notary	<input type="text" value="Initials"/>
NPWK Docket ID: _____	ATM Card PPK No: _____	ATM PIN PPK No: _____	<input type="text" value="Initials"/>
INB Kit No: _____	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Dispatched <input type="checkbox"/> Emailed	INB Rights: <input type="radio"/> Transaction <input type="radio"/> View	<input type="text" value="Initials"/>
Account opened on: <input type="text" value="ddmmYYYY"/>	ATM Card data transmitted on: <input type="text" value="ddmmYYYY"/>		<input type="text" value="Initials"/>
Nomination form entered on: <input type="text" value="ddmmYYYY"/>	Threshold (KYC) limit (₹): _____		
In-Person Verification carried out: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date: <input type="text" value="ddmmYYYY"/>	Emp Name: _____	Signature: <input type="text"/>
Emp Code: _____	Emp Designation: _____	Br Code: _____	
Whether self-certification & documents received as part of account opening process have been verified and found correct and reliable (<i>Branch to proceed with opening of account only when certification is Yes</i>): <input type="checkbox"/> Yes <input type="checkbox"/> No			
Remarks (If any): _____			
A/c opened by Computer Operator (Name): _____		Authorised Officer (Name & SS No): _____	AUTHORISED SIGNATORY

Important Note:

- You can open either of NRE or NRO Savings Bank account or both, using one single application by making appropriate selection on page no 6.
- If you already have a Resident Indian (Domestic) account and wish to open a NRE / NRO account, then existing account either needs to be converted into NRO account or to be closed. In order to convert existing account to NRO account, provide existing account details on page no 2 & 4 and send it to your home branch for the conversion along with the third party attested copies of documents as per Identification documents table given below.
- If you already have either of NRE or NRO Savings Bank account with us and wish to open a new NRO / NRE Savings Bank account, then fresh identification documents and attestation of application is not required if you meet following criteria. Please provide account number(s) in last section of page no 3 & 5 accordingly.
 - The existing NRE / NRO account should have been opened in the preceding two years and it should be KYC compliant or if existing NRE / NRO account was opened 2 years back but you have already submitted fresh set of identification documents in last 2 years to make it KYC compliant
 - Specimen signature in the account opening application matches with the signature in your existing account
 - No change in any of other details such as address, passport details, visa details, mobile number etc.

Guidance for filling Account Opening Application:

- Please fill up in BLOCK letters only and use black ink for signature. Signature in capital letters are not acceptable. Please leave one box blank between two words.
- Name mentioned and signatures in application and all Identification Documents should be legible and same
- Please use uniform signatures across all places in application (at A1, A2, A3 & A4 for 1st Applicant & B1, B2, B3 & B4 for 2nd Applicant) and in your all future banking transactions with us
- Each applicant has to affix a passport size photograph in the box provided on page numbers 3 & 5. Please also enclose another photograph for affixing on the Passbook
- If any of the proof for identification being given for KYC is in foreign language, then certified translated copy of same has to be given. Translation can also be done by the applicant himself / herself on plain paper along with attestation by: SBI Foreign Office / Notary Public / Indian Embassy / High Commission
- For minors, where proof of identity/ tax residency/ address is not available, the same will be provided by Father/Mother/Natural Guardian
- You should authenticate corrections/alterations if any with full signature in the account opening application

Documents to be sent along with Account Opening Application:

- One passport size photograph, which will be affixed on the Passbook
- Proofs for Status, Identity, Tax Residency, Current Address, Permanent Address and Additional proof as per Identification Documents table
- Initial Remittance (Cheque or Draft) should be drawn in favour of "State Bank of India A/c <Applicant's name>"

In case you are not visiting our Branch, then you have to get the signatures in the application and Identification Documents attested by any of the below from your present country of residence: SBI Foreign Office (wherever it is permitted to attest) / Notary Public / Indian Embassy / High Commission

Identification Documents (Please give certified translated copy of proof wherever it is in foreign language)

