

Account Number																				
Unique Customer ID Card																				
Date																				

The Manager  
 State Bank of India  
 \_\_\_\_\_ Branch

Dear Sir,  
 I/We am/are applying to open an account in your Branch. I/We furnish below information regarding the account and personal details:

**FIRST PART: ACCOUNT RELATED INFORMATION**

1	Account Title (In Bangla)	
	(In English Block Letter)	

2.	Nature of A/C(Please Tick)							
		Savings	Current	SND	FC	RFCD	NFCD	Others

3.	Currency(Please Tick)					
		BDT	Dollar(USD)	Euro	Pound	Others (Please specify)

4.	Mode of Account Operation(Please Tick)					
		Singly	Jointly	Any One	Either or Survivors	Others (please specify)

5.	Initial Deposit Amount	In Fig:	In Word:
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6.	Whether the customer has account in other Bank (Put Tick)		
	If answer is yes, describe below	Yes	No
Serial No.	Bank & Branch Name	Type of A/C	
i.			
ii.			
iii.			
iv.			

7.	Facilities & Alternate delivery Channels(Please Tick)					
		Cheque Book	Debit Card	SMS Banking	Internet Banking	e-statement

8.	Mobile No. & E mail ID for SMS/Internet Banking facilities		
		Mobile Number	Email ID

Account Number																				
For Bank Use Only																				

1	Name of Account Holder (In Bangla)													Account Holder's Photo
	(In English Block Letter)													
2. (a)	Date of Birth													
		Day/Date	Month	Year										
(b)	Place of Birth	Place/District:						Country:						

3.	Father's Name												
4.	Mother's Name												
5.	Husband/Spouse's Name												
6.	Nationality												

(For Foreign National, copy of valid Passport including Visa has to be mandatorily collected)

7.	Gender(Please Tick)			
		Male	Female	Trans Gender/Third Gender
8.	Resident Status(Please Tick)			
		Resident	Non-Resident	

(If needed, Guidelines for Foreign Exchange Transactions issued by Bangladesh Bank must be followed)

9.	Profession (in details with Designation)												
10.	Monthly Income												
11.	Source of Fund( in details)												
12.	Tax Identification Number (if any)												
13	a. Present Address	Road/Village/ House:						Post Office:					
		P.S/Upazilla:						District:					
		Phone:						Mobile:					
		E mail :						Post Code/PIN:					
	b. Permanent Address	Road/Village/ House:						Post Office:					
		P.S/Upazilla:						District:					
		Post Code/PIN:						Country:					
	c. Professional Address	Name of Institution:											
		Address :											
		Phone:						Email :					

(Documents as proof of address must be given, at least one in favour of address or as per directive of Bank)

14.	Identification Document												
a.	National ID/NID No.												
b.	Birth Registration/Certificate No.												
c.	Passport No.							Expiry Date:					
d.	Others( describe details)												

(At least one of above documents must be submitted as per extant guidelines of Bangladesh Bank & or Policy of SBI)

14.f	Information of Introducer												
i.	Name:												
ii.	A/C No.							Branch:					
iii.	National ID/NID No.							Date of Birth:					
iv.	Signature with date:							v. Signature verified by SBI official with seal & date					

(Personal information to be attached in the 2<sup>nd</sup> part for each person, in case Account holder is joint/multiple).

15.	Nominated person for emergency contact:												
i.	Name:												
ii.	Present Address:												
iii.	Mobile :							Email :					
iv.	Relation with A/C holder /Operator												

**SECOND PART (ADDITIONAL) : PERSONAL INFORMATION OF GUARDIAN/LEGAL GUARDIAN**

(To be filled up in case Account Holder is minor,  
legal guardian means Father or Mother or any other legal guardians)

1	Name of Account Holder (Minor)													Photo of Guardian/ Legal Guardian
	Name of Guardian/Legal Guardian													
	Relationship with the Account Holder(minor)													
2. (a)	Date of Birth													
		Day/Date			Month			Year						
(b)	Place of Birth	Place/District:						Country:						
3.	Father's Name													
4.	Mother's Name													
5.	Husband/Spouse's Name													
6.	Nationality													

(For Foreign National, copy of valid Passport including Visa has to be mandatorily collected)

7.	Gender(Please Tick)			
		Male	Female	Trans Gender/Third Gender
8.	Resident Status(Please Tick)			
		Resident	Non-Resident	

(If needed, Guidelines for Foreign Exchange Transactions issued by Bangladesh Bank must be followed)

