



State Bank of India
THE BANKER TO EVERY INDIAN

(For Branch use only)

BRANCH NAME : _____
BRANCH CODE _____ RECEIPT DATE _____

NRI Account Opening Application Form

STATUS (Please ✓ the appropriate Box)

Non-Resident Indian (NRI) Person of Indian Origin (PIO) Overseas Citizen of India

Guidance for filling Account Opening Form

- ✓ Your signature appearing on the documents should match with the signature on the account opening form.
- ✓ Please ensure that all applicants sign the form and affix photographs in the space provided in the form.
- ✓ Please ensure to mention your preference of Branch in the form.
- ✓ You should authenticate corrections / alterations if any in the account opening form.
- ✓ You should not use more than one specimen signature and the same should be uniform across the form.
- ✓ Name mentioned on all the documents and in the form should be legible and the same everywhere.
- ✓ Avoid writing "Same as above" / "Do" in the address fields.
- ✓ Telephone No. and Fax No. should be mentioned along with the ISD / STD codes.
- ✓ "Jointly held" Account holders would not be given transaction rights for Internet Banking / ATM Card facility. Signatures of all account holders are required for all instructions.
- ✓ In case of applications with a Power of Attorney to operate upon the accounts, the relevant Power of Attorney or the certified and duly notarised copy thereof must be attached alongwith the application.
- ✓ For procedure and details, please visit our website: www.onlinesbi.com/nri

Check List / Documents to be attached by an applicant

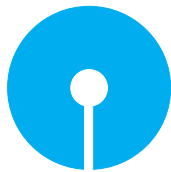
- Two self attested passport size photographs.
- The customer identification will be on the basis of documents provided by the customer as:
 - a. Proof of Identity**
 - Photocopy of relevant pages of Passport and Residence Visa or ID Card Copies.
 - b. Proof of Overseas Address (any one of the following)**
 - Photocopy of Passport mentioning the current overseas address.
 - Photocopy of Telephone Bill or Electricity Bill, mentioning the overseas address.
 - Photocopy of overseas bank account statement not more than 3 months old.
 - Photocopy of Government or employer issued ID Card.
 - Photocopy of Overseas Citizen of India (OCI) card mentioning the overseas address.
 - Social Security Card or similar cards issued by government authorities of your current country of residence.

For customers not visiting the Branch or Foreign Office or Exchange House (Non-Face customers), please enclose any two of the following additional documents:

- Cheque drawn on your overseas Bank account.
- Your latest overseas Bank account statement in original.
- Photocopy of Telephone Bill or Electricity Bill, mentioning the overseas address.
- Cancelled / paid cheque of your overseas Bank account.
- Photocopy of proof of Income / salary from your employer or Employee ID or Labour Card.

All the documents should be duly attested by any one of the following:

- Authorised officials at our Foreign Offices.
- Notary Public.
- Indian Embassy or Consulate or High Commissioner.
- A person known to the Bank, whose signature is verifiable from our records (other account holders).
- Initial Remittance (Cheque or Draft) should be drawn in favour of "State Bank of India A/c <Applicant's name>".**



(For Branch use only)

Customer Identification File (CIF) No.

Account No.

BASIC CONTACT DETAILS

Please open NRE/NRO/FCNR(B) Account at your _____ (Name of Branch)

Individual Details	First Name	Middle Name	Last Name
1st Applicant Mr./Mrs./Ms.	_____	_____	_____
2nd Applicant Mr./Mrs./Ms.	_____	_____	_____
3rd Applicant Mr./Mrs./Ms.	_____	_____	_____

	Date of Birth	SEX	PAN/GIR No. (If an assessee)
1st Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Date Month Year	M/F	_____
2nd Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Date Month Year	M/F	_____
3rd Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Date Month Year	M/F	_____

Name of Parent / Guardian _____
(In case if any of the applicant is a minor)

Overseas Address (Compulsory) Indian Address

Address _____ Address _____

_____ Pin Code _____ Pin Code

Tel. Res. _____ Office _____ Tel. Res. _____ Office _____
Fax _____ Mobile _____ Fax _____ Mobile _____
Email ID _____ Email ID _____

