**ACCOUNT OPENING FORM (Savings Bank and Current Account)**

**For Resident Individuals**

<table>
<thead>
<tr>
<th>Application Type</th>
<th>New</th>
<th>Update</th>
<th>Branch to affix rubber stamp of Name and Code No.</th>
<th>(Mandatory for KYC update request)</th>
</tr>
</thead>
</table>

**Instructions**

1. For opening solely operated account of Minor, complete KYC documents of the Minor will have to be provided.
2. Fields marked asterisk (*) are not mandatory.
3. In case of illiterate customers, Left Thumb Impression (LTI) to be affixed and verified.
4. Please affix a passport size photograph in the box provided. Also enclose another photograph for affixing in the pass book.
5. Please fill up in BLOCK letters only and use black ink for signature. Please leave one box blank between two words. Tick (*) the appropriate boxes.

**Mode of Operation**

<table>
<thead>
<tr>
<th>No. of Applicants</th>
<th>Self only</th>
<th>Either or Survivor</th>
<th>Former or Survivor</th>
<th>Any one or Survivor</th>
<th>Jointly</th>
<th>Other</th>
</tr>
</thead>
</table>

**Ist/Sole Applicant**

- I do not have any account with SBI!
- I have an account with SBI & the account number is: [ ]

**Personal Details**

- **Customer Type:** Public, Staff, Senior Citizen: Yes, Minor: Yes
- **Residential Status:** Resident Individual, Non Resident Indian, Foreign National, Person of Indian Origin
- **Name:** (Same as ID proof) Mr., Mrs., Others
- **Maiden name (if Any):**
- **Mother’s Name:**
- **IT PAN:** OR Form 60
- **Date of Birth:**
- **Gender:** Male, Female, Transgender
- **Name of Father (Mandatory if PAN not submitted):**
- **Name of Spouse:**
- **Guardian’s Name (In case of Minor):**
- **City of Birth:**
- **Country of Birth:**
- **Nationality:** Indian, Others, Country Name

**Multiple Tax Residency:**

- YES
- NO
- **Additional Details for FATCA/CRS:** *(If applicant is resident outside India for TAX purpose)*
  - Foreign TIN Number 1:
  - TIN 1 Issuing Country:
  - Country 1 of Residence for TAX Purpose:
  - Foreign TIN Number 2:
  - TIN 2 Issuing Country:
  - Country 2 of Residence for TAX Purpose:

**Identification Details:**
Documents acceptable as proof of identity. Please tick the appropriate box (any one document) and give details:

- **PASSPORT**
- **VOTER’S IDENTITY CARD**
- **DRIVING LICENCE**
- **AADHAAR LETTER/CARD**
- **NREGA CARD**
- **PAN CARD**
- **OTHER OFFICIALLY VALID DOCUMENTS**
- **ID Card®**
- **Not Categorized®**

*Not to be accepted till RBI+GOI circulates detailed guidelines on it.*

Please attach one self-attested photocopy of the document. Originals thereof will have to be produced for verification.
### Add/Deletion of Related Person

#### KYC number (If available)
- Guardian of Minor
- Nominee
- Assignee
- Authorised Representative
- Beneficial Owner
- Beneficiary

### Details of Related Person

- **Name**
- **Passport**
- **Voter ID Card**
- **Driving Licence**
- **Aadhaar**
- **NREGA Card**
- **Pan Card**
- **Other Officially Valid Documents**

### Additional Details

#### Monthly Income Rs.
#### Net Worth (approx value) Rs.
#### Marital Status
- Married
- Unmarried
- Others

#### Religion*
- Hindu
- Muslim
- Christian
- Sikh
- Others

#### Educational Qualification
- Below SSC
- SSC
- HSC
- Graduate
- Post Graduate
- Professional
- Others

#### Occupation Type
- Service
- Private Sector Service
- Public Sector
- Government Sector
- others
- Processional
- Self employed
- Retired
- House Wife
- Student
- Business
- Not categorised

#### Address in the Jurisdiction Details where Applicant is Resident*
- Current Address
- Permanent Address
- Overseas Address
- Same as Correspondence/Local Address

