Request for addition / deletion of joint account holder in NRE/NRO account
(If joint holder is of Resident Indian status)

I / We ___________________________, _________________________ <please specify name of account holder(s)> hereby request you to please arrange to update my / our account no ____________________________ <please specify your account number> maintained with ___________________________________________________________________<please specify branch name and address/code of Branch of SBI> as per following details:

☐ Addition of new Joint Holder:*

Name of new account holder: ______________________________________________________

(If new joint account holder is already holding an account then please give his/her CIF number ________________, otherwise new joint account holder has to fill the resident Indian account opening form and submit it to the home branch along with documents mentioned.)

Mode of Operation: Former or Survivor

<Please note: It is the only permissible mode of operation applicable in this case.>

☐ Deletion of existing Joint Holder:*

Name of account holder to be deleted: ______________________________________________________

Declaration: I / We have read, understood and agree to abide by the terms & conditions relating to the change requested by me/us, as may be in force from time to time.

Date: ___________________
Place: ___________________

Signature of 1st Applicant

Signature of 2nd Applicant

Customer Acknowledgement Copy (To be returned to the customer, if submitting it in the person)
A/c No: ____________________ A/c Holder Name: ______________________________
Type of request: Request for addition / deletion of joint account holder of RI status
Date of receipt: __/__/__

Signature of authorised official
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: ______/____/____ ☐ Male ☐ Female ☐ Transgender
IT PAN: ___________________________ OR Form 60/61 ___________________________
UID/Adhaar No. ___________________________

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 ☐ *(If applicable 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. ___________________________
☐ VOTER’S IDENTITY CARD Issued by: ___________________________
☐ DRIVING LICENCE Issued at: ___________________________
☐ ADHAAR LETTER/CARD Issue date: ____________
☐ NREGA CARD
☐ PAN CARD
☐ OTHER OFFICIALY 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.

Proof of Address

☐ Current ☐ Permanent ☐ Overseas Address

Address type: Residential or Business: ☐ Residential ☐ Business: ☐ Registered office ☐ Unspecified
Proof of Address: ☐ Passport ☐ Driving Licence ☐ Adhaar ☐ Voter ID Card ☐ NREGA Job Card ☐ Others

Address: ___________________________
City/Village: ___________________________
PIN: ___________________________
Sub-District: ___________________________
State: ___________________________
Country Name: ___________________________
Telephone (Res): ___________________________
Mobile No: ___________________________
Email Address: ___________________________
Fax no: ___________________________

Address in the Jurisdiction Details where Applicant is Resident:
(all the details same as Permanent Address)

YES ☐ NO ☐
Correspondence / Local Address details

Address type: [ ] Residential or Business [ ] Residential [ ] Business [ ] Registered office [ ] Unspecified

Address

City/Village: PIN [ ] District:

Sub-District:

Country Name

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

Same as [ ] Current Address [ ] Permanent Address [ ] Overseas Address [ ] Same as Correspondence/Local Address

Address

City/Village: PIN [ ] District:

Sub-District:

Country Name

Additional Details

Monthly Income: Rs. _______ [ ] Net Worth (approx value) Rs. _______

Marital Status [ ] Married [ ] Unmarried [ ] Others

*Religion: [ ] Hindu [ ] Muslim [ ] Christian [ ] Sikh [ ] Others

*Category: [ ] General [ ] OBC [ ] SC [ ] ST [ ] Others

Educational Qualification: [ ] Below SSC [ ] SSC [ ] HSC [ ] Graduate [ ] Post Graduate [ ] Professional [ ] Others

Occupation Type: [ ] S-Service [ ] Private Sector Service [ ] Public Sector [ ] Government Sector [ ] Others

[ ] Processional [ ] Self employed [ ] Retired [ ] House Wife [ ] Student [ ] Business [ ] Not categorised

* Organization’s Name: [ ] Nature of Business:

Please Tick if applicable: [ ] Politically Exposed Person [ ] Related to politically Exposed Person [ ] Residence for TAX purpose in Jurisdiction(s) outside India

