

(Fields marked asterix (\*) are mandatory)

ACCOUNT DETAILS

Please fill up in BLOCK letters only and use black ink for signature.

(For office use only)  
First - Applicant CIF No.

Second - Applicant CIF No.

Branch to affix rubber stamp of  
Name and Code No.

Account No.

Welcome Kit No.

Customer Segment  Salaried  Others I/we hereby give my/our consent to be part of Customer Segmentation as per Banks Terms & Conditions  Yes  No

Silver  Gold  Diamond  Platinum

Type of Account

SAVING ACCOUNT  CURRENT ACCOUNT  BSBD  Other (please specify):

Savings Accounts for Minors (Regular)  PEHLA KADAM (for Minors of any age)  PEHLI UDAAN (for Minors older than 10 years)

Mode of Operation

Self only  Either or Survivor  Former or Survivor  Any one or Survivor  Jointly  Other

Services Required

1. ATM-CUM-DEBIT CARD:

1st Applicant  YES  NO  
2nd Applicant  YES  NO

Name as would appear on the card

#We understand that use of International Debit Card is subject to applicable Foreign Exchange Management Act (FEMA) guidelines issued by the Reserve Bank of India from time to time

Please mention any other account desired to be linked:

Account type  Account Number  Name   
Account type  Account Number  Name

2. CHEQUE BOOK: (Only for Regular SB Accounts)  YES  NO  
(Not available for BSBD account applicants)

3. INTERNET BANKING: Transaction rights required  YES  No 2nd applicant  YES  No  
(INB) (First Applicant)

4. SMS ALERTS (Charges applicable) SMS Alerts on Registered mobile Number  YES  NO

5. MOBILE BANKING: Mobile Banking Services to be enabled on Registered Mobile Number  YES  NO

Please SMS MBSREG to 9223440000 (from the mobile no. mentioned in Part-1) to generate username

6. PHONE BANKING SERVICES:  Yes  No

7. Registration for SBI Buddy required:  Yes  No

8. PASSBOOK REQUIRED (For Savings Bank Account):  Yes  No

9. STATEMENT FREQUENCY:  Monthly  Quarterly  Half-yearly

e-Statement, in lieu of paper copy, to be sent to e-mail id as mentioned in Part-I:  Required  Not required

(Mobile number is mandatory for services from 2 to 7)



**DECLARATION CUM UNDERTAKING CUM SELF-CERTIFICATION**

1. I/we have received the Welcome Kit containing INB Kit and ATM card/Cheque book and understand that in case of any misuse/ misplacement of the contents of the Kit, the Bank will not be liable for any loss/damage.
2. I/we hereby certify that the Savings Bank Account would be used by me/us to route transactions of **only non-business/ non-commercial nature**. In the event of occurrence of such transactions or any such transactions that may be construed as commercial/ business/ dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the account.
3. I/we have been advised of Monthly Average balance requirement for the account to be opened and given to understand that these requirements are subject to revision/change and such revision/changes will be uploaded in the Bank's site which will be acceptable to me as a notice to that effect.
4. I confirm that the product features of BSBD account have been explained to me/us (applicable to BSBD account applicant/applicants)
5. I/we acknowledge receipt of rules and regulation of Savings Bank account.
6. I/We have been advised that if I/We do not provide my/our mobile number, I/We will not be eligible for any facility of electronic transactions other than ATM cash withdrawals.
7. **(Applicable for accounts opened for credit of Social Welfare Benefits)**  
I / We understand that this account will be opened under BSBD category. I /We also understand that in case, I /We do not wish to continue in this BSBD account, and switch over to Regular Savings Bank account, I /We will have to maintain the Monthly Average Balance (MAB) applicable for Regular Savings Bank Account. I therefore undertake to maintain MAB in the account if I /We switch over to Regular Savings Bank account from BSBD.
8. **Applicable for accounts opened in the name of Minors**  
I understand that the requirement of Monthly Average Balance (MAB) and penalty for non-maintenance will be applicable in this account once the applicant becomes Major. I therefore undertake to maintain (MAB) from the date of attaining majority.

Place:

Date:

Signature / Thumb impression of the Applicant/Applicants

**Auto-sweep**

Threshold Amount@: Rs.  @ Min.: Rs.25,000/-

Sweep time: \_\_\_\_\_ day (example Monday, Tuesday) of every week OR \_\_\_\_\_ (example 1st,2nd) of every month beginning on

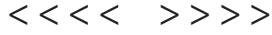
Under reverse sweep facility for breaking the MOD, the MOD to be broken by:  Last in first out  First in first out

(for office use only)  
Open Account

Date:         (Authorised signatory)

	Queue No.	Initials
Account	<input type="text"/>	<input type="text"/>
CIF Linking	<input type="text"/>	<input type="text"/>
Personalised Chq	<input type="text"/>	<input type="text"/>
RINB	<input type="text"/>	<input type="text"/>
MBS	<input type="text"/>	<input type="text"/>
SMS Alert	<input type="text"/>	<input type="text"/>
Removal of Posting Restriction	<input type="text"/>	<input type="text"/>
Scanning	<input type="text"/>	<input type="text"/>

- i) Internet Banking (INB) Kit No.: \_\_\_\_\_  initials
- ii) INB Viewing  Transaction  rights given on:          initials
- iii) Mobile Banking MPIN given on:         initials
- iv) ATM Card data transmitted on :         initials
- v) Nomination Serial no.:           initials
- vi) Threshold (KYC) limit:         initials
- vii) Phone Banking         initials



## ACKNOWLEDGEMENT-DA-1

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

Date:

Name of the Nominee.....Age..... Years.....

With respect to your Account Number .....

Yours faithfully

Signature of Bank Official with Seal

## SAVINGS BANK RULES (ABRIDGED)

### Know Your Customer Guidelines

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

### Nomination & Survivorship Facility

The nomination facility is available on Savings Bank Accounts and the account holders are advised to avail of this facility for smooth settlement of 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 chequebook facility or without chequebook. The current monthly average balances prescribed for SB accounts and the charges prescribed for non maintenance of minimum balance, are available at the Banks website [bank.sbi](http://bank.sbi) 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. 11, 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. 10,00,000/ (Rs. Ten lacs 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 RBI/CBDT and two copies of his/ her/ their recently taken passport size photographs. Applicants can also apply for opening an account online. Account holders signatures must be legible and well formed. Signatures should not be in capital or block letters. Each account will be given a distinctive account number. While dealing with the Bank, this number should be invariably quoted by the account holder(s). The account holders, in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Bank while operating the accounts and addressing any correspondence to the Bank. (Rule Nos. 7, 8, 9, 13)

### Pass Book

The pass book and cheque book supplied to the account holder should be kept in a safe place. The Bank will not be responsible for any loss or incorrect payment attributable to the account holders neglect in this regard. (Rule Nos. 18, 29). For 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 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 weeks 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 Banks 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 [bank.sbi](http://bank.sbi) 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 five Multicity Cheque leaves. Thereafter, service charge will be charged to the customer's account. The current charges prescribed for this are available at the Banks website [bank.sbi](http://bank.sbi) 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 [bank.sbi](http://bank.sbi) This information can also be obtained from Branches. (Rule No. 32)

### 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

Only three cash deposit transactions are allowed free of cost in a month. No restrictions on cash deposit at Non - Home branch. 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 30000/-, which may change from time to time. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at the Banks website [bank.sbi](http://bank.sbi) 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 Banks 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 Banks website [bank.sbi](http://bank.sbi) and Contact Centre. This information can also be obtained from Branches. (Rule No. 35) Cash withdrawal can be made from the accounts of the sick, old or incapacitated account holders who are unable to attend the Bank and/or also not able to put their signature or thumb impression for withdrawing cash by completing the laid down formalities. (Rule No. 33)

### Overdrafts

Overdrafts in Savings Bank accounts may be permitted under exceptional circumstances with prior arrangements only. Cheques drawn in excess of the balance in the account will be returned unpaid. Service charge will be recovered each time a cheque is returned unpaid for want of sufficient funds. Charges prescribed for this are available at the Banks website [bank.sbi](http://bank.sbi) 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 Banks website [bank.sbi](http://bank.sbi) 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 Banks website [bank.sbi](http://bank.sbi) 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 quarterly intervals. Interest will be paid only if it works out to Re1/- or more. There after fifty paise 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 after 14 days upto one year of its opening. The current charges prescribed for this are available at the Banks website [bank.sbi](http://bank.sbi) This information can also be obtained from Branches. (Rule Nos. 43, 44, 45). Accounts can be transferred ONLINE also

### 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 [bank.sbi](http://bank.sbi) and/ or branch notice board. (Rule Nos. 39, 46)

## Features of BSBD account.

1. Maximum 4 withdrawals including withdrawals at own ATMs and other Bank's ATMs and other modes including RTGS, NEFT, Clearing, Branch cash withdrawals, Transfer, Internet debits, SI, EMI etc.
2. Only Basic Ru Pay Card will be issued.
3. Cheque book will not be issued.