- **Address**
- **City/Village:**
- **Sub-District:**
- **Country Name:**
- **PIN:**
- **District:**
- **State:**

#### Correspondence / Local Address details

- **Address type:** Residential or Business
- **Address:**
- **City/Village:**
- **Sub-District:**
- **Country Name:**
- **PIN:**
- **District:**
- **State:**

#### Other Officially Valid Documents
- Passport Expiry Date:
- Driving License Expiry Date:
- Aadhaar:
- Voter ID Card:
- NREGA Job Card:
- Others:

#### Remarks

---

*If your Details and Address are different from proof of address, please mention the reason for the same in Remarks*
2nd Applicant

Personal Details

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

Residential Status: □ Resident Individual □ Non Resident Indian □ Foreign National □ Person of Indian Origin

Name (Same as ID proof): □ Mr. □ Ms. □ Mrs. □ Other

Maiden name (If Any): □

Mother's Name: □

Date of Birth: □

Gender: □ Male □ Female □ Transgender

IT PAN: □ OR Form 60 □ UIN/Aadhaar No.: □

Name of Father (Mandatory if PAN not submitted)*

Guardian's Name (In case of Minor): □

City of Birth: □

Country of Birth: □

Nationality: □ Indian □ Others □ Country Name: □

Multiple Tax Residency: □ YES □ NO □ Additional Details for FATCA/CRS *(If applicant is resident outside India for TAX purpose)

Foreign TIN Number 1: □

TIN 1 Issuing Country: □

Country 1 of Residence for TAX Purpose: □

Foreign TIN Number 2: □

TIN 2 Issuing Country: □

Country 2 of Residence for TAX Purpose: □

Identification Details: Documents acceptable as proof of identity. Please tick the appropriate box (any one document) and give details:

□ PASSPORT Document No.: □ Passport Expiry Date: □

□ VOTER'S IDENTITY CARD Issued by: □ Issued at: □ Issue date: □

□ DRIVING LICENCE Expiry Date: □

□ AADHAAR LETTER/CARD

□ NREGA CARD

□ PAN CARD

□ OTHER OFFICIALLY VALID DOCUMENTS

□ ID Card@ Issue date: □

□ Not Categorized@

@ Not to be accepted till RBI GOI circulates detailed guidelines on it.

Proof of Address

□ Current □ Permanent □ Overseas Address

Address type: □ Residential or Business □ Residential □ Business □ Registered office □ Unspecified

Proof of Address: □ Passport □ Driving Licence □ Aadhaar □ Voter ID Card □ NREGA Job Card □ Others

Address: □

City/Village: □

Sub-District: □

Country Name: □

Telephone (Res.): □

Mobile No.: □

Email Address: □

Telephone (Off.): □

Fax no.: □

Address in the jurisdiction Details where Applicant is Resident: (all the details same as Permanent Address) □ YES □ NO
### Correspondence / Local Address details

<table>
<thead>
<tr>
<th>Address type</th>
<th>Residential or Business</th>
<th>Residential</th>
<th>Business</th>
<th>Registered office</th>
<th>Unspecified</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City/Village</th>
<th>PIN</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub-District</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country Name</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Address in the Jurisdiction details where the applicant is Resident outside India for Tax purposes

<table>
<thead>
<tr>
<th>Same as</th>
<th>Current Address</th>
<th>Permanent Address</th>
<th>Overseas Address</th>
<th>Same as Correspondence/ Local Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City/Village</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Sub-District</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country Name</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Additional Details

- **Monthly Income**: Rs.
- **Net Worth (approx value)**: Rs.
- **Marital Status**: Married
- **Religion**: Hindu
- 
- **Category**: General
- **Educational Qualification**: Below SSC
- **Occupation Type**: Service
- **Organisation's Name**: 
- **Designation/Profession**: 
- **Nature of Business**: 

- **Addition of related Person**: Deletion of Related Person
- **KYC number (If available)**: 
- **Related Person type**: Guardian of Minor
- **Name**: Passport Expiry Date:
- **DRIVING LICENCE**
- **AADHAAR LETTER/CARD**
- **NREGA CARD**
- **PAN CARD**
- **OTHER OFFICIALLY VALID DOCUMENTS**

### Remarks

1. **Fatca & CRS Related Declaration cum undertaking**

   1. I/We hereby certify that I/we have declared my/our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 235(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.56/4.01.001/2015-16 dated 28 August 2015 in this regard.

