Account Opening Form (Deposit Account)
For Resident Individuals

ONE RIGHT DECISION CAN CHANGE YOUR LIFE

Account Opening Form

The Banker to every Indian
Form 60

Form of declaration to be filled by a person who does not have either a Permanent Account Number or General Index Registration Number and who makes payment in cash in respect of transaction specified in clause (a) to (h) of rule 1148

Full name and address of declarant

Particulars of transaction - Opening of ______________________ account(s)

Amount of transaction ______________________

Are you assessed to tax? ☐ Yes ☐ No

If yes,

i) Details of Ward/Circle/Range where the last return of income was filed

ii) Reason for not having Permanent Account Number/General Index Register Number

Details of documents being produced in support of address in column (1)

Verification ______________________, do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the ______________________ day of ______________________ 20_____

________________________________________

Signature of the Declarant

Place: ______________________

Form DA-1 (Nomination Form)

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 Deposits:

Type of deposit: ______________________ Account number: ______________________

Additional details, if any:

Details of the Nominee

Name: ______________________

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

Address: ______________________

City: ______________________ PIN: ______________________ State: ______________________

CIF No. of Nominee (to be filled by LCPC): ______________________

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

Address: ______________________

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: ______________________

Signature(s) / Thumb impression(s) of depositor(s)

Signature/Thumb impression of 1st witness**

Name: ______________________

Address: ______________________

Signature/Thumb impression of 2nd witness**

Name: ______________________

Address: ______________________

* 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.
### Identification Details

Passport alone where the address on the passport is the same as the Correspondence Address mentioned on the first page of this form, 
Is issued at: __________________________ Issue Date: __________

Any one document from each of the underlined columns for photo identity and proof of address (Please tick the appropriate box and give details below):

<table>
<thead>
<tr>
<th>Proof of identity</th>
<th>Proof of address (of Correspondence Address)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A) Passport where the address differs</td>
<td>A) Credit card statement</td>
</tr>
<tr>
<td>B) Voter ID card</td>
<td>B) Salary slip (with address)</td>
</tr>
<tr>
<td>C) PAN card</td>
<td>C) Income tax/Wealth tax assessment order</td>
</tr>
<tr>
<td>D) Govt./Defence ID card</td>
<td>D) Electricity bill</td>
</tr>
<tr>
<td>E) ID card of a reputed employer</td>
<td>E) Telephone bill</td>
</tr>
<tr>
<td>F) Driving License</td>
<td>F) Bank account statement</td>
</tr>
<tr>
<td>G) Photo-ID card issued by Post Office</td>
<td>G) Letter from a reputed employer</td>
</tr>
<tr>
<td>H) Photo-ID card issued by Universities/Institutes approved by UGC/AICTE</td>
<td>H) Letter from any recognized public authority</td>
</tr>
<tr>
<td>I) Letter from a recognized public authority or public servant verifying the identity and residence of the customer*</td>
<td>I) Ration Card</td>
</tr>
<tr>
<td>J) Copies of Registered Leave &amp; License Agreement/Sale Deed/Lease Agreement</td>
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</tr>
<tr>
<td>K) Certificate issued by warden of hostel of University/Institute (approved by UGC/AICTE) where the student resides*</td>
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</tr>
<tr>
<td>L) For students residing with relatives, address proof of relatives along with their identity proof*</td>
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</tbody>
</table>

* Refer to the Savings Bank rules

### Introduction Details

I, __________________________ having CIF no. __________________________ confirm that I am an holder of account number __________________________ of State Bank of India for the past ________ months/years and personally know the applicant(s) for more than ________ months/years and confirm his/her/their identity and address as stated above.

Date: __________________________

Signature of the Introducer

Sign verify by (Sign, SS No, & stamp)

With State Bank of India agreeing to open my Small Deposit account under liberalized KYC norms specified by RBI, I undertake to submit the required KYC documents as and when the balance or total annual transaction in my account exceed the stipulated limits in this regard. In the event of non-compliance the Bank is within its rights to stop operations in account after advance notification as per RBI instructions.

Signature of the Applicant

### Detail of other Accounts

Please give the details of your other accounts in our/other Bank  

<table>
<thead>
<tr>
<th>Bank</th>
<th>Branch</th>
<th>Type of Account/Facility(ies)</th>
<th>Account Number</th>
</tr>
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<tbody>
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</table>

Date: __________________________

Place: __________________________

Signature/ Thumb impression(s) of depositor

### FOR OFFICE USE

Details of one or two identification marks, if any, such as a mole or scar (mandatory for illiterate applicant)

<table>
<thead>
<tr>
<th>Verifying Officer/Open CIF</th>
<th>CIF Generated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature:</td>
<td>(Authorised signatory)</td>
</tr>
<tr>
<td>Name:</td>
<td>Date:</td>
</tr>
<tr>
<td>Designation:</td>
<td>Date:</td>
</tr>
<tr>
<td>SS No.:</td>
<td>SS No.</td>
</tr>
</tbody>
</table>
1. **TERM DEPOSIT** / **SPECIAL TERM DEPOSIT**