9.	Profession (in details with Designation)												
10.	Monthly Income												
11.	Source of Fund( in details)												
12.	Tax Identification Number (if any)												
13	a. Present Address	Road/Village/ House:						Post Office:					
		P.S/Upazilla:						District:					
		Phone:						Mobile:					
		E mail :						Post Code/PIN:					
	b. Permanent Address	Road/Village/ House:						Post Office:					
		P.S/Upazilla:						District:					
		Phone:						Mobile:					
		E mail :						Post Code/PIN:					
	c. Professional Address	Name of Institution:											
		Address :											
		Phone:						Email :					

(Documents as proof of address must be given, at least one in favour of address or as per directive of Bank)

14.	Identification Document of Guardian												
a.	National ID/NID No.												
b.	Birth Registration/Certificate No.												
c.	Passport No.							Expiry Date:					
d.	Others( describe details)												

**Minor Account Declaration**

I being the Guardian/Legal Guardian of above referred Account Holder hereby declare that account holder is/are minor. His/her/their relevant information is/are provided in the attached Form. The Account will be operated by my signature as guardian/legal guardian until the account holder become adult or until my further declaration.

Signature of Guardian/Legal Guardian		Signature verified	
Name :		Name seal of verifying Bank's official	
Date:		Date :	

**1. Nominee Related Information :**

I/We hereby nominate the following person(s) to receive the fund of this Account after my/our death. I/We reserve the right to cancel/amend /replace this nomination at any time. I/We further declare that the Bank will make the payment according to my/our instruction and if the Bank pay the fund, it will be treated that the Bank has paid the deposit related all liabilities accordingly.

Nominee's Photo  
(to be attested by  
A/C holder)

a.	Name of Nominee																			
	Date of Birth																			
		Day/Date			Month			Year												
	Father's Name																			
	Mother's Name																			
	Husband/Spouse's Name																			
	Nationality																			
b.	Present Address	Road/Village/ House:						Post Office:												
		P.S/Upazilla:						District:												
		Phone:						Mobile:												
		E mail :						Post Code/PIN:												
	Permanent Address	Road/Village/ House:						Post Office:												
		P.S/Upazilla:						District:												
Post Code/PIN:																				
c.	Percentage																			
d.	Relation with Account Holder																			
e.	<b>Identification document of Nominee</b>																			
i.	National ID/NID No.																			
ii.	Birth Registration/Certificate No.																			
iii.	Passport No.										Expiry Date:									
iv.	Others( please specify):																			

(Nominee Related information should be kept with this part separately for each nominee in case of multiple nominee)

**1. Guardian of Minor Nominee(If any):**

If nominee(s) is /are minor, information of Recipient of deposits after death of the Account Holder(s) keeping the nominee minor as per Bank Company Act 1991, Section 103(2)

a.	Guardian's Name of Minor Nominee																			
	Date of Birth																			
		Day/Date			Month			Year												
	Father's Name																			
	Mother's Name																			
	Husband/Spouse's Name																			
	Nationality																			
b.	Present Address	Road/Village/ House:						Post Office:												
		P.S/Upazilla:						District:												
		Phone:						Mobile:												
		E mail :						Post Code/PIN:												
	Permanent Address	Road/Village/ House:						Post Office:												
		P.S/Upazilla:						District:												
Post Code/PIN:																				
d.	Relation with Minor Nominee																			
e.	<b>Identification document of Nominee</b>																			
a.	National ID/NID No.																			
b.	Birth Registration/Certificate No.																			
c.	Passport No.										Expiry Date:									
e.	Others( please specify):																			

(In case of Non Resident Bangladeshi/Foreign National Nominee and the fund of the relevant account is payable to that Nominee, the prevailing provisions of foreign Exchange Regulations will be applicable)



**Indicative List of necessary information for opening Personal Account****Bangladeshi Citizen**

1. Account Opening Form: to be filled in and signed each page by each applicant
2. Recent Passport size photograph 2 copies for each person duly attested by introducer
3. Copy of NID/Valid Passport/Birth Registration Certificate with photo ID duly attested by self.
4. Nominee(s)' NID/Passport copy/Birth Certificate/photo ID & one copy photograph duly attested by account holder
5. Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as proof of present address
6. NID/Passport copy of Introducer if introducer is not SBI customer
7. Copy of TIN (if any)
8. Trade license (if any) ,if applicant's profession is business
9. Any Income source proof/Professional Identity, Service Proof etc
10. Any other documents as per directives of Bangladesh Bank & or SBI