   2. I/We understand and acknowledge that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of our account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) and/or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and/or other similar arrangements.

   3. I/We certify that the information provided by me/us as above is correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of my account as a US Reportable Account or Other Reportable Account or otherwise.

   4. I/We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above, as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh and valid self-certification along with documentary evidence.

   5. I/We also agree that my/my failure to disclose any material fact known to me/us, now or in future, may invalidate me from transacting in the account and State Bank of India would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by State Bank of India, under the guidelines issued by CBDT/RBI from time to time, if the deficiency is not remedied by me/us within the stipulated period.

   6. I/We also agree to furnish and intimate to State Bank of India any other particulars that are called upon me/us to provide on account of any change in law either in India or abroad in the subject matter herein.

   7. I/We shall indemnify State Bank of India for any loss that may be caused to State Bank of India on account of providing incorrect or incomplete information by me/us.
I/we affirm and declare that I/we have read over and understood the present rules and regulations of the Bank, and those relating to various services offered by the Bank — including but not limited to Debit Card, Internet Banking, SMS Banking, Tele-banking and other facilities. I/we agree to abide by the same as they are from time to time and also by those which would be amended further from time to time through Circulars, Notice Boards, Websites etc. I/we agree that the transaction requests received in above mentioned account through internet, mobile, tele banking under my/our User ID and Password will be legally binding on me/us. 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 hereby undertake to inform the Bank on any change in my/our communication address or constitution, and I/we shall submit the address proof in case of transfer of my/our account from one Branch to other Branch. I/we hereby declare that I/we have submitted the Aadhaar Card issued by UIDAI for identification and address proof towards the compliance of KYC norms under the PMLA, 2002. I/we hereby agree that the Bank may verify the same with the UIDAI, and authorize the UIDAI expressly to release the identity and address through biometric authentication to the Bank (applicable only where accounts are opened with Aadhaar).

INFORMATION ON PRODUCT AND SERVICES
To serve you better, we would like to communicate about updates on our various products and services, new products and features and special offers from our Bank and our Group Companies. Please give your consent to stay informed about these products and offers. Your consent: [ ] Yes [ ] No

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein immediately. I hereby declare that I/we may be held liable for it. My personal KYC details may be shared with Central KYC registry. I hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered Number if needed.

**DECLARATION:**
I/we affirms and declare that I/we have read over and understood the present rules and regulations of the Bank, and those relating to various services offered by the Bank — including but not limited to Debit Card, Internet Banking, SMS Banking, Tele-banking and other facilities. I/we agree to abide by the same as they are from time to time and also by those which would be amended further from time to time through Circulars, Notice Boards, Websites etc. I/we agree that the transactions & request executed in above mentioned account through internet, mobile, tele banking under my/our User ID and Password will be legally binding on me/us. 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 hereby undertake to inform the Bank on any change in my/our communication address or constitution, and I/we shall submit the address proof in case of transfer of my/our account from one Branch to other Branch. I/we hereby declare that I/we have submitted the Aadhaar Card issued by UIDAI for identification and address proof towards the compliance of KYC norms under the PMLA, 2002. I/we hereby agree that the Bank may verify the same with the UIDAI, and authorize the UIDAI expressly to release the identity and address through biometric authentication to the Bank (applicable only where accounts are opened with Aadhaar).

I have received the Welcome Kit containing INB Kit and ATM Card with PIN and understand there in case of any misuse/misplacement of the contents of the Kit, the Bank will not be liable for any loss.