(Please tick the address for correspondence)

TYPE OF ACCOUNT TO BE OPENED

	Currency	Amount	Period/Tenure
<input type="checkbox"/> 1. Non-Resident (External) Savings Bank A/c	INR		NA
<input type="checkbox"/> 2. Non-Resident (External) Current A/c	INR		NA
<input type="checkbox"/> 3. Non-Resident (Ordinary) Savings Bank A/c	INR		NA
<input type="checkbox"/> 4. Non-Resident (Ordinary) Current A/c	INR		NA
5. NRE Term Deposit			
<input type="checkbox"/> Term Deposit	INR		
<input type="checkbox"/> Special Term Deposit	INR		
<input type="checkbox"/> Recurring Deposit	INR		
6. NRO Term Deposit			
<input type="checkbox"/> Term Deposit	INR		
<input type="checkbox"/> Special Term Deposit	INR		
<input type="checkbox"/> Recurring Deposit	INR		
7 FCNR (B) Deposit			
<input type="checkbox"/> Term Deposit / Special Term Deposit			
<input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> EURO <input type="checkbox"/> AUD <input type="checkbox"/> CAD <input type="checkbox"/> JPY			
<input type="checkbox"/> CHF <input type="checkbox"/> DKK <input type="checkbox"/> NZD <input type="checkbox"/> SEK			

MODE OF OPERATION (PLEASE TICK ONE ONLY)

Self only Either or Survivor

Former or Survivor Anyone or Survivor

Jointly held Others (please specify) _____

DETAILS OF INITIAL REMITTANCE	<input type="checkbox"/> Cheque/Demand Draft No. dt. Amount enclosed. <input type="checkbox"/> Wire Transfer No. dt. Amount sent. Name and Address of the Remitting Bank/Exchange Co.			
PAYMENT / RENEWAL INSTRUCTIONS (INTEREST / PRINCIPAL)	INTEREST PAYMENT : <input type="checkbox"/> Transfer to Savings / Current A/c No. _____ <input type="checkbox"/> Mail/Cheque in INR/USD/GBP/EURO _____ (ON MATURITY INSTRUCTIONS) <input type="checkbox"/> Transfer to Saving / Current A/c No. _____ <input type="checkbox"/> Renew with Principal only. <input type="checkbox"/> Renew Principal plus interest <input type="checkbox"/> Do not renew and (Please tick one of the following) <input type="checkbox"/> i) Mail cheque for maturity amount in INR/USD/GBP/EURO _____ <input type="checkbox"/> ii) Others _____			
NOMINATION	<input type="checkbox"/> Yes (If yes, please fill Nomination Form on page 6) <input type="checkbox"/> No			
OTHER FACILITIES DOMESTIC CARD NRO INTL. ATM CARD NRE INTERNET BANKING (INB) EMAIL / SMS ALERTS (OPTIONAL)	I intend to avail the ticked (✓) products/services also (to be applied for separately by each applicant) ATM-cum-Debit Card (Domestic Card) <input type="checkbox"/> ATM-cum-International-Debit Card <input type="checkbox"/> Viewing rights <input type="checkbox"/> (Not for NRO account) Internet Banking <input type="checkbox"/> Multicity Cheque Book <input type="checkbox"/> Transaction rights <input type="checkbox"/> The facility is available for mode of operation : Single/Either or Survivor only If you already have an SBI ATM-cum-International Debit Card, issued by this branch please give the card number to which the account that you now wish to open is to be linked. Card No. Of 1st Applicant <input type="text"/> Card No. Of 2nd Applicant <input type="text"/> The Bank offers you an online banking to access your account. A PIN will be mailed to you, to enable you to use online banking. I/We hereby authorise SBI to send e-mail <input type="checkbox"/> SMS alert <input type="checkbox"/> relating to transactions in my/our account(s) Email ID of first account holder <input type="text"/> OR / AND Mobile No.: <input type="text"/> Country Code Mobile No. The Bank will not be liable for non-delivery or delayed delivery of alerts, error, loss or distortion in transmission of alerts to the account holders. 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.			
SPECIMEN SIGNATURE		Applicant's Name	Specimen Signature	For Verification by Branch Officials
	1			
	2			
	3			