Proof of Status	<p>Anyone of the following:</p> <p>1. For NRIs: Any one of the following</p> <ol style="list-style-type: none"> Valid Visa / Work Permit Any one of the following for NRIs with Seafarer work profile: <ul style="list-style-type: none"> Valid Job Contract Continuous Discharge Certificate (CDC), if the disembarkation stamp on CDC is not more than 6 months old Expired contract letter (if the disembarkation stamp on CDC is not more than 6 months old) Last pay slip evidencing employment with a shipping company (not more than 6 months old) <p>2. For PIOs / OCIs: Any one of the following:</p> <ol style="list-style-type: none"> PIO Card/ OCI Card Relevant pages of Passport of parents or grand-parents, establishing their Indian Origin Marriage Certificate establishing spouse's Indian Origin
Proof of Identity	Relevant pages of Passport
Proof of Tax Residency (Required for each of TIN mentioned in Taxation Details section on page no 3 for 1 st applicant and on page no 5 for 2 nd applicant, if any)	<p>Anyone of the following:</p> <ol style="list-style-type: none"> Document mentioning Tax Identification Number (TIN) or functional equivalent Certificate of residence or any valid identification issued by an authorized Government body, including a Government agency or a municipality, of the country or territory of residence Any financial statement, third-party credit report, bankruptcy filing, or a report of the Government agency regulating the securities market
Current Address document (Overseas only) NRIs with seafarer work profile and on ship, can either give employer's overseas address or Indian address.	<p>Anyone of the following:</p> <ol style="list-style-type: none"> Relevant pages of Passport (mentioning overseas address) Self-declaration of address with positive confirmation by submitting a copy of any one of the following. Standard format can be downloaded from 'Download Forms' page of our website or please sign and write "Self declaration of overseas address for NRI account opening purpose" on the document itself. <ol style="list-style-type: none"> Government issued National Identity Card at the country of residence Driving License issued abroad Utility Bill (Electricity, Telephone, Gas) Original copy of latest overseas bank account or existing NRE / NRO account statement carrying overseas address Employer's certificate Address proof of the blood relative as per point a) to e) above (spouse, father, mother, sister, brother and child) with whom you are staying along with supporting proof of relationship (Passport, PAN Card, Driving License, Voter Identity Card, Aadhaar Card, Marriage Certificate, Birth Certificate)
Proof of Permanent Address (Overseas / Indian)	<p>Anyone of the following:</p> <ol style="list-style-type: none"> For NRIs: Any one of the following: <ol style="list-style-type: none"> Relevant pages of Passport Driving License Voter Identity Card Aadhaar Letter/Card NREGA Job Card For PIOs / OCIs: Relevant pages of Passport
Additional proof for applicants, who are not visiting our Branch for opening the account (non-face-to-face)	<p>Any one of the following:</p> <ol style="list-style-type: none"> Cheque drawn on the overseas Bank account Cancelled / Paid Cheque of the overseas Bank account Proof of Income / Pay Slip / Tax return

- Please open an account at your: _____ (Please specify your preferred Branch name, State & District)
- Please Re-KYC my existing NRI account no(s): _____ (Details on page no 6 are optional)
- Please re-designate my existing Resident Indian (Domestic) account no (s): _____ to NRO account.

Sole / First Applicant's Personal Details

Customer Type: Public Staff Senior Citizen: Yes No Minor: Yes No

Status: Non-Resident Indian (NRI) Person of Indian Origin (PIO) / Overseas Citizen of India (OCI)

Name (as mentioned in the passport): Mr. Ms. Mrs. Other _____

_____ First Name Middle Name Last Name / Surname

Maiden Name (If any): _____ First Name Middle Name Last Name / Surname

Father Name: _____ First Name Middle Name Last Name / Surname

Mother Maiden Name: _____

Guardian Name (For minor only): Mr. Ms. Mrs. Other _____

_____ First Name Middle Name Last Name / Surname

Date of Birth: Place of Birth: _____ Country of Birth: _____

Gender: Male Female Transgender Nationality: _____

Marital Status: Married Unmarried Others _____

Spouse Name: _____ First Name Middle Name Last Name / Surname (Required if Marital Status is Married)

PAN No. / Form 60: _____

Aadhaar No.: _____ (Optional)

PIO/OCI Card No.: _____ (Required if you are holding PIO/OCI card)

Current Address (Overseas Only)

Address Type: Residential or Business Residential Business Registered Office Unspecified

City/Town/District: _____ State: _____

PIN: _____ Country: _____

Permanent Address (Overseas / Indian)

Please tick (✓) if Permanent & Current Address are same (In such case, no separate proof of permanent address is required)

Address Type: Residential or Business Residential Business Registered Office Unspecified

City/Town/District: _____ State: _____

PIN: _____ Country: _____

Please tick where you would like to receive all correspondences - Current Address Permanent Address

Contact Details

Mob. No.* _____ ISD NUMBER _____ Tel. No.(Res) _____ ISD STD NUMBER _____ Tel. No.(Off) _____ ISD STD NUMBER _____

Fax No. _____ ISD STD NUMBER _____ Email Address*: _____ (*Mandatory if Internet Banking is required)

Passport Details

Passport No.	Issue Date	Place of Issue	Nationality	Valid upto

Visa / Work Permit Details (Not required for PIO/OCI status & NRIs with seafarer work profile and on ship)

Visa / Work Permit No.	Issue Date	Place of Issue	Valid upto

Please Re-KYC my existing NRI account no(s): _____ (Details on page no 6 are optional)

Please re-designate my existing Resident Indian (Domestic) account no (s): _____
_____ to NRO account.