**I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein immediately. I/we hereby declare that I/we may be held liable for it. My personal KYC details may be shared with Central KYC registry. I hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered Number if needed.**

I/we affirm and declare that I/we have read over and understood the present rules and regulations of the Bank, and those relating to various services offered by the Bank — including but not limited to Debit Card, Internet Banking, SMS Banking, Tele-banking and other facilities. I/we agree to abide by the same as they are from time to time and also by those which would be amended further from time to time through Circulars, Notice Boards, Websites etc. I/we agree that the transactions & request executed in above mentioned account through internet, mobile, tele banking under my/our User ID and Password will be legally binding on me/us. 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 hereby undertake to inform the Bank on any change in my/our communication address or constitution, and I/we shall submit the address proof in case of transfer of my/our account from one Branch to other Branch. I/we hereby declare that I/we have submitted the Aadhaar Card issued by UIDAI for identification and address proof towards the compliance of KYC norms under the PMLA, 2002. I/we hereby agree that the Bank may verify the same with the UIDAI, and authorize the UIDAI expressly to release the identity and address through biometric authentication to the Bank (applicable only where accounts are opened with Aadhaar).

INFORMATION ON PRODUCT AND SERVICES
To serve you better, we would like to communicate about updates on our various products and services, new products and features and special offers from our Bank and our Group Companies. Please give your consent to stay informed about these products and offers. Your consent: [ ] Yes [ ] No

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein immediately. I hereby declare that I/we may be held liable for it. My personal KYC details may be shared with Central KYC registry. I hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered Number if needed.
Form DA-I (Nomination form)

Nomination under section 45ZA of the Banking Regulation Act, 1949 and 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 Deposit, particulars where are given below, may be returned by State Bank Of India

Details of Deposit
Type of Deposit: ..................................................................................... Account Number: .............................................................................

Additional details, if any: .....................................................................................

Details of the Nominee
Name: ..................................................................................... Relationship with the Depositor: .....................................................................................

Date of Birth of nominee: .....................................................................................

Address: ..............................................................................................

City/Village: ..............................................................................................

Pin: ..............................................................................................

State: ..............................................................................................

As the nominee is a minor on this date, I/We appoint Shri/Smt/Kum. ..................................................................................... Age: ..................................................................................... Years: .....................................................................................

Address: ..............................................................................................

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

(Witness are required only in case of applicant is illiterate and is affixing thumb impression)

I want the name of the nominee to be printed on the passbook

Signature/Thumb impression of first witness
Name: ..............................................................................................

Address: ..............................................................................................

Signature/Thumb impression of second witness
Name: ..............................................................................................

Address: ..............................................................................................

FOR OFFICE USE/ATTESTATION (First Applicant)

Documents received: □ Self certified □ True copies □ Notary

Whether self-certification & documents received as part of account opening process have been verified and found correct, YSE/NO (Branch to proceed with account opening only when certification is (YES)

Official Name: ..............................................................................................

In person verification carried out and signature of the applicant verified by: ..............................................................................................

PF No. ..............................................................................................

Designation: ..............................................................................................

FOR OFFICE USE/ATTESTATION (Second Applicant)

Documents received: □ Self certified □ True copies □ Notary

Whether self-certification & documents received as part of account opening process have been verified and found correct, YSE/NO (Branch to proceed with account opening only when certification is (YES)

Official Name: ..............................................................................................

In person verification carried out and signature of the applicant verified by: ..............................................................................................

PF No. ..............................................................................................

Designation: ..............................................................................................

Open Account

Account number generated: .....................................................................................

Date: .............................................................................................. (Authorised signatory)