PLEASE SIGN IN BLACK INK. PHOTOGRAPHS SHOULD BE SIGNED ACROSS BY THE APPLICANTS	Photo (Enclose one more photograph for affixing in passbook) 1st Applicant	Photo 2nd Applicant	Photo 3rd Applicant
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VERIFICATION OF SIGNATURE

1. Verification of Signature to be made by a

Indian Embassy High Commissioner SBI Foreign Office
 Consulate Notary Public Person known to the bank

2. Verification is not necessary if you have an existing account with SBI in India.

(Please give the Account No.)

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Above signatures verified by (Name) _____ Designation _____

Signature _____

Place _____ Date: _____

Introduction Details

self (in case of an existing customer of the Bank)

A/c No.

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Passport Details

Applicant's Name	Passport No.	Date & Place of Issue	Valid upto	Nationality
1)				
2)				
3)				

Declarations

- I/We hereby declare that I am / we are non-resident Indian(s) of Indian Origin / Resident Joint account holder in case of NRO account and not residents of any Jurisdiction (i.e. Citizens of Pakistan and Bangladesh) where opening or maintaining of the Account is prohibited by the law and Regulatory requirement of such Jurisdiction and / or the applicable laws in 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 also agree that if any of the statements/declarations made herein is found to be not correct in material particulars, you are not bound to pay any interest on the deposit made by me/us.
- I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after the date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) Account/Non-Resident (External) Account. I/We hereby undertake to intimate you about me/our return to Indian for permanent residence immediately on arrival.
- 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 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.
- I/We further understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity and that the renewal will be noted on the deposit receipt on my/our presenting the same on the maturity date or later for renewal/payment.
- 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 alongwith 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 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 and also any change brought about therein from time to time.
- I/We hereby declare that only legitimate dues in India which would include current income like rent, dividend, pension, interest etc. sale proceeds of assets including immovable property acquired out of rupee / foreign currency funds by way of legacy / inheritance will be deposited in my/our NRO account with the prevailing stipulations, laid 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 'Jurisdiction of Indian Courts'.
- I/We have read and understood the provisions contained in the "Terms of Service" of Online SBI and accept them. I/We agree that the transactions executed over online SBI under my username and password will be binding on me/us.

(_____) (_____) (_____)
 Signature of 1st Applicant Signature of 2nd Applicant Signature of 3rd Applicant

Non-resident Indians (NRIs), Persons of Indian Origin (PIOs) and residents of any jurisdiction where opening or maintaining the account is prohibited by the laws or regulatory requirements of such jurisdiction are not eligible to open and maintain this account.

Declaration Cum Undertaking

(Under Section 10(5), Chapter III of Foreign Exchange Management Act, 1999)

I/We hereby declare that the transaction(s) the details of which are specifically mentioned in the Schedule hereunder does not involve and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule regulation, notification, direction or order made thereunder. I/We also hereby agree and undertake to give such informations/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 above 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 report the matter to the Reserve Bank of India.

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Place :

Date :

**PERSON OF INDIAN ORIGIN (PIO) DECLARATION (To be signed if the customer is a PIO)
CITIZEN OF BANGLADESH AND PAKISTAN ARE NOT CONSIDRED PIO**

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. (Please select from the below mentioned choices as applicable to you)

i) I held an Indian passport.
ii) My father/mother/grandfather/grandmother (Name) _____

is/was a citizen of undivided India. I am the spouse of an Indian citizen. I am the spouse of a PIO.

I am attaching herewith, supporting documents to satisfy the above declaration / I do not hold any document in support of my declaration.
I am providing below details in support of my claim _____

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Place :

Date :

MARKETING OFFERS

In a continuous endeavor to serve you better, the State Bank of India communicates relevant products or services or promotional offers through Email or SMS or Telephone. Do you wish to receive such communications?

