

FOR BRANCH USE: Branch Name/ Code: _____

Receipt Date: ___/___/___ Action Taken on: ___/___/___ Signature _____



NRI-18.5

Re-KYC diligence & operationalizing 'In-operative' NRI account
(In case of joint account, each joint account holder has to fill and submit it separately)

Branch Name/Code: _____ Account No: _____
Account Holder's Name: _____

Abovementioned account is 'In-operative', for operationalization of the same please debit & credit ` 1/- from it.

In connection with RBI's guidelines on "Know Your Customer" (KYC) norms, I hereby submit the following details for re-KYC of my aforesaid account.

Personal Details: Status: NRI Person of Indian Origin (PIO) / Overseas Citizen of India (OCI)

Maiden Name (if any): _____

Father Name: _____ <First-Middle-Surname>

Mother Maiden Name: _____

Guardian Name (For minor only): _____ <Mr./Ms./Mrs./Other> _____
_____ <First-Middle-Surname>

Place of Birth: _____ Country of Birth: _____

Nationality: _____

Marital Status: Married Unmarried Others _____

Spouse Name (Required if Marital Status is married): _____ <First-Middle-Surname>

PAN No. / Form 60: _____

Aadhaar No: _____ (Optional)

PIO / OCI Card No: _____ (Required if you are holding PIO/OCI card)

Current Address (Overseas only)

Address Type: Residential or Business Residential Business Registered Office Unspecified

City / Town / District: _____ State: _____ Country: _____ PIN: _____

Permanent Address (Overseas/Indian)

Please tick (✓) if Permanent & Current Address are same (In such case, no separate proof of permanent address is required)

Address Type: Residential or Business Residential Business Registered Office Unspecified

City / Town / District: _____ State: _____ Country: _____ PIN: _____

Please tick where you would like to receive all correspondences - Current Address Permanent Address

Email Address _____

Mobile Number _____

Tel Number (Res) _____

Tel Number (Off) _____

Passport Details	Number	Issue Date	Place of Issue	Nationality	Valid Up to

Paste a recent passport size photograph of account holder

VISA / Work Permit Details <i>(Not required for PIO / OCI status and NRIs with seafarer work profile)</i>	Number	Issue Date	Place of Issue	Valid Up to

Photograph should be signed across by the account holder

Identification Details *(Please mention the document being submitted as per Identification Documents table given on page number 4)*

- A. Proof of Status:** _____
- B. Proof of Identity:** _____
- C. Proof of Tax Residency:** _____
- D. Current Address document (Overseas only):** _____
- E. Proof of Permanent Address (Overseas / Indian):** _____
- F. Additional proof for applicants who are not visiting our Branch for opening the account:** _____

Mode of Submitting / Sending to Home Branch: As per anyone of the following mode:

- a. For customers visiting the branch in person:** Please submit documents as per points A, B, C, D and E
- b. For customers not visiting to branch in person:**
- i. For customers residing in anyone of the country as per country list* (given below):** Please submit documents as per following (all the documents to be self-attested):
- Documents as per points A, B, C, D and E; and
 - Copy of latest overseas bank account statement *(Bank statement of self-account in original/computer generated with Bank's name/logo of an overseas bank evidencing that credits/debits have taken place in the account in the preceding three months period. The statement should not be more than 3 months old).*
- Please Note:** - This request letter along with documents may be sent to the home branch through registered email address as scanned copies or by post / courier. *If it is scanned and emailed then, please submit original hard copies of the documents sent through email upon your next visit to the branch.*
- ii. In all other cases:** Please submit documents as per points A, B, C, D, E and F through post or courier from overseas. However third party attestation of all documents is mandatory and it can be done by anyone of the following:
- 1. SBI Foreign Office 2. Indian Embassy / High Commission 3. Notary Public**

***Country List:** Argentina, Australia, Austria, Belgium, Brazil, Canada, China, Denmark, Finland, France, Germany, Greece, Gulf Co-operation Council (GCC), Hong Kong, Iceland, Ireland, Italy, Japan, Luxembourg, Malaysia, Mexico, Netherlands, New Zealand, Norway, Portugal, Republic of Korea, Russian Federation, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, United Kingdom, United States.