Queue No.  Initials

CIF
Account
CIF Linking
Personalised Chq
RINB
MBS
SMS Alert
Posting Restriction
Scanning
<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Father's Name (in case of individual)</td>
</tr>
<tr>
<td>2.</td>
<td>First Name</td>
</tr>
<tr>
<td>3.</td>
<td>Middle Name</td>
</tr>
<tr>
<td>4.</td>
<td>Surname</td>
</tr>
<tr>
<td>5.</td>
<td>Flat/Room No.</td>
</tr>
<tr>
<td>6.</td>
<td>Name of premises</td>
</tr>
<tr>
<td>7.</td>
<td>Block Name/No.</td>
</tr>
<tr>
<td>8.</td>
<td>Road/Street/Lane</td>
</tr>
<tr>
<td>9.</td>
<td>Area/Locality</td>
</tr>
<tr>
<td>10.</td>
<td>Town/City</td>
</tr>
<tr>
<td>11.</td>
<td>District</td>
</tr>
<tr>
<td>12.</td>
<td>State</td>
</tr>
<tr>
<td>13.</td>
<td>Pin Code</td>
</tr>
<tr>
<td>14.</td>
<td>Telephone Number (with STD Code)</td>
</tr>
<tr>
<td>15.</td>
<td>Mobile Number</td>
</tr>
<tr>
<td>16.</td>
<td>Amount of transaction (₹)</td>
</tr>
<tr>
<td>17.</td>
<td>Date of transaction</td>
</tr>
<tr>
<td>18.</td>
<td>In case of transaction in joint names, number of persons involved in the transaction</td>
</tr>
<tr>
<td>19.</td>
<td>Mode of transaction: □ Cash, □ Cheque, □ Card, □ Draft/Banker's Cheque, □ Online transfer, □ Other</td>
</tr>
<tr>
<td>20.</td>
<td>Aadhaar Number issued by UIDAI (if available)</td>
</tr>
<tr>
<td>21.</td>
<td>If applied for PAN and it is not yet generated enter date of application and acknowledgement number</td>
</tr>
<tr>
<td>22.</td>
<td>If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per Section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held</td>
</tr>
<tr>
<td>23.</td>
<td>Details of document being produced in support of identity in Column 4 to 13 (Refer instruction overleaf)</td>
</tr>
<tr>
<td>24.</td>
<td>Details of document being produced in support of address in Column 4 to 13 (Refer instruction overleaf)</td>
</tr>
</tbody>
</table>

**Savings Bank Rules (Abridged)**

**Know Your Customer Guidelines**

Any person fulfilling account opening requirements may, upon agreeing to comply with the prescribed rules, open a Savings Bank Account, provided she/he furnishes proof of identity and proof of address as required by the Bank. (Rule No.1)

**Nomination & Survivorship Facility**

The nomination facility is available on Savings Bank Accounts and the account holders are advised to avail of this facility for smooth settlement of claims by legal heirs in unforeseen circumstances. Nomination can be made in favour of only one nominee. In case they do not wish to make a nomination, the fact should be recorded on the account opening form under their full signature. Joint account with survivorship benefit can be operated by the survivor, in such circumstances. (Rule Nos. 10, 21)

**Types Of Accounts, Balance Slips & Service Charges**

The applicants can open an account either with chequebook facility or without chequebook. The current minimum quarterly average balances prescribed for these account types and the charges prescribed for non-maintenance of minimum balance, are available at the Banks website www.statenbankofindia.com and Contact Centre. The information can also be obtained from Branches. There is no ceiling on maximum balance in Savings Bank account, except for Minors account. (Rule Nos. 1, 12)

**Minors Accounts**

Minors who can adhere to uniform signature and are not less than ten years old can open accounts in their single name and maintain therein a maximum balance of Rs. 2,00,000/- (Rs. Two lacs only). Minors may open joint accounts with their guardians. (Rule No. 9)

**How To Open An Account?**

In ordinary course, applicant(s) should attend the Bank personally for completion of formalities for opening the account. They will duly fill in and sign the prescribed application form. Applicant(s) should submit KYC documents, declaration as applicable for IND / AAD, and two copies of his/her/their recently taken passport size photographs. Applicant(s) can also apply for opening an account online. Account holder signatures must be legible and well formed. Signatures should not be in capital or block letters. Each account will be given a distinctive account number. While dealing with the Bank, this number should be invariably quoted by the account holder(s). The account holders, in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Bank while operating the accounts and addressing any correspondence to the Bank. (Rule Nos. 7, 8, 9, 13)

**Pass Book**

The pass book and cheque book supplied to the account holder should be kept in a safe place. The Bank will not be responsible for any loss or incorrect payment attributable to the account holders neglect in this regard. (Rule Nos. 18, 29). For withdrawl made by means of a withdrawal form, the pass book must be presented. Withdrawals using cheque forms and Debit card can be effected without pass book. Deposits may be made without production of the pass book. (Rule No. 15) Pass book should be kept updated regularly. The pass book will be returned to the account holder immediately after completion of the transaction duly updated. In case it is not collected within a week, it will be returned to them by Registered A.D. Post/Courier at their cost. (Rule No. 16) The account holders should cautiously examine the entries in their pass books and draw the flanks attention to errors or omissions, if any. (Rule No. 17) Duplicate in lieu of the lost or mutilated pass book may be issued on receipt of a written request from the account holder after necessary enquiries, completion of formalities and recovery of prescribed charges. The current charges prescribed for this are available at the Banks website www.statenbankofindia.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 20)