Second Applicant's Personal Details

Customer Type: Public Staff Senior Citizen: Yes Minor: Yes

Status: Non-Resident Indian (NRI) Person of Indian Origin (PIO) / Overseas Citizen of India (OCI)

Name (as mentioned in the passport): Mr. Ms. Mrs. Other _____
First Name Middle Name Last Name / Surname

Maiden Name (if any): _____
First Name Middle Name Last Name / Surname

Father Name: _____
First Name Middle Name Last Name / Surname

Mother Maiden Name: _____

Guardian Name (For minor only): Mr. Ms. Mrs. Other _____
First Name Middle Name Last Name / Surname

Date of Birth: Place of Birth: _____ Country of Birth: _____

Gender: Male Female Transgender Nationality: _____

Marital Status: Married Unmarried Others _____

Spouse Name: _____
First Name Middle Name Last Name / Surname (Required if Marital Status is Married)

PAN No. / Form 60: _____

Aadhaar No.: _____ (Optional)

PIO/OCI Card No.: _____ (Required if you are holding PIO/OCI card)

Current Address (Overseas Only)

Address Type: Residential or Business Residential Business Registered Office Unspecified

City/Town/District: _____ State: _____

PIN: _____ Country: _____

Permanent Address (Overseas / Indian)

Please tick (✓) if Permanent & Current Address are same (In such case, no separate proof of permanent address is required)

Address Type: Residential or Business Residential Business Registered Office Unspecified

City/Town/District: _____ State: _____

PIN: _____ Country: _____

Please tick where you would like to receive all correspondences - Current Address Permanent Address

Contact Details

Mob. No.* _____ ISD NUMBER _____ Tel. No.(Res) _____ ISD STD NUMBER _____ Tel. No.(Off) _____ ISD STD NUMBER _____

Fax. No. _____ ISD STD NUMBER _____ Email Address*: _____ (*Mandatory if Internet Banking is required)

Passport Details

Passport No.	Issue Date	Place of Issue	Nationality	Valid upto

Visa / Work Permit Details (Not required for PIO/OCI status & NRIs with seafarer work profile and on ship)

Visa / Work Permit No.	Issue Date	Place of Issue	Valid upto

Please Open (Tick (✓) the account you wish to open)

Account	Type	Amount & Currency	Period
<input type="checkbox"/> Non Resident External (NRE) Account	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> Term Deposit <input type="radio"/> Special Term Deposit <input type="radio"/> Recurring Deposit		
<input type="checkbox"/> Non Resident Ordinary (NRO) Account	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> Term Deposit <input type="radio"/> Special Term Deposit <input type="radio"/> Recurring Deposit		
<input type="checkbox"/> Foreign Currency Non Resident [Bank](FCNR [B]) Account	<input type="radio"/> Term Deposit <input type="radio"/> Special Term Deposit		
<input type="checkbox"/> Resident Foreign Currency (RFC) Account	<input type="radio"/> Term Deposit <input type="radio"/> Special Term Deposit		

Mode of Operation

Self only Either or Survivor Former or Survivor Any one or Survivor Jointly

Services Required

1. **ATM-CUM-DEBIT Card:** (International card will not be issued for NRO Account) Required Not Required

Applicant no.	Card Type	Name as would appear on the card
1 st	<input type="checkbox"/> Domestic <input type="checkbox"/> International	
2 nd	<input type="checkbox"/> Domestic <input type="checkbox"/> International	

2. **INTERNET BANKING: Viewing rights:** 1st 2nd applicant **Transaction rights:** 1st 2nd applicant **Deliver Password through:** E-mail Courier

3. **SMS ALERTS:** Required Not Required **4. EMAIL ALERTS:** Required Not Required **5. CHEQUE BOOK:** Required Not Required

Details of Initial Remittance

Mode: Cheque Draft **Amount & Currency:** _____ **Remitting Bank Name:** _____

Payment & Maturity Instructions

Interest Payment (for TDR only)	Maturity Instructions (for TDR & STDR only)
<input type="checkbox"/> Transfer to A/c No. _____	<input type="checkbox"/> Renew Principal & Interest for _____ (Days / Months / Years)
<input type="checkbox"/> Issue a Cheque	<input type="checkbox"/> Renew Principal & payback Interest to A/c No. _____
Maturity Instruction (for RD only)	<input type="checkbox"/> Do not renew (Please tick one of the following):
<input type="checkbox"/> Payback Principal & Interest to A/c No. _____	<input type="radio"/> Transfer to A/c No. _____
<input type="checkbox"/> Create STDR for _____ (Days / Months / Years)	<input type="radio"/> Issue a Cheque