   - **Amount**: Rs. ________ (in words)
   - **Period**: _______ year(s) _______ month(s) _______ days, In case of Term Deposit, interest payable: □ Monthly □ Quarterly

   - **Maturity instruction**: □ Auto renew* principal □ Auto renew* principal & interest □ Auto renew* Rs. ________
   - **Payment instruction (Maturity Proceeds/Residual Amount)**: □ By credit to my bank account no. ________
     - **Auto renew for period**: _______ year(s) _______ month(s) _______ day(s)
   - □ By Banker’s Cheque / Demand Draft
     - **Pay principal & Interest** □ Pay principal

   *Renewal will be done at the then prevailing interest rate

2. **MULTI-OPTION DEPOSIT SCHEME**

   - I/We hereby give consent for debiting my/our account for recovering service charges as normally applicable to Savings Bank and Current Account.
   - Linked Savings Bank/Current Account No. ________

3. **RECURRING DEPOSIT**

   - **Monthly installment**: Rs. ________
   - **Standing instruction (if any)**: Debit account no. ________
   - **Period**: _______ year(s) _______ month(s)
   - **On Maturity, credit proceeds to account no.**: ________

4. **SAVINGS PLUS / PREMIUM SAVINGS ACCOUNT**

   - Auto-sweep facility links Savings/Current Account with Term Deposit Account. Your Savings Plus/Premium Savings Account balance above a threshold value, for a minimum amount of Rs.10,000 and in multiple of Rs.1000 in any one instance, is transferred to a Multi-Option Deposit (MOD) and earns interest as applicable to the MOD.
   - **Threshold Amount**: Rs. ________
   - **Minimum balance required**: Savings Plus Account: Rs. 5000
     - Premium Savings Account: Rs. 25000
   - **Sweep time**: _______ day (example Monday, Tuesday) of every week (only for Savings Plus Account)
   - **OR (example 1st, 2nd)** of every month beginning on ________
   - **Under reverse sweep facility for breaking the MOD, the MOD to be broken by**: ________
     - Last in first out □ First in first out

5. **NO-FRILLS ACCOUNT**

   - I declare that my present gross monthly income is not more than Rs. 5,000, I shall inform you whenever it exceeds Rs.5,000. I understand that if the value of my business connection, including other liability products like Recurring Deposit or Term Deposit, exceed Rs.10,000/-, this account will cease to be a No-Frills account. The account will then be treated as a normal Savings Bank account, governed by the terms and conditions applicable to such accounts. I shall abide by the ‘Know Your Customer’ norms as stipulated from time to time.

6. **FOR JOINT ACCOUNTS WITH EITHER 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).

   - If I/We have read and understood the rules and regulations of the product(s) service(s) opted for and agree to abide by the terms and conditions relating to the conduct thereof as also any changes brought about therein from time to time. A copy of the Savings Bank rules and regulations has been made available to me by the mode of a tear off. Further, I/We understand that I/We have the option to operate this account through my mobile handset using MPIN as per Terms and Conditions displayed on Bank’s website www.sbi.co.in. Further, I/We have read and understood the provisions contained in the "Terms of Service document" of "OnlineSBIF" on the Bank’s website www.sbi.co.in and accept them, I/We agree that the transaction executed over "OnlineSBIF" under my Username and Password will be binding. The Bank is entitled to amend the “Terms of Service document” of "OnlineSBIF" from time to time.

   - **Signature of 1st Applicant**
   - **Signature of 2nd Applicant**
   - **Signature of 3rd Applicant**

**Nomination**:

   - Nomination, if required fill Form DA-1 on page no. 2, otherwise sign below

   - **I/We do not want to nominate any person in this account**

**FOR OFFICE USE**

   - Certified that the implications and conditions for the operation of the account have been explained to the depositor (only in case of illiterate applicant)

   - **Open account:**
     - **Date**: ________
     - **Authorised signatory**: ________
   - **Account number generated:**
     - **Date**: ________
     - **Authorised signatory**: ________

   - **i) Internet Banking (INB) Kit No.**
   - **ii) INB Viewing Transaction rights given on**: ________
   - **iii) Mobile Banking MPIN given on**: ________
   - **iv) ATM Card data transmitted on**: ________
   - **v) Nomination serial no.**
   - **vi) Threshold (KYC) limit**: Rs. ________
   - **vii) Account sourced by Business Correspondent/ Business Facilitator - Yes/No**
     - **If yes, Name/ Designation**: ________
   - **viii) Code no. of BC/SBF**: ________
   - **ix) Account transferred / Home branch changed on**: ________
   - **x) Account closed on**: ________
'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)