**Cheque Book**

The Bank will issue the first cheque book after completion of all formalities with regard to opening of the account. No charge will be recovered for issue of first twenty Multi Cheque leaves. Thereafter, service charge will be charged to the customer's account. The current charges prescribed for this are available at the Banks website www.statenbankofindia.com and Contact Centre. This information can also be obtained from Branches. The account holders must use only the cheques from the cheque books issued to them by the Bank. The Bank reserves the right to refuse payment of any cheques drawn otherwise. Ordinarily, Bank will not issue more than one cheque book at a time or before exhausting all nearly all cheque leaves issued previously. (Rule No. 27) Cheques must be written legibly. (Rule No. 25) Stop payment instructions in respect of cheques issued or lost can be processed by the Bank on payment of a prescribed service charge. The current charges prescribed for this are available at the Banks website www.statenbankofindia.com. This information can also be obtained from Branches. (Rule No. 12)

**Acknowledgement-DA-1**

We acknowledge receipt of nomination made by you in favor of [Name of the Nominee].

Age: [Age]

[Signature of Bank Official with Seal]

[Bank Name]
Instructions:
(1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 20 is filled).

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>For Individuals and HUF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Aadhaar card</td>
<td>01</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>Bank/Post office passbook bearing photograph of the person</td>
<td>02</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>Elector's photo identity card</td>
<td>03</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>4</td>
<td>Ration/Public Distribution System card bearing photograph of the person</td>
<td>04</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>Driving License</td>
<td>05</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Passport</td>
<td>06</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>7</td>
<td>Pensioner Photo card</td>
<td>07</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>National Rural Employment Guarantee Scheme (NREGS) job card</td>
<td>08</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>9</td>
<td>Cause or Domestic certificate bearing photo of the person</td>
<td>09</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>10</td>
<td>Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per Annexure A prescribed in Form 49A</td>
<td>10</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>11</td>
<td>Certificate from employer as per Annexure B prescribed in Form 49A</td>
<td>11</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>12</td>
<td>Raisum passbook bearing photo</td>
<td>12</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>13</td>
<td>Arm's License</td>
<td>13</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>14</td>
<td>Central Government Health Scheme /Ex-servicemen Contributory Health Scheme card</td>
<td>14</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>15</td>
<td>Photo identity card issued by the Government/Public Sector Undertaking</td>
<td>15</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>16</td>
<td>Electricity bill (More than 3 months old)</td>
<td>16</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>17</td>
<td>Landline Telephone bill (Not more than 3 months old)</td>
<td>17</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>18</td>
<td>Water bill (Not more than 3 months old)</td>
<td>18</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>19</td>
<td>Consumer gas card/book or piped gas bill (Not more than 3 months old)</td>
<td>19</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>20</td>
<td>Bank Account Statement (Not more than 3 months old)</td>
<td>20</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>21</td>
<td>Credit Card statement (Not more than 3 months old)</td>
<td>21</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>22</td>
<td>Depository Accounts Statement (Not more than 1 month old)</td>
<td>22</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>23</td>
<td>Property registration document</td>
<td>23</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>24</td>
<td>Allotment letter of accommodation from Government</td>
<td>24</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>25</td>
<td>Passport of spouse bearing name of the person</td>
<td>25</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>26</td>
<td>Property tax payment receipt (Not more than one year old)</td>
<td>26</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>B</td>
<td>For Association of persons (Trusts)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Copy of trust deed or copy of certificate of registration issued by Charity Commissioner</td>
<td>27</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>C</td>
<td>For Association of persons (other than Trusts) or body of Individuals or Local authority or Artificial juridical Person</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person</td>
<td>28</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

(2) In case of transaction in the name of a Minor, any of the above mentioned documents as proof of identity and address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.

(3) For HUF any document in the name of Karta of HUF is required.