Taxation Details (Please fill following details, if you are tax payer in any of the country or multiple countries)

S. No.	Country of residence for tax purpose	Tax Identification Number (TIN) number or functional equivalent	TIN issuing Country
1			
2			
3			

Please provide address, if S. No. 1 is filled in Taxation Details:

Same as Current Address Same as Permanent Address Other Address: _____

City / Town / District: _____ Country _____ PIN _____

FATCA / CRS / Central KYC Registry - Declaration and Undertaking:

- I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular No. RBI/2015-16/165 DBR.AML.BC.No.36/14.01.001/2015-16 dated 28 August 2015 in this regard.
- I understand and acknowledge that as per the provisions Income tax Act, Rules made thereunder and 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 my 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) and Common Reporting Standards (CRS) and or any other similar arrangements.
- I certify that the information provided by me above as applicable to me and signed by me as well as in the documentary evidence provided by me is, to the best of my knowledge and belief, true, correct and complete and that I 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.
- I 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 or if any certification becomes incorrect and to provide fresh and valid self- certification along with documentary evidence.
- I also agree that my failure to disclose any material fact known to me, 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 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 CBDT/RBI from time to time, if the deficiency is not remedied by me within the stipulated period.
- I also agree to furnish and intimate to State Bank of India any other particulars that are called upon me to provide on account of any change in law either in India or abroad in the subject matter herein.
- I shall indemnify State Bank of India for any loss that may be caused to the State Bank of India on account of providing incorrect or incomplete information by me.
- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS / Email on my registered number / email address.

Date: _____

Place: _____

Signature of Account Holder

Customer Acknowledgement Copy (To be returned to the customer, if submitting it in person)

A/c No: _____ A/c Holder Name: _____

Type of request: Request for Re-KYC diligence of NRE or NRO or FCNR (B) account

Date of receipt: ___/___/___

Branch Seal & Stamp

Signature of authorised official

Identification Documents <i>(Please give certified translated copy of proof wherever it is in foreign language)</i>	
Proof of Status (A)	Anyone of the following: 1. For NRIs: Any one of the following: a) Valid Visa / Work Permit b) Any one of the following for NRIs with Seafarer work profile: i. Valid Job Contract ii. Continuous Discharge Certificate (CDC), if the disembarkation stamp on CDC is not more than 6 months old iii. Expired contract letter (if the disembarkation stamp on CDC is not more than 6 months old) iv. Last pay slip evidencing employment with a shipping company (not more than 6 months old) 2. For PIOs / OCIs: Any one of the following: a) PIO / OCI Card b) Relevant pages of Passport of parents or grand-parents, establishing their Indian Origin c) Marriage Certificate establishing spouse’s Indian Origin
Proof of Identity (B)	Relevant pages of Passport
Proof of Tax Residency <i>(Required for each of TIN mentioned in Taxation Details section, if any)</i> (C)	Any one of the following: 1. Document mentioning Tax Identification Number (TIN) or functional equivalent 2. Certificate of residence or any valid identification issued by an authorized Government body, including a Government agency or a municipality, of the country or territory of residence 3. Any financial statement, third-party credit report, bankruptcy filing, or a report of the Government agency regulating the securities market
Current Address document (Overseas only) <i>NRIs with seafarer work profile and on ship, can either give employer’s overseas address or Indian address.</i> (D)	Anyone of the following: 1. Relevant pages of Passport (mentioning overseas address) 2. Self-declaration of address with positive confirmation by submitting a copy of anyone of the following. Standard format can be downloaded from ‘ Download Forms ’ page of our website or please sign and write “ <i>Self declaration of overseas address for NRI account opening purpose</i> ” on the document itself: a) Government issued National Identity Card at the country of residence b) Driving License issued abroad c) Utility Bill (Electricity, Telephone, Gas) d) Original copy of latest overseas bank account or existing NRE / NRO account statement carrying overseas address e) Employer’s certificate f) Address proof of the blood relative as per point a) to e) above (spouse, father, mother, sister, brother and child) with whom you are staying along with supporting proof of relationship (Passport, PAN Card, Driving License, Voter Identity Card, Aadhaar Card, Marriage Certificate, Birth Certificate)
Proof of Permanent Address (Overseas / Indian) (E)	Anyone of the following: 1. For NRIs: Any one of the following: a) Relevant pages of Passport b) Driving License c) Voter Identity Card d) Aadhaar Letter/Card e) NREGA Job Card 2. For PIOs / OCIs: Relevant pages of Passport
Additional proof for applicants who are not visiting our Branch for opening the account (Non-face-to-face) (F)	Any one of the following: 1. Cheque drawn on the overseas Bank account 2. Cancelled / Paid Cheque of the overseas Bank account 3. Proof of Income / Pay Slip / Tax return