Declaration Cum Undertakings

- I/We hereby declare that the transaction(s) to be routed through my / our account does not involve and is not designed for the purpose of any contravention or evasion of the provisions of the PMLA or FEMA, 1999 or of any rule regulation, notification, direction or order made thereunder. I/We also hereby agree and undertake to give such information/documents before the Bank undertakes the transaction(s) and as may be required from time to time as will reasonably satisfy you about the transaction(s) in terms of the declaration. I/We also understand that if I/We refuse to comply with any such requirement or make unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention/evasion is contemplated by me/us and report the matter to Regulator / or otherwise also, as and when demanded by them.
- I/We hereby declare that I am / we are NRI(s) / PIO(s) / OC(s) and not residents of any country where opening or maintaining of the account is prohibited by the law and regulatory requirement of such country or by the applicable laws in India or by the Reserve Bank of India. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us and I/We agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, I/We are not eligible for any interest on the deposit made by me/us and the account may be closed.
- I/We agree to abide by the provisions of the NRO / NRE / FCNR (B) / RFC Account. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival, to re-designate my/our existing NRO / NRE / FCNR (B) account to a resident Indian account or RFC account as applicable.
- I/We agree that if the premature withdrawal is permitted at my/our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations, laid down by the Reserve Bank of India/State Bank of India in this regard.
- I/We authorise the bank to automatically renew the deposit on the due date for an identical period at the applicable ruling rates on date of maturity unless the instruction to the contrary from me/us is received by the Bank before maturity. I/We understand that the renewal will be in accordance with the provisions of the Reserve Bank of India / State Bank of India in force at the time of renewal.
- For Joint Accounts with 'Either or Survivor' or 'Anyone or Survivor' mode of operation, we have to advise that State Bank of India may pay to anyone of us, any day either before or on due date, on or after due date and where no due date is fixed, on demand, the principal along with interest. Payment to any one of us is discharge to the Bank from all of us, until you receive a notice contrary to it from both / all of us. In case of death of any one, amount is to be paid to the survivor(s).
- I/We have voluntarily applied for the Internet Banking Facility of the Bank, and request the Bank to send the Password to me / us through any of the electronic and technological mode for faster reach. I/We agree that the transactions & request executed in the account through internet & mobile under my/our User ID and Password will be legally binding on me/us, and I/We are responsible for maintenance of secrecy and confidentiality of the information passed on to me/us by the bank through internet/mobile/e-mail/telephone.
- I/We have read and understood the rules and regulations of the product(s) / service(s) / facilities (internet banking, ATM etc.) opted for and agree to abide by the terms and conditions relating to the conduct thereof and also any change brought about therein from time to time.
- I/We hereby declare that only legitimate dues in India will be deposited in my/our account with the prevailing stipulations, as laid down by the Reserve Bank of India.
- I/We hereby agree that the transactions in the above account will be governed by the applicable laws in India and all disputes or differences arising out of or related to or connected with transaction or matters in relation to the above account shall be subject to exclusive 'Jurisdiction of Indian Courts'.
- I/We undertake that the usage of the ATM cum Debit Card and/or ATM cum International Debit Card will be in accordance with the exchange control regulations in force. In the event of any contravention, I/We shall be liable for any action as stipulated under the relevant RBI guidelines/foreign exchange regulations under Foreign Exchange Management Act 1999 or any other Act in force as amended from time to time. I/We accept full responsibility for my/our ATM/Debit Card transactions and agree not to make any counter claims against the Bank in respect of these transactions.

A3 _____ Signature of 1st Applicant **B3** _____ Signature of 2nd Applicant

Form DA-1 (Nomination Form)

Required (Please fill following details) Not Required

Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits I/We _____ nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by State Bank of India, _____ (Name and address of branch / office in which the deposit is held)

Details of Deposit: Type of deposit: _____ Account number: _____ Additional Details _____

Details of the Nominee: Name: _____ First Name _____ Middle Name _____ Last Name / Surname _____

Relationship with the depositor: _____ Age: _____ Date of birth of nominee:

Address: _____ City: _____

PIN: _____ State: _____ Country: _____ **CIF No. of Nominee (to be filled by Bank):** _____

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. _____ age: _____ years Residing at _____

_____ to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Date:

Place: _____ **A4** _____ Signature of 1st Applicant* **B4** _____ Signature of 2nd Applicant*

Nomination Serial No.

(to be filled by Bank)

Signature/Thumb impression of 1 st Witness**	Name: _____ Address: _____	Signature/Thumb impression of 2 nd Witness**	Name: _____ Address: _____
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* Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor. ** Thumb impression(s) shall be attested by two persons.