(4) In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 18 and the total amount of transaction is to be filled in Sl. No. 16.

In case the estimated total income in column 22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 21 and furnish proof of submission of application.

Operations In The Account

General
Savings Bank account is essentially a facility to build up savings and hence must not be used as a Current Account. Bank may close an account should it have any reason to believe that the account holder has used her/his account for a purpose for which it is not allowed. (Rule No. 5)

Deposits
There is no restriction on number of deposits that can be made into the account. No deposit in cash for less than Rs. 40/- will be accepted. Cheques, drafts or other instruments drawn only in favour of the account holder will be accepted for credit of the account. Third party instruments endorsed in favour of the account holder will NOT be accepted. No drawings against accepted instruments will be normally permitted until these are realised. In satisfactorily conducted accounts, immediate credit will be afforded for ostetionier instruments deposited up to Rs.2000/- which may change from time to time. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at the Banks website www.statebankofindia.com and Contact Centre. This information can also be obtained from Branches. Overdue interest will be recovered for instruments subsequently returned unpaid. (Rule Nos. 22, 23, 25)

Withdrawals
The account holder can withdraw money personally from her/his ordinary Savings Bank Account by using the Banks standard withdrawal form. The passbook must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the account holder himself/herself. ATM card/Debit card can also be used at ATMs for cash withdrawal. The account holder cannot withdraw an amount less than Rs. 50/- All withdrawals must be in round Rs.20/- Third party payments through withdrawal forms are not permitted. A letter of authority as per the prescribed format, along with the pass book should be sent to the Bank through an authorised representative to receive payment in case the account holder is unable to attend personally to withdraw cash from her/his account. (Rule Nos. 24, 25, 26) The minimum drawing permitted per cheque form is limited to Rs. 50. (Rule No. 30.) The maximum number of free debit entries permitted in an account depends on the AMB in the account or as decided by the Bank from time to time. Charges prescribed for exceeding this limit are available at the Banks website www.statebankofindia.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 35) Cash withdrawal can be made from the accounts of the sick, old or incapacitated account holders who are unable to attend the Bank and/or also not able to put their signature or thumb impression for withdrawing cash by completing the laid down formalities. (Rule No. 33)

Overdrafts
Overdrafts in Savings Bank accounts may be permitted under exceptional circumstances with prior arrangements only. Cheques drawn in excess of the balance in the account will be returned unpaid. Service charge will be recovered each time a cheque is returned unpaid for want of sufficient funds. Charges prescribed for this are available at the Banks website www.statebankofindia.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 38)

Inoperative Accounts
Account holders are advised to operate their accounts regularly. Accounts not operated are classified as Inoperative for a period of 24 months since last operation. The current prescribed charges in this regard are available at the Banks website www.statebankofindia.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 39, 37)

Standing Instructions
The account holder can request the Bank for effecting periodical payment of insurance premium, membership fees etc. by debit to her/his account on payment of service charges. The current prescribed charges for Standing Instruction are available at the Banks website www.statebankofindia.com. This information can also be obtained from Branches. (Rule No. 40)

Payment of Interest
As per RBI guidelines applicable from time to time. Interest will be calculated on a daily produce basis. Interest will be credited to the account at quarterly intervals. Interest will be paid only if it works out to Rs.1/- or more. There after fifty paisa and more will be rounded off to the next highest rupee and anything less will be ignored. In case of accounts frozen by the enforcement authorities, Bank shall continue to credit the interest to the account on a regular basis. (Rule Nos. 41, 42)

Transfer for Closeness Of Account
Accounts may be transferred between branches of the Bank at the request of the account holder(s). Request for closure of account should state the reason for closure. The pass book must accompany such request. Joint accounts can be closed only at the request of all such joint signatories. Service charge at prescribed rate will be recovered if an account is closed prior to twelve months of its opening. The current charges prescribed for this are available at the Banks website www.statebankofindia.com. This information can also be obtained from Branches. (Rule Nos. 43, 44, 45)

Change in Rules
The Bank reserves the right to alter, delete or add to any of these Rules and service charges for which the customer will be duly notified through Bank’s website and/or branch notice board. (Rule Nos. 38, 46)