**Non Resident Bangladeshi (NRB) Citizen**

1. Account Opening Form: to be filled in and signed each page by each applicant
2. Recent Passport size photograph 2 copies for each person duly attested by introducer
3. Copy of NID/Valid Passport & Visa/Birth Registration Certificate with photo ID duly attested by self.
4. Nominee(s)' NID/Passport copy/Birth Certificate/photo ID & one copy photograph duly attested by account holder
5. Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as proof of present or permanent address
6. In case of foreign passport customer needs to provide the copy of " No Visa required for Bangladesh"
7. Work Permit(if any)/Proof of Employment /Income/Employment Certificate or Contract /Pay slip, or salary certificate
8. NID/Passport copy of Introducer if introducer is not SBI customer
9. Copy of TIN (if any)
10. Trade license (if any) ,if applicant's profession is business
11. Any other documents as per directives of Bangladesh Bank & or SBI

**Foreign Citizen/Foreign Employee/Expatriates in Bangladesh**

1. Account Opening Form: to be filled in and signed each page by each applicant
2. Recent Passport size photograph 2 copies for each person duly attested by introducer
3. Copy of Valid Passport & Visa duly attested by self.
4. Nominee(s)' NID/Passport copy/& one copy photograph duly attested by account holder
5. Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as proof of present address
6. Valid Work Permit & appointment letter/transfer letter /Employment Contract
7. Income Tax deduction /payment declaration from the Employer
8. NID/Passport copy of Introducer if introducer is not SBI customer
9. Copy of TIN
10. Letter of Introduction/Request letter from Employer
11. Bangladesh Bank Form Declaration by Employer & Employee for salary remittance
12. Any other documents as per directives of Bangladesh Bank & or SBI

For verification, please present original documents for each photocopy submitted.

**Documents Required for Opening NRI Account in India (Indian National only)**

1. Account Opening Form: to be filled in and signed ( form available in website)
2. Recent Passport size photograph 2 copies duly attested by Bank official
3. Copy of Valid Passport & Visa duly attested by self.
4. Nominee(s)' NID/Passport copy/& one copy photograph duly attested
5. Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as proof of present address
6. Valid Work Permit & appointment letter/transfer letter /Employment Contract
7. Copy of TIN & PAN

\*\*( Reputable persons of the society mean –Member of Parliament, Mayor, Deputy Mayor and Councilors of City Corporation, Chairman & Vice Chairman of Upazilla Parisad, Chairman of Union Parisad, Mayor & Councilors of Municipality, Gazetted Officers of 9th Grade & above as per National Pay Scale, Teacher of Public University, Professor of Private University, Principal of Private/Non Govt College, Headmaster of Govt & Non Govt. High school, Editor of National Daily Newspaper, Notary Public, Officials of grade 7( seven) above of National Pay scale of Semi-Govt./autonomous/state owned organization and officers of 9th Grade & above of National Pay scale of Bangladesh Bank.)"

**Opening an Account**

Eligibility, Interest, Fees & Charges, documentation requirements and other conditions are as per feature of the product. Bank's customer service officer will explain detail of the product to the customer(s) before opening of the Account. The customer(s) will ask the Bank Officer on the Product Features and Fees & Charges for different service related to operation of the account.

**Minimum Deposit**

A minimum deposit amount shall be applicable while opening the account according to the amount prescribed by the Bank time to time.

**Closure of Account**

When account is closed either by constituent(s) or by the Bank, the constituent is required to return all the unused Cheques and Cards if any, to the Bank. A charge as per our prevailing Schedule of charges will be recovered from an account holder who will close an account. The Bank reserves unequivocal right to close any unsatisfactorily conducted account as decided by the Bank at its absolute discretion.

**Stop Payment of Cheque**

I/We, the account holder(s), shall immediately notify the Bank if any of the cheques issued to me/us, is lost or stolen or misplaced. I understand that the Bank may in its absolute discretion, accept from me/us any instruction for stop payment of cheque (either orally or in writing) in cases where I have lost the relevant cheque or, in other circumstances in which it shall be allowed by law and agreed by the Bank. Should the Bank accept any such instruction from me/us or from some other person purporting to be me/us, I/we hereby undertake to indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred by it as a result of, or in connection therewith. A charge as per our prevailing Schedule of charge will be recovered for recording stop payment.

