

Account Opening Form

To be filled by the applicant
Fields marked with * are mandatory

A/c Opening Date

Appl. Regn. No. (Workflow)

A/c No.

Cust. ID

Type of Applicant: Resident Individual Non-Resident Individual (NRI/PIO/OCI/Foreign Nationals/Mariners) Sole Proprietor

Type of Account: Savings RFC SB/TD/CA NRE SB NRO SB PIS SNRR FD RD HUF NRE FD/RD NRO FD/RD FCNR HUF

Primary Applicant Details

Cust. ID (in case of existing customer) I confirm that I do not have any existing Customer ID/Customer IDs apart from the one mentioned. In case found otherwise, Bank reserves the right to consolidate the Customer IDs as it may decide, without any prior notice to me.

Name (Same as ID proof)*

Father's Name*

Mother's Name*

Nationality Citizenship

Local Address

City

State Country PIN

Landmark

All communications to be sent on this address (Address Proof Mandatory) Please mention a prominent landmark to ensure that the deliverables reach you.

Permanent Address

City

State Country PIN

Landmark

Same as above All communications to be sent on this address (Address Proof Mandatory) Please mention a prominent landmark to ensure that the deliverables reach you.

Date of Birth Marital Status: Married Single Other Gender: Male Female Third Gender

Driving Licence No. PAN Or Form 60

PIO/OCI Card Holder Y N PIO/OCI Card No. Aadhaar Y N (if Yes, attach photocopy)

Passport No. Date of Issue Date of Expiry

Place of Issue Country of Residence

VISA Ref. No. Date of Issue Date of Expiry

Place of Issue Type of VISA

Tel. (Res.)* Tel. (O)* Ext.

E-mail ID*

Mobile* Insta Alert Please tick (✓) if E-mail ID not available

IMP: All SMS alerts (if any) will be sent on the above mentioned Mobile Number. Furnish your correct E-mail ID. All e-mail alerts (One Time Password) and free monthly account statements will be sent on this e-mail address.

Know Your Customer (KYC) Document Submitted (Please refer page no. 6 to know the list of documents)

Identity Proof Expiry Date (only for ID Proof, if applicable)

Address Proof

Mode of Operation

Self Either/Anyone or Survivor Former or Survivor Jointly (Debit Card to Primary Holder)

Power of Attorney Letter of Authority Minor by Guardian (Guardian's KYC required)

Primary Applicant Profile Details

Occupation Salaried Self-employed Retired Politician Student Others _____

If Salaried, Employed with Proprietorship Partnership Pvt. Ltd. Pub. Ltd. Govt. Others _____

If Self-Employed since Years Months Turnover _____

If Self Employed Professional Doctor CA/CS Lawyer Architect IT Consultant Others _____

Source of Funds Salary Business Investment Inheritance Pension Rent Agriculture Others _____

Gross Annual Income < 1 lac 1-3 lac 3-5 lac 5-7.5 lac 7.5-10 lac 10-15 lac 15-25 lac 25-50 lac 50 lac-1 cr >1 cr

Education Qualification Under Graduate Graduate Post Graduate Professional

Residential Type Owner Rented/Leased Ancestral/Family Company Provided

Religion/Caste / (not mandatory)

Customer Type Staff (Staff ID _____) Senior Citizen Minor Others _____

Payment Details: Payment done by below mode (tick one)

Cheque SBM Bank A/c Transfer Cash (To open an account with cash, customer must deposit the cash in person in A/c opening branch only) + copy of PAN

Total Amount (₹) Cheque No./Account No. for FD/RD

Cheque Date Bank Name Branch

Cheque should be crossed A/c payee and drawn on "SBM Bank (India) Ltd. A/c <Applicant's Name>"

Amount (₹) for SB account Amount (₹) for FD/RD account

Declaration

I/We have read and understood the terms, conditions, rules and regulations of the product(s)/service(s) opted for from SBM Bank (India) Limited ("Bank") including the 'Terms of Service' document displayed on the Bank's website www.sbmbank.co.in and I/We accept and agree to abide by the same. The Bank is entitled to amend the 'Terms of Service' document displayed on their website from time to time and the same shall be binding on me/us. I/We declare, confirm and agree that all particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, accurate, complete and up-to-date in all respects and no relevant information has been withheld/suppressed. I/We undertake to provide all updated KYC documents or such other information that the Bank may require from time to time including any change in my/our occupation/postal address and I/We authorise the Bank to conduct such credit checks, references and make enquiries in respect of the application as it may consider necessary in its sole discretion and also authorise the Bank, without any notice to me/us, to share or disclose or exchange or part with all the information, data or documents including any sensitive personal data relating to me/us or my/our application, to other banks/financial institutions/credit bureaus/agencies/statutory bodies/enforcement agencies/such other persons including Bank's affiliates, service providers, counter parties, regulators, authorities as the Bank may deem necessary or appropriate including for use or processing of the said information/data/products by such person(s) or furnishing of the processed information/data/products thereof to other banks/financial institutions/credit providers/users registered/ sister concerns/ its associated group companies/agents/advisers or with such other persons as the Bank deems fit and that I/We shall not hold any person liable for use of this information. I/We hereby give my consent to the Bank to carry out my/our Aadhaar EKYC authentication and to fetch EKYC data from Aadhaar data base. I/We agree to indemnify and keep the Bank indemnified and harmless from and against all and any fraud, loss, costs, demands, claims, damages, expenses (including attorney fees), litigations, proceedings, suits etc. which the Bank may have to suffer, incur or face due to my/our providing any incorrect or incomplete information or failure to communicate any change in such particulars/information or provide true, correct and updated documents. I/We agree and understand that the Bank reserves the right to reject any application without providing any reason. I/We agree and understand that the Bank reserves the right to retain the application forms, and the documents and information provided therewith, including photographs and will not return the same to me/us. I/We authorise the Bank to use my/our contact number mentioned in the form for transactional/promotional/service calls/telemarketing calls/messages by itself or through any appointed agency. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on our registered number/E-mail address. I/We hereby provide our consent to SBM to obtain the Applicant(s) information from Credit Information Company and/or information utility and/or such institution set up under the provisions of law from time to time as and when required.

I/We confirm that I/We have read and understood the above Declaration, and that the details provided on the form are correct.

I/We also confirm that my/our account has been opened by Bank Officer Mr./Ms. _____ and I/We have signed in his/her presence.

Note: Do not sign this form if it is BLANK, please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form.

Please paste latest Passport Size photo of the 1 st Applicant. Photo to be signed across	Please paste latest Passport Size photo of the 2 nd Applicant. Photo to be signed across	Please paste latest Passport Size photo of the 3 rd Applicant. Photo to be signed across
_____	_____	_____
1 st Applicant Signature	2 nd Applicant Signature	3 rd Applicant Signature

Name : _____ Name : _____ Name : _____

Date : _____ Date : _____ Date : _____

For Bank use only

CASA A/c	Product Code	Account Number	Promo Code
Reimbursement A/c/KGC CA			
FD/RD/PPF/SSA			

1 st Applicant	Customer ID	Customer Category	ID Proof	Add Proof	Photo	No cheque book to be issued for 2 nd and 3 rd applicant	CPV Initiated	Branch codes
2 nd Applicant								Servicing
3 rd Applicant								Sourcing

Program to be raised to _____

Service ID/Emp. Code _____ Company Code _____ LC Code _____ LG Code _____ MIS Code _____
(For Defence Account Only)

Value Date _____ Funds Parked A/c No. _____ UDIN _____

UDF 1 _____ UDF 2 _____

CUSTOMER SIGNED IN MY PRESENCE	Emp Name		Signature
	Emp Code		

Declaration by the Branch: I hereby certify that this account opening form is complete in all respect and relevant documents have been obtained as per the KYC guidelines of the Bank and RBI (as amended from time to time) and performed due diligence to verify the genuineness of the customer. The account may please be set up in Finacle.

LC Signature & Date	BM Signature & Date
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Account Opening Acknowledgement

Primary A/c Holder Name _____

1st Joint A/c Holder Name _____

2nd Joint A/c Holder Name _____

We acknowledge the receipt of application for opening a Savings Fixed Deposit Cumulative Deposit Recurring Deposit with initial deposit of _____ through Cash Cheque NEFT/RTGS

Mariner's Declaration

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with a foreign registered company, details of which are provided in the documents submitted. I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contractor in any case in the event that my status of Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts opened in my name re-designated to Resident/RFC accounts (as applicable).

Signature _____

PIO/OCI

I/We _____ hereby declare that I/We am/are a person of Indian Origin/and I/We satisfy one of the following conditions. (Please pick the choice applicable to you):

- I/WE was/were a holder of an Indian Passport in the past.
- My/Our father/mother/grandfather/grandmother (name) _____ is/was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955)
- I am the spouse of an Indian Citizen/Person of Indian Origin
- The father/mother/grandfather/grandmother (name) _____ of my spouse is/was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955)

Signature _____

Signature Mismatch

In case of major mismatch, customer needs to submit affidavit

The signature on the Passport/Existing Account is different from my signature on the Account Opening Form. Please consider the signature on the Account Opening Form as my updated signature in your Bank records.

I am Providing:

- Government Issued Photo ID Proof carrying my Current Signature
- A Self-signed personalised Cheque from my existing NRE/NRO Account
- Notarised Affidavit Confirming the Current Signature

Old signature as per documents/Existing Customer ID

New signature as per account opening form

I agree to indemnify and keep indemnified the Bank at all times from and against all costs, charges, damages, penalties (including attorney fees) suffered and/or incurred by for any act done or omitted to be done on account of the above declaration.

Savings Bank Account Rules

- ♦ The attention of the customer is invited to the "Savings Bank Account" Rules as applicable.
- ♦ Customer is expected to adhere to and subscribe uniform signature as per the specimen signature recorded with the bank, while operating the account or addressing any correspondence to the bank.
- ♦ Customer should mention distinctive account number in each transaction with the bank.
- ♦ The customer must provide Permanent Account Number (PAN) which is mandatory as per the Income Tax Act from the person(s) opening the account.
- ♦ Fresh proof of identity/address has to be furnished to the bank whenever called for.
- ♦ The account holder is required to maintain a certain minimum balance in the account, as specified by the bank from time to time depending on classification of account. Non-maintenance of this would attract charges.
- ♦ Details with regard to minimum balance to be maintained and the penalty to be levied for non-maintenance are available in the bank's branch notice board and on the bank's website www.sbmbank.co.in
- ♦ Interest rates are subject to change from time to time.
- ♦ Cheque, Dividend warrants, etc. drawn in the name of account holder(s) will only be collected through this account. Instruments endorsed in favour of the account holder(s) will not be collected through Savings Bank Account.
- ♦ Customer should not route his/her Business transactions through Savings Bank Account. If routed, the bank reserves the right to take requisite action. The bank has the right to close any undesirable/un-remunerative account after giving due notice.
- ♦ Customer should keep the cheque book in a safe place to avoid any misuse.
- ♦ The Customer cannot have any other Savings Bank Account, If he/she has a Basic Savings Bank Deposit Account (BSBDA). If the customer is holding a regular Savings Bank Account, the same needs to be closed within 30 days of opening a Basic Savings Bank Deposit Account.
- ♦ Detailed rules are available on the bank's Website www.sbmbank.co.in. The bank reserves the right to amend rules and service charges, which will be available in the bank's branch notice board and on the bank's website www.sbmbank.co.in

Term/Recurring Deposit Rules

In the event of the death of the depositor, premature termination of term deposits would be allowed to the joint account holder, nominee, legal heir(s) on production of the relevant documents. Such premature withdrawal would not attract any penal charge.

Mandatory Documents required for

Resident Individual: Photograph (latest), PAN Card or Form 60, Identity Proof (PAN Card, Driving Licence, Passport, Voter's ID Card, others _____), Address proof

HUF: HUF Letter, KYC of Karta and all Coparcener in the account

NRI: Photocopy of valid Passport (featuring Name, Date of Birth, Date & Place of issue, Expiry Date, Photograph & Signature), Passport size Colour Photo, Valid Visa and Work Permit/Contract Letter

PIO/OCI: Photocopy of Current Passport (featuring Name, Date of Birth, Date & Place of Issue, Expiry Date, Photograph & Signature), Copy of PIO or OCI Card. In absence of PIO/OCI Card, the applicant will have to prove that he is a person of Indian Origin and was not a citizen of Pakistan or Bangladesh and the applicant was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or The applicant belonged to a territory that became part of India after the 15th day of August, 1947; or The applicant is a child or a grandchild or a great grandchild of a citizen of India or The applicant is a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred in the above clauses.

Acceptable Documents for Indian Address Proof: Valid Passport, Driving Licence issued by Regional Transport Authority, Voter ID Card, Job Card issued by NREGA duly signed by an officer of the State, Electricity Bill/Telephone Bill (not more than 3 months old), Government ID Card, Aadhaar Card.

Acceptable Documents for Overseas Address Proof: Address on the Passport, Utility bill (not older than 3 months) i.e. Electricity, Gas, Water, Land line Telephone bill, Overseas/Indian Bank Statement, Rent receipt along with duly stamped/registered lease deed, Letter from Existing banker (account should be minimum 3 months old), Visa/Resident permit/Work permit, Driving Licence, PIO/OCI Card, Letter from Government postal authorities, National ID Card.