Yes

No

FOR OFFICE USE

- Applicant(s) interviewed and purpose ascertained (description) _____
- Application received by Post _____
- Particulars of identification _____ (photo copy of the documents obtained)

ACCOUNT OPENED REJECTED (REASONS) _____

ACCOUNT No.

- Account opened on (date) _____
- Account opened by computer operator (Name) _____
Authorised person/Officer (Name) _____
- Internet Banking (INB) Kit Despatched on _____
- Customer particulars loaded on site on _____
- ATM/Debit Card No. _____ despatched on _____
- INB services approved Y / N
- Letter of thanks sent to customer on _____
- Acknowledgement received from customer on _____
- Nomination form entered Y / N
- TDR/STDR No. _____ dt. _____
- Threshold Limit Rs. _____

Account transferred to _____ / Branch on _____ Branch Manager / Authorised Official

Account closed on _____

Signature of Officer

KYC Information Sheet

(Annexure of A/c Opening form

A/c/Customer No.

To be obtained from each applicant
separately)

Full Name _____

Father's/Husband's Name _____

(Please tick the Appropriate Box)

(A) Occupational Details :

1. Occupation Type: Salaried Self Employed/Professional Business
 Student Others (Specify _____)
2. If self-employed : Doctor Lawyer Engineer
 Business Other (Specify _____)
3. Source of Funds _____
4. I. Monthly Income Upto US \$1000 US \$1000 - US\$5000
 US \$5001 - US \$10,000 US \$10,001 - US \$20,000
 US \$20,001 and above
- II. Annual Turnover US \$ _____

(B) Personal Details:

5. Date of Birth : DD MM YYYY
6. Marital Status : Married Unmarried
7. Educational Qualification: _____

(C) Dealing with other Banks: Yes (If yes, please fill point 8 and 9) No

If Yes

8. Name of the Bank and Branch _____
9. Type of A/cs./Facilities _____

(D) Existing Credit facilities if any :

10. Car Loan Yes No 14. Business Loan Yes No
11. Housing Loan Yes No 15. Against Security Yes No
12. Education Loan Yes No 16. Other (Specify) Yes No
13. Consumer Loan Yes No

Place : _____

Date : _____

(Signature of Customer) _____

Additional Information (Optional)

Please fill in the following information in order to help us identify your requirement for better service:

- 1 Your Spouse's Non-Graduate Graduate Post Graduate Qualification
- 2 Family Member: upto 10 yrs 11-20 21-45 46-60 Above 61 Total
- No. of Males + + + + =
- No. of Females + + + + =
- 3 How many times you have been to India in last 3 years Never 1-5 times above 5 times
- 4 Do you have a Credit Card Yes No SBI Card Non SBI Card

Assets

- 5 Vehicles Car Others _____ None
- 6 House you live in Own Rented Employer's
- 7 Life Policy for Upto US\$ 5000 US\$ 5001 < US\$ 10000
 US\$ 10001 < US\$ 50000 US\$ 50001 and above
- 8 Any other Assets (Specify) _____

Place: _____

Date : _____

Signature of Customer _____

NOMINATION FORM DA 1

Nomination under Sec. 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of Bank deposit(s),

I/We _____

Name(s) & Address(es) of the Account Holder(s)

Nominate the following person to whom in the event of my/our/minor's death the amount of deposit(s) in the account Particulars whereof are given below, may be returned by State Bank of India.

DEPOSIT(S)

Name of Deposit(s)	Distinguishing Number (Give Account Number)	Additional Details, If any

NOMINEE

Name and Address (Only one nominee)	Relationship with Depositor, if any	Age	If Nominee is a minor, Give Date of Birth

* As the nominee is a minor on this date. I/We appoint _____

(Name and Address of the guardian) to receive the amount of the deposit(s) in the account, on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Signature (Name & Address of witness)#

Name & Address _____

Place: _____ Date : _____

* Strike out if nominee is not a minor.

Nomination without witness is not valid & cannot be registered

Signature of Customer(s)

Note: 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.

FOR BRANCH USE ONLY

Particulars of Form DA1 (if received) entered in Nomination Register Sr. No. _____ Date: _____

We acknowledge receipt of nomination made by you in favour of Mr. / Mrs. / Ms. _____

Aged _____ Years _____ in respect of your (SB / CA / TD / STD / RD etc).

Account No. / CIF _____ in form DA1 dt. _____

CIF No. of the Nominee

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Signature of the Branch Manager / Authorised Officer: _____

TERMS OF SERVICE FOR USING ONLINE SBI

General Information:

1. You should register for 'Online SBI' with the branch where you maintain the account.
2. If you maintain accounts at more than one branch, you need to register at each branch separately.
3. Normally, Online SBI services will be open to the customers only after he/she acknowledges the receipt of password.
4. We invite you to visit your account on the site frequently for transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch by e-mail or letter.
5. In a joint account, all account holders are entitled to register, as users of 'OnlineSBI', but transactions would be permitted based on the account operation rights recorded at the branch. (To begin with, the services will be extended only to single or Joint "E or S" accounts only.)
6. All accounts at the branch whether or not listed in the registration form, will be available on the 'Online SBI'. However the applicant has the option to selectively view the accounts on the 'Online SBI'.

Security

1. The branch where the customer maintains his account will assign :
 - a) User - ID
 - b) Password
2. The User-ID and Password given by the branch must be replaced by User Name and Password of customer's choice at the time of first log-in. This is mandatory.
3. Bank will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services. The 'OnlineSBI' service is VERSIGN certified which guarantees, that it is a secure site, it means that:-
 - You are dealing with SBI at that moment.
 - The two-way communication is secured with 128-bit SSL encryption technology, which ensures the confidentiality of the data during transmission.These together with access control methods designed on the site would afford a high level of security to the transactions you conduct.
4. You are welcome to access 'OnlineSBI' from anywhere anytime. However, as a matter of precaution, customers may avoid using computers with public access.
5. There is no way to retrieve a password from the system. Therefore, if a customer forgets his/her password, he/she must approach the branch for re-registration.

Bank's Terms:

6. All requests received from customers are logged for backend fulfilment and are effective from the time they are recorded at the branch.
7. Rules and regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.
8. The 'Online SBI' service cannot be claimed as a right. The Bank may also convert this into a discretionary service anytime.
9. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.
10. The Bank reserves the right to modify the services offered or the Terms of service of 'OnlineSBI'. The changes will be notified to the customers through a notification on the Site.

Customer's Obligations :

1. The customer has an obligation to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by SBI to have emanated from the registered customer and will be binding on him/her.
3. The customer will not attempt or permit others to attempt accessing the 'OnlineSBI' through any unlawful means.

Dos' & Don'ts':

1. The customer should keep his/her User ID and Password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer is free to choose a password of his own for 'Online SBI' services. As a precaution a password that is generic in nature, guessable or inferable personal data such as name, address, telephone number, driving license, date of birth etc is best avoided. Similarly it is good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.

State Bank of India

Toll Free Number in India (from BSNL / MTNL Landline) 1800112211 / 1800 4253 800

E-mail: contactcentre@sbi.co.in • Website: www.onlinesbi.com/nri

INTERNATIONAL TOLL FREE NOS.:

AUSTRALIA - 1800012473 • BAHRAIN - 80801724 • BELGIUM - 80076562 • CANADA - 18663284209
FRANCE - 800740849 • GERMANY - 8001830736 • HONGKONG - 800932045 • ITALY - 800789407
JAPAN - 00 6633812439 • NETHERLANDS - 8000223031 • NEW ZEALAND - 800449909
RUSSIA - 81080029301012 • SINGAPORE - 8001012333 • SOUTH AFRICA - 0 800 982 360 • UAE - 80009119005
UK - 0 8081017633 • USA - 18663284209