**Positive Pay Instruction**

As per instruction of Bangladesh Bank a positive pay for clearing cheque, the account holder must inform the Bank in writing or thorough contact centre after issuance of cheque for the amount of one lac and above. Otherwise, the Bank may return the cheque if presented through Automated Clearing House at the risk and responsibility of the Account Holder(s).

**General Rules**

1. A newly opened account will be activated on accomplishment of KYC as per the Bank's policy.
2. The Bank reserves the right to close any account, without assigning any reason.
3. While an existing customer opens a new account, the Bank shall replicate necessary information of the said customer from the previous account Opening Form.
4. Nomination/Succession to the amount lying to credit of the account and/or operation thereof on the death of the person authorized to operate upon the account shall be in accordance with the instruction of Bangladesh Bank or with the prevailing laws of Bangladesh.
5. Statements of account are issued based on product feature Monthly/Quarterly/Half Yearly and /or when a statement sheet is completed in cases of Current/Savings respectively. If statements are requested in frequencies higher than the above a charge will be levied as per our current Schedule of charges.
6. Duplicate statements of past transactions are issued against payment of charges as per our current Schedule of charges.
7. For joint account(s), all statements are addressed to the first named party.
8. Account upon which an attachment order or other legal notice prohibiting operation of the account has been received will be ruled off and no further operation will be allowed till such time as the prohibiting order is removed.
9. Customer transactions will be entertained during normal Banking hours that may be in force from time to time.
10. Account holder(s) should notify the Bank of any change of address in writing with proof of address. Otherwise, Bank will not be liable for delivering account statement/Bank, communication to the recorded address of the account holder.
11. Each account will be allocated a distinct number which should be quoted by depositors when writing the Bank or when making deposit, etc.
12. The Bank may without notice combine or consolidate account without any liabilities to the Bank and set-off or transfer any sums standing to the credit of such accounts or any other suits owing to the customer from the bank in or towards satisfaction or the customer's liabilities to the Bank on any other respect where such liabilities by actual or contingent, primary or collateral and several or joint.
13. In addition to any general lien or other rights or remedies to which the Bank shall be entitled, the Bank may from time to time apply any credit balance to which the customer(s) is/are entitled on any accounts with the Bank (including the above accounts) in satisfaction of any its indebtedness to the Bank. Further, any of the accounts of the customer(s) with any branch of the Bank shall be treated as open combined account.
14. Operations of the Non-Resident accounts shall be governed as per the guidelines of Bangladesh Bank. Holders of Non-Resident accounts should advise the Bank immediately upon return to Bangladesh if they intend to take permanent residence in Bangladesh. It is also responsibility of the customer to inform the Bank in writing before leaving the country.
15. The Bank reserves the right to amend the terms and conditions, current schedule of charges without any notice.
16. The account holder(s) is/are solely responsible to promote examination of all entries in statement and must give the Bank written notice within 14 days of the date of the relevant statement of any discrepancy that s/he/they believe(s) exists between any such statement and his/their own records. In the absence of any such notice from the Account holder, he/she will be deemed to have agreed and certified conclusively (for all purposes) the correctness of the relevant statement of account.

17. The Bank may refuse to process any transaction on any customer's accounts if the Bank suspects fraud or illegality therein. The Bank's decision on whether the transaction is or likely to be involved a fraud or irregularity shall be final and conclusive and binding on the customer.

18. In the event of the death of one or more customer(s) in joint account, the right of the survivor(s) to operate the account will be ceased unless appropriate order is received from the Court of competent jurisdiction(if applicable) for operation of accounts.

19. The Bank will not execute any customer transaction over phone, fax, email (unless standard indemnity arrangements are already in place).

#### Minimum Balance and Interest Payment

The minimum monthly average balance shall be maintained as prescribed by the Bank time to time. The bank reserves the right to change the minimum balance requirement. If the balance falls below the required minimum for the period, the Bank may not credit any interest for the period.

#### Zero Balance

Zero (0) Balances account will be/may be closed automatically without serving any notice.

#### Reversal of Wrongly Credited Amount

The Bank reserves the right to debit any account that may have been inadvertently credited with an item/transaction subsequently unpaid on collection or detected to be the wrong entry without giving any information to the customer(s).

#### International Payments

- Any payment in Foreign Currency in the account shall be converted into BDT before it is paid into account.
- Bank standard Exchange Rate for buying the relevant currency applies on the day the Bank receives the payment.
- The payment shall be made in accordance with the Foreign Exchange Regulation Act 1947.