<table>
<thead>
<tr>
<th>PROOF OF IDENTITY</th>
<th>PROOF OF ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Passport, if the address differs from the one mentioned in the account opening form.</td>
<td>1. Credit card statement</td>
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<td>3. PAN Card</td>
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<tr>
<td>5. ID cards of reputed employers</td>
<td>5. Telephone bill</td>
</tr>
<tr>
<td>7. Pension/Retirement Orders (Govt./PSUs), if the address differs from the one mentioned in the account opening form.</td>
<td>7. Letter from a reputed employer</td>
</tr>
<tr>
<td>8. Photo ID Card issued by Post Offices. Photo Identity card issued to bonafide students of Universities/ Institutes approved by UGC/ AICTE.</td>
<td>8. Letter from any recognized public authority</td>
</tr>
</tbody>
</table>

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 claim 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, 2)

Types of Accounts, Balance Stipulation & Service Charges

The applicants can open an account either with cheque book facility or without cheque book. 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 Bank’s website www.sbi.co.in. The information can also be obtained from Branches. There is no ceiling on maximum balance in Savings Bank account, except for Minor’s account. (Rule Nos. 11, 12)

Minor’s Accounts

Minors who can adhere to uniform signature are not less than ten years old can open accounts in their single name and maintain therein a maximum balance of Rs. 200,000/- (Rs. Two lakhs only). Minors may open joint accounts with their guardians. (Rule No. 3)

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 two copies of his/her/recently taken passport size photographs. Account holder's 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 holder’s neglect in this regard. (Rule Nos. 18, 28). For withdrawing cash 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 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’s time, it will be returned to them by Registered A.D./post/ Courier at their cost. (Rule No. 16)

The account holders should carefully examine the entries in their pass books and draw the Bank’s 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 Bank’s website www.sbi.co.in. This information can also be obtained from Branches. (Rule No. 20)

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. 39, 46)

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 twenty five cheque leaves in a year (both MICR and non MICR). Thereafter, service charge will be charged to the customer’s account. The current charges prescribed for this are available at the Bank’s website www.statebankofindia.com. 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 or nearly all cheque leaves issued previously. (Rule No. 27) Cheques must be written legibly and any alterations or cuttings should be authenticated under full signature which must conform to the specimen recorded with the Bank. (Rule No. 28) Stop payment instructions in respect of cheques issued or lost can be registered with the Bank on payment of a prescribed service charge. The current charges prescribed for this are available at the Bank’s website www.statebankofindia.com. This information can also be obtained from Branches. (Rule No. 32).
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 10/- 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 realized. In satisfactorily conducted accounts, immediate credit will be afforded for outstation instruments deposited up to Rs 20,000/- 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 Bank’s website www.sbi.co.in. This information can also be obtained from Branches. Overdue interest will be recovered for instruments subsequently returned unpaid. (Rule Nos. 21, 22, 23).

Withdrawals
The account holder can withdraw money personally from her/his ordinary Savings Bank Account by using Bank’s standard withdrawal form. The pass book must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the account holder himself/ herself. ATM-cum-Debit card can also be used in ATMs for cash withdrawal. The account holder cannot withdraw an amount less than Rs. 50/-, All withdrawals must be in round Rupees only, 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 authorized 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/-, There is no ceiling on the maximum amount that can be drawn through a single cheque. (Rule No. 30) The maximum number of debit entries permitted in an account is 30 per half year or as decided by the Bank from time to time, excluding transactions through alternate channels like State Bank ATMs and Internet Banking. Cash withdrawal at ATMs of other banks will be counted as a debit entry in the account for the above purpose and are not to be treated as transactions made through alternate channels. Charges prescribed for exceeding this limit are available at the Bank’s website www.sbi.co.in. This information can also be obtained from Branches. (Rule No. 30) 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 arrangement 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 Bank’s website www.sbi.co.in. This information can also be obtained from Branches. (Rule No, 31).

Inoperative Accounts
Account holders are advised to operate their accounts regularly. Accounts not operated are classified as Inoperative after the stipulated time period of 24 months since last operation, Inoperative accounts having less than the stipulated minimum balance will be charged a service charge at the end of the first year after the account is identified as inoperative and thereafter every year, if the account remains inoperative. If the balance in the account is equal to or less than the service charge, the account will be closed under advice to the account holder. The current prescribed charges in this regard are available at the Bank’s website www.sbi.co.in. This information can also be obtained from Branches. (Rule Nos. 36, 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 Bank’s website www.sbi.co.in. This information can also be obtained from Branches. (Rule No. 40).

Payment of Interest
Interest at the prescribed rate will be calculated on a daily product basis and will be credited to the account half yearly on 30th June and 31st December. Interest will be paid if it works out to be Rs. 1/- or more and will be rounded off to the nearest rupee. The payment of interest on Savings Bank Account is subjected to RBI directives and any change therein may be notified through advertisement in the newspapers. (Rule Nos. 41, 42).

Transfer & Closure 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, unused cheque leaves and the ATM-cum-Debit card (after cutting into two pieces across the magnetic strip) 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 Bank’s website www.sbi.co.in. This information can also be obtained from Branches. (Rule Nos. 43, 44, 45).

Detailed rules available on the bank’s website www.sbi.co.in or on request at all branches.