

Procedure for filling NRI Account Opening Application manually

1. Please fill all fields of application.
2. Please affix passport size photograph(s) of sole/first applicant and second applicant (if any) in the 'Specimen Signature, Photograph & Third Party Attestation' section on page 3 and 5 respectively. Also, please enclose one additional photograph of each applicant in the envelope while sending account opening application to the Bank.
3. Each of the applicant has to mention place, date and affix signatures following sections of application:
 - a. In 'FATCA / CRS/ Central KYC Registry - Declaration and Undertaking' section on page 3 (A1) if it's a single applicant application and on page 5 (B1) if it is a joint applicant application
 - b. In 'Specimen Signature, Photograph & Third Party Attestation' section on page 3 (A2) if it's a single applicant application and on page 5 (B2) if it is a joint applicant application
 - c. In 'Declarations Cum Undertakings' section on page 6 (A3, B3)
 - d. In 'Form DA-1 (Nomination Form)' on page 6 (A4, B4)
 - e. On all Identification Documents for each applicant
4. In case you are not visiting our Branch, then for all applicants' signatures in the application and all Identification Documents have to be attested by any one of the following entity. Stamp and Signature of third party attester should be affixed in 'Specimen Signature, Photograph & Third Party Attestation' section and details of attested to be mentioned in 'Third party attestation' section on page 3 if it's a single applicant application and on page 5 if it is a joint applicant application:
 - a. SBI Foreign Office (Please [click here](#), to check whether SBI Foreign Office in your current country of residence permits the attestation)
 - b. Notary Public
 - c. Indian Embassy / High Commission

Please note that, if any or both applicants already have an NRE / NRO account with SBI, then please give details in 'Verification and Identification documents are not required, if you have an existing KYC compliant NRE / NRO account with SBI in India' section on page 2, if it's a single applicant application and on page 3 if it is a joint applicant application. Also, if any or both applicants meet following requirements, then Identification

Documents and attestation by third party attester are not required for particular applicant.

- **The existing CIF should have been opened in the preceding two years and it should be KYC compliant. If date of opening of CIF is prior to 2 years from the date of applying for a new account, but you have already given fresh set of documents for the re-KYC**
 - **Specimen signature in the account opening form matches with the signature in existing CIF**
 - **No change in any of other details such as postal address, passport, visa etc**
5. Initial remittance for opening of NRE /NRO account is not mandatory at the time of account opening. However, if you wish to send it, then it has to be in the form of a cheque or draft only. Also, cheque / draft should be drawn in the favor of "**State Bank of India A/c [Applicant's Name]**"
6. Please mention "**NRI ACCOUNT OPENING APPLICATION**" on the cover of envelope and post / courier your Account Opening Application along with Identification Documents after attestation to your linked LCPC in India.

Postal address of all LCPCs are given in Annexure. Please mentioned the postal address of LCPC which belongs to the State of the home branch where you prefer to open your account.

Please Note:

1. **Account Opening Application and documents without due attestation from the acceptable entity will not be processed.**
2. **Account will be opened in 3-4 working days from the date of receipt of application and provided all documents/information are in order.**
3. **Once the account is opened, you will get:**
 - a. SMS alert on your mobile number provided and registered with us
 - b. Email alert on your email address provided and registered with us. A password protected attachment will be sent along with this email containing details of your account and branch.
 - c. Deliverables (as per your request in account opening application) in the following manner:
 - i. A Welcome Kit containing personalised cheque book and ATM Card will be mailed to your postal address selected for correspondence, after 7 – 8 working days from the date of account opening.
 - ii. User ID for Internet Banking (INB) facility will be sent in a SMS to your registered mobile number within 2 -3 working days from the

date of account opening. Password for INB facility will be mailed separately to your postal address selected for correspondence, after 7 – 8 working days from the date of account opening.

- iii.** First transaction through ATM card needs to be done at State Bank Group ATM in India only, in order to activate your card.
- iv.** You can generate your ATM PIN using internet banking facility, by going to ATM Services section under e-Services menu option. Alternatively, you can collect your ATM PIN from your home branch by visiting branch personally or can be collected by the authorized representative of account holder with suitable letter of authority (LOA) within 45 days. Please [click here](#), to download standard LOA.

Annexure

STATE / UT	LCPC POSTAL ADDRESS
Gujarat	State Bank of India LCPC, 3rd Floor, Administrative Building Nilambaug Chowk, Bhavnagar, Gujarat – 364001 India
Karnataka	State Bank of India LCPC, Pragati Mahalakshmi, No 62, First Main, III Cross, Yeshwantpur, Bangalore, Karnataka - 560022 India
West Bengal	State Bank of India, LCPC, Samridhhi Bhavan, Block-E, 2 nd floor, 1 Strand Road, Kolkata, West Bengal -700001 India
Chandigarh & Madhya Pradesh	State Bank of India, LCPC, Zonal Office Building, Vijay Nagar, Jabalpur, Madhya Pradesh - 482002 India
Orissa	State Bank of India, LCPC, Plot No 123, Sector-A, Zone-A, Mancheswar Ind Est, Bhubaneswar, Khurda, Orissa - 751010 India
Chandigarh, Haryana (except Sonipat / Faridabad / Gurgaon), Himachal Pradesh, Jammu & Kashmir and Punjab	State Bank of India, LCPC, Plot D-173, Phase VIII B Industrial Area, Mohali -160071 India
Pondicherry & Tamil Nadu	State Bank of India, LCPC, # 787, Karim Mansion, Anna Salai, Chennai, Tamil Nadu-600002 India
Andhra Pradesh & Telangana	State Bank of India, LCPC, D No 54-11-6, Plot No 18, Phase III, Jawahar Autonagar, Vijaywada, Andhra Pradesh - 520007 India

Kerala	State Bank of India, LCPC, 4 th Floor, KSHB, Revenue Towers, Opposite Boat Jetty, Ernakulam, Kerala - 682011 India
Eastern Uttar Pradesh	State Bank of India, LCPC, Sector B, Sitapur Road Yojana, Near Ram Bank Chouraha, Lucknow, Uttar Pradesh - 226021 India
Goa & Maharashtra	State Bank of India, LCPC, 31, Mahal Ind Estate, Mahakali Caves Road, Chakala, MIDC Andheri-East, Mumbai, Maharashtra - 400093 India
Delhi, Haryana (Sonipat / Faridabad / Gurgaon), Rajasthan, Uttrakhand and Western Uttar Pradesh	State Bank of India, LCPC, B-16, Institutional Area, Sector 62, Noida, Gautam Budha Nagar - 201307 India
Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura	State Bank of India, LCPC, G.S. Road, Bangagarh, Guwahati, Kamrup, Assam- 781005 India
Bihar & Jharkhand	State Bank of India, LCPC, Sita Palace, New Bypass Road, Khemnichak, Jangpura, Patna, Bihar - 800027 India