#### Suspicious Transactions

Bank may refuse to do any transaction on the account if the Bank suspects fraud or forgery. The decision of the Bank or regards on the suspicious transaction shall be final and conclusive and binding on the customer.

#### Dormancy and Unclaimed Account

- Current Account remains inoperative for one year will be transferred to dormant status.
- Savings Account remains inoperative for two years will be transferred to dormant status.
- As per clause 35 of Banking Company Act 1991, Account will be transferred to Unclaimed account status after 10(ten) years if there has been no transaction in the said account by the customer.
- No customer(s) initiated transaction is allowed in the dormant account unless the account holder(s) apply to SBI in writing to regularize the status of account.

#### Indemnity

I/We also agree to fully indemnify the Bank against all costs and expenses(including legal fees arising in any way in connection with the above accounts, enforcing these terms and conditions and in recovering of any amount due to the bank if incurred by the Bank in any legal proceedings of whatever nature.

#### Waiver

No forbearance, negligence or waiver by the Bank in the enforcement of any of these terms and conditions shall prejudice the Bank's right thereafter to strictly enforce the same. No waiver by the Bank shall be effective unless it is in writing.

#### Governing Law

These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and I/we hereby irrevocably submit to the non-exclusive jurisdiction of the courts of law of Bangladesh. Such submission shall, however, not prejudice the rights of the Bank to bring proceedings against me in any other jurisdiction or courts of law elsewhere. However, all accounts shall be subject to the provisions of the guidelines/circulars together with any alteration/modification thereto affected by Bangladesh bank from time to time.

#### Acceptance of Accounts rules, Terms & Conditions and declaration of Customer(s)

1. I/We have read, understood and agreed to comply with the Bank's Schedule of charges, account rules and terms & conditions governing customer account(s) and all other products as indicated above with State Bank of India. I/We have signed as a token of acceptance of the aforesaid Account Rules and Terms & conditions and also agree to be bound by such account rules and terms & conditions as may be amended or supplemented from time to time.

2. I/We declare that I/We am/are fully aware of the Money Laundering Prevention Rules and Anti-Terrorism Rules and I/We shall not do any act/transaction in contravention of the provisions of prevailing Money laundering prevention Rules and Anti-Terrorism Rules of the country. I/We also commit to provide necessary information/documents which may be required by the Bank from time to time.

1 <sup>st</sup> applicant's Signature	2 <sup>nd</sup> applicant's Signature	3 <sup>rd</sup> applicant's signature
Name:	Name:	Name:
Date:	Date:	Date:





VISA, ATM-CUM-Debit Card Application New/Re-Issue Form

To  
The Branch Manager  
State Bank of India

.....

I wish to avail ATM/Debit Card Banking facility from your bank.

(25 Characters)

Name of Customer [Grid]

(25 Characters)

Father's Name [Grid]

(25 Characters)

Mother's Name [Grid]

Address : ..... E-Mail :

.....

.....

Date of Birth [Grid]

DD MM YYYY

Your name will appear on the card exactly on the card as set out below. Please fill the blank.

[Grid]

My secret question

Question : .....

Answer : .....

My Account Numbers

Single/Joint

[Grid]

I/We warrant that the above information are true and correct. I/we have read and understood the terms and conditions overleaf and agree to be bound by the terms and conditions governing the usage and maintenance of the state bank of india VISA ATM/Debit card.

Customer's Signature

Date: .....

### Terms and Condition

The terms and conditions stated in this Agreement relate to the availing of cash withdrawal and other electronic payment services by using State Bank of India VISA, ATM/Debit Card of the Cardholder's account linked for the purpose.