Details of Related Person

[ ] Addition or related Person [ ] Deletion of Related Person [ ] KYC number (if available)

[ ] Related Person type [ ] Guardian of Minor [ ] Nominee [ ] Assignee [ ] Authorised Representative [ ] Beneficial Owner [ ] Beneficiary

[ ] Name

[ ] PASSPORT Document No.: [ ] Passport Expiry Date:

[ ] VOTER’S IDENTITY CARD Issued by: [ ] Driving License Expiry Date:

[ ] DRIVING LICENCE Issued at: [ ]

[ ] ADHAAR LETTER/CARD Issue date: [ ]

[ ] NREGA CARD

[ ] PAN CARD

[ ] OTHER OFFICIALY VALID DOCUMENTS

Remarks

FATCA & CRS Related Declaration cum undertaking

1. [ ] We hereby certify that I/ we have declared my/our status as per the rules applicable under section 285A of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2197(E) dated 7 August 2019 and RBI Circular Ref No. DBR.AML.BC.No.56/4.01.002/2015-16 dated 28 August 2015 in this regard.

2. [ ] 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) 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 any other similar arrangements.

3. [ ] We certify that the information provided by me/us above as applicable to me/us and signed by me/us as well as in the documentary evidence provided by me/us are, to the best of my/our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of my account as a U.S. Reportable Account or Other Reportable Account or otherwise.

4. [ ] 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. [ ] We also agree that my/our 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 CBRT/RBI from time to time, if the deficiency is not remedied by me/us within the stipulated period.

6. [ ] 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. [ ] 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.
DECLARATION:
I, the applicant, declare that I have read and understood the present rules and regulations of the Bank, and these relating to various services offered by the Bank including (but not limited to) Debit Card, Internet Banking, SMS Banking, Mobile banking, and other facilities. I/We agree to abide by the same. I/We have been informed that all laws are responsible for maintenance of secrecy and confidentiality of the information passed on to me/us by the Bank through internet/SMS/mobile/email/telephone. I/We understand that in certain cases (e.g., for any service charge or disbursement), my/our account may incur a service charge.

I/We hereby undertake to inform the Bank of any change in my/my communication address or contact number, and I/We will submit the address proof in case of transfer of my account from one Branch to another Branch. I/We hereby declare that I/We have submitted the Address Card issued by UIDAI for Identification and/or address proof to verify the compliance of KYC norms under the PMLA, 2002. I/We hereby agree that the Bank may verify the same with the UIDAI and authorise the UIDAI expressly to release the identity and address through biometric authentication to the Bank (applicable only where accounts are opted with Aadhaar).

I/We hereby agree to receive the Welcome Kit containing PIN Kit and ATM Card with PIN and understand that in case of any misplacement of the contents of the Kit, the Bank will not be liable for any loss.

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 any interested above those products and services. Your consent: [ ] Yes  [ ] No

I/We hereby declare that the details furnished above are true and correct to the best of my/my knowledge and belief and I/We undertake to inform you of any changes therein immediately. I/We hereby declare that I/We have submitted the Address Card issued by UIDAI for Identification and/or address proof to verify the compliance of KYC norms under the PMLA, 2002. I/We hereby agree that the Bank may verify the same with the UIDAI and authorise the UIDAI expressly to release the identity and address through biometric authentication to the Bank (applicable only where accounts are opted with Aadhaar).

I/We hereby consent to receiving information from Central KYC registry through SMS/E-mail on the above registered email/mobile number.

Type of Account

- [ ] Savings Bank Account
- [ ] Gold Account
- [ ] Diamond Account
- [ ] Platinum Account
- [ ] Savings Accounts for Minors
  - [ ] Pehla Kadam (for Minors of any age)
  - [ ] Pehli Udaan (for Minors older than 10 years)
- [ ] Current Account
- [ ] Other (please specify):

Services Required

1. ATM-CUM-DEBIT CARD:
   - [ ] Required
   - [ ] Not required

2. CHEQUE BOOK:
   - [ ] Required
   - [ ] Not required

3. INTERNET BANKING:
   - Transaction rights: 1st 2nd applicant (please tick)

4. TELE BANKING kit:
   - [ ] Required
   - [ ] Not required

5. SMS ALERTS (Charges applicable)
   - SMS Alerts on mobile number as mentioned in Correspondence Address: [ ] Required [ ] Hindi [ ] English [ ] Not required