Income-tax Rules, 1962

FORM NO. 60

[See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name									
	Middle Name									
	Surname									
2	Date of Birth/ Incorporation of declarant	D	D	M	M	Y	Y	Y	Y	
3	Father's Name (in case of individual)									
	First Name									
	Middle Name									
	Surname									
4	Flat/ Room No.	5	Floor No.							
6	Name of premises	7	Block Name/No.							
8	Road/ Street/ Lane	9	Area/ Locality							
10	Town/ City	11	District			12	State			
13	Pin code	14	Telephone Number (with STD code)			15	Mobile Number			
16	Amount of transaction (Rs.)									
17	Date of transaction		D	D	M	M	Y	Y	Y	Y
18	In case of transaction in joint names, number of persons involved in the transaction									
19	Mode of transaction: <input type="checkbox"/> Cash, <input type="checkbox"/> Cheque, <input type="checkbox"/> Card, <input type="checkbox"/> Draft/Banker's Cheque, <input type="checkbox"/> Online transfer, <input type="checkbox"/> Other									
20	Aadhaar Number issued by UIDAI (if available)									

21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number	D	D	M	M	Y	Y	Y	Y
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held								
	a	Agricultural income (Rs.)							
	b	Other than agricultural income (Rs.)							
23	Details of document being produced in support of identify in Column 1 (<i>Refer Instruction overleaf</i>)	Document code	Document identification number	Name and address of the authority issuing the document					
24	Details of document being produced in support of address in Columns 4 to 13 (<i>Refer Instruction overleaf</i>)	Document code	Document identification number	Name and address of the authority issuing the document					

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the _____ day of _____ 20____

Place: _____

(Signature of declarant)

Note:

1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,

- (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
- (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

Instruction:

(1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 20 is filled): -

<i>Sl.</i>	<i>Nature of Document</i>	<i>Document Code</i>	<i>Proof of Identity</i>	<i>Proof of Address</i>
A	For Individuals and HUF			
1.	AADHAR card	01	Yes	Yes
2.	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes
3.	Elector's photo identity card	03	Yes	Yes
4.	Ration/Public Distribution System card bearing photograph of the person	04	Yes	Yes
5.	Driving License	05	Yes	Yes
6.	Passport	06	Yes	Yes
7.	Pensioner Photo card	07	Yes	Yes
8.	National Rural Employment Guarantee Scheme (NREGS) Job card	08	Yes	Yes
9.	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
10.	Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 49A	10	Yes	Yes
11.	Certificate from employer as per annexure B prescribed in Form 49A	11	Yes	Yes
12.	Kisan passbook bearing photo	12	Yes	No
13.	Arm's license	13	Yes	No
14.	Central Government Health Scheme /Ex-servicemen Contributory Health Scheme card	14	Yes	No

15.	Photo identity card issued by the government./ Public Sector Undertaking	15	Yes	No
16.	Electricity bill (<i>Not more than 3 months old</i>)	16	No	Yes
17.	Landline Telephone bill (<i>Not more than 3 months old</i>)	17	No	Yes
18.	Water bill (<i>Not more than 3 months old</i>)	18	No	Yes
19.	Consumer gas card/book or piped gas bill (<i>Not more than 3 months old</i>)	19	No	Yes
20.	Bank Account Statement (<i>Not more than 3 months old</i>)	20	No	Yes
21.	Credit Card statement (<i>Not more than 3 months old</i>)	21	No	Yes
22.	Depository Account Statement (<i>Not more than 3 months old</i>)	22	No	Yes
23.	Property registration document	23	No	Yes
24.	Allotment letter of accommodation from Government	24	No	Yes
25.	Passport of spouse bearing name of the person	25	No	Yes
26.	Property tax payment receipt (<i>Not more than one year old</i>)	26	No	Yes
B	For Association of persons (Trusts)			
	Copy of trust deed or copy of certificate of registration issued by Charity Commissioner	27	Yes	Yes
C	For Association of persons (other than Trusts) or Body of Individuals or Local authority or Artificial Juridical Person)			
	Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person.	28	Yes	Yes

- (2) In case of a transaction in the name of a Minor, any of the above mentioned documents as proof of Identity and Address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.
- (3) For HUF any document in the name of Karta of HUF is required.
- (4) In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 18 and the total amount of transaction is to be filled in Sl. No. 16.

In case the estimated total income in column 22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 21 and furnish proof of submission of application.