1. In this Agreement, unless otherwise specified;
  - (a) "This Agreement" means terms and conditions as amended or supplemented;
  - (b) "VISA" means provider of Electro ways network of shared ATM Brand, POS and other electronic payment services in Bangladesh;
  - (c) "Linked Account" means the Account(s) approved by the Bank in their core Banking solution to be accessed through the care;
  - (d) "Card" means State Bank of India VISA ATM/Debit card issued by the Bank and VISA to the cardholder;
  - (e) "Cardholder" means the person to whom Card has been issued by the Bank and VISA;
  - (f) "PIN" means Personal Identification Number and/or Password and or any other form of electronic identification/signature issued by the Bank and VISA to the Cardholder at the Cardholder's request;
  - (g) "Transaction" means any transaction or instruction effected or issued, or purported to be effected or issued, by the Cardholder through the card;
  - (h) "Information" means information regarding the money or other relevant particulars relating to the cardholder, or the Account or any Transaction;
  - (i) "VAT" means any Value Added Tax, including any Tax of a similar nature that may replace it or be levied in addition to it, by whatever name called;
  - (j) "ATM" means Automated Teller Machine;
  - (k) "POS" means Point of Sales Terminals.
2. At the Cardholders request, the Bank may issue the Cardholder a Card and PIN if the Cardholder is a depositor of the Bank and maintains an account at any of its branches in Bangladesh. The Bank reserves the right to refuse an application for the issuance and/or renewal of a Card and/or PIN. If separate Cards are issued to holders of a joint account, then each Card shall be jointly and individually liable to the bank under this Agreement.
3. The Card is the property of the Bank and must be returned to the Bank on request or on cancellation or termination of the Card and/or this Agreement. The Card is to be used solely by the Cardholder, and must not be transferred or pledged as security under any circumstances.
4. The Cardholder shall collect and safeguard the PIN and/or Card issued to him, and observes every procedural, security and other requirement and notice of the Bank and or VISA regarding their use. The Cardholder undertakes to notify the Bank immediately if (a) the PIN is lost or disclosed to any person or (b) the Card is lost or Damaged or used by any other person or (c) if any other event occurs which would, under the terms of this Agreement, allow the Bank to suspend or cancel the use of the Card. After receipt of any such notice purporting to come from the Cardholder, the Bank may suspend or cancel the Card at any time. The Bank shall not be responsible for any unauthorized transaction through the Card and the Cardholder agrees to indemnify the Bank harmless if any other person obtains possession of the Card and/or PIN. Following the occurrence of any such event, the bank may at its discretion issue a replacement Card and PIN on the prevailing terms and conditions and charge a replacement fee.
5. The Cardholder will be responsible for all Transaction made by the use of the Card by any person purporting to be the Cardholder, with or without the Cardholders authority knowledge or consent, and may not claim against the Bank in respect of any such use or purported use. Any claims against or disputes with the Bank are to be settled between the Cardholder and the Bank. The Cardholder will not claim against VISA in this respect.
6. The Bank may at any time, without notice to the cardholder and without assigning any reason thereof, and without liability for any inconvenience, loss, damage or injury suffered by the Cardholder or any third party (a) limit, suspend or terminate any or all use of the Card; or (b) disallow any Transaction or allow a Transaction subject to such conditions as the Bank seems fit; or (c) revoke or suspend the Cardholders right and authority to use the Card; (d) retain or reject any Card and PIN.
7. Whether or not the Cardholder in fact makes use of the Card and/or PIN. If VAT is payable, the Cardholder will pay such VAT in addition to all sums payable and indemnify the Bank against any payment the Bank is required by law to collect and make in respect of such VAT. The Bank is authorized to debit the Cardholders linked Account(s) for all charge, fees, withdrawals and payments for the provision and or use of the Card/ or PIN any other liabilities to, and loss suffered by, the Bank as a result of the provision and/or PIN, even in such debiting in the Linked Account(s) becoming overdrawn.
8. If any payment has been made by the Bank as a result of the Cardholders use of the Card and/or PIN and the Linked Account was consequently debited, but the debit was reversed in error or the Linked Account was not debited at all then the Bank shall be entitled to credit the Linked Account by (i) debiting the Linked Account with the amount paid by the Bank; or (ii) by dishonoring or returning cheques or other instrument and reversing the payment instruction; if there are insufficient funds available in the linked account, as the case may be.
9. All transactions initiated by the use or purported use of the Card and/or PIN, whether electronically or otherwise, shall be debited from the Cardholder's Linked Account(s). The records of Transactions of the Bank and/or VISA generated electronically or otherwise, shall be conclusive against and binding on the Cardholder except in the case of computation and/or manifest error. The amount displayed on the ATM and/or printed on ATM transaction receipt shall not be taken as conclusive of the state of the cardholder's linked account with the bank.
10. The bank shall determine the minimum balance the Cardholder is required to maintain in Linked Account(s) for the use of ATM, POS and other electronic payment services offered through the Card and/or PIN. The Bank may at any time with notice to the Cardholder (as set forth in clause 15 below) determine and any vary the frequency and inner of use of Card, transaction limits, operating hours, types of facilities and services available through the Card. The Bank and/or VISA reserves the right to set limitations on individual transactions, including daily limits on cash withdrawals and to decide