6. MOBILE BANKING:
   - Mobile Banking Services to be enabled on this no.
   - Please SMS MBREG to 9221440000 (from the mobile no. mentioned above) to generate username

7. STATEMENT FREQUENCY:
   - [ ] Monthly
   - [ ] Quarterly
   - [ ] Half yearly
   - e-Statement, in lieu of paper copy, to be sent to e-mail id as mentioned in Part-1: [ ] Required [ ] Not required

8. PHONE BANKING SERVICES:
   - To be enabled: [ ] Yes [ ] No

   Please specify, if you wish to use your other account number as Phonebanking User ID: ________________________________

   The account number selected as User ID will also be enabled for Phonebanking.

Auto-sweep (Only for Gold, Diamond, Platinum Accounts)

- Threshold Amounts: Rs
- Sweep time: _______ day (example Monday, Tuesday) of every week
- OR _______ day (example Ist, 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

Nomination:

Nomination, if required fill Form DA-1, otherwise sign below

- [ ] I/We do not want to nominate any person in this account
  - Sole/First Holder
  - Second Holder
Form DA-1 (Nomination form)

Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rules 1983 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

(Name and address of branch/office in which the deposit held)

Details of Deposit

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/Village: ______________________________________________________________________ PIN __________ State: ______________________

As the nominee is a minor on this date, I/We appoint Shri/Smt/Kum ________________ 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, YES/NO (Branch to proceed with account opening only when certification is (YES)

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

Depositor is: [ ] Illiterate [ ] Blind [ ] Staff [ ] S T A F P P F

Risk category: [ ] High [ ] Medium [ ] Low

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

Official Name: ____________________________

Date: ____________ SS No: ____________

PF No: ____________ Designation: ____________________________

Signature: ____________________________

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, YES/NO (Branch to proceed with account opening only when certification is (YES)

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

Depositor is: [ ] Illiterate [ ] Blind [ ] Staff [ ] S T A F P P F

Risk category: [ ] High [ ] Medium [ ] Low

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

Official Name: ____________________________

Date: ____________ SS No: ____________

PF No: ____________ Designation: ____________________________

Signature: ____________________________

i) Internet Banking (INB) Kit No:

ii) INB View or Transaction

iii) Mobile Banking MF/IN given on:

iv) ATM Card data transmitted on:

v) Nomination serial no:

vi) Threshold (KYC) limit:

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

Open Account

Account number generated: ____________________________

Date: ____________ (Authorised signatory)
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 he/she 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 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 would be recorded on the account opening form under their full signature. Joint accounts with survivorship benefit can be operated by the survivor, in such circumstances. (Rule Nos. 10, 12)

Types Of Accounts, Balance Stipulation & 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 Bank’s website www.statebankofindia.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. II, 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 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 KYC documents, declaration as applicable for RBOCDRT and two copies of his/her recently taken passport size photographs. Applicants 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, 15)

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 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 15) Pass book should be got 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 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 Banks website www.statebankofindia.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-currency Cheque leaves. Thereafter, service charge prescribed for this are available at the Banks website www.statebankofindia.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 or nearly all cheque leaves issued previously. (Rule No. 27) Cheques must be written legibly. (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 Banks website www.statebankofindia.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 32)

Acknowledgement-DA-1

We acknowledge receipt of nomination made by you in favor of:

Name of the Nominee: ______________________________ Age: __________ Years: __________

With respect to your Account Number: ______________________________

Yours faithfully

Signature of Bank Official with Seal
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. 20000/- 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.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. 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/-. (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 Bank’s 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 Bank’s website www.statebankofindia.com and Contact Centre. 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. The current prescribed charges in this regard are available at the Bank’s website www.statebankofindia.com and Contact Centre. 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.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 product basis. Interest will be credited to the account at half yearly 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 higher 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 & 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 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.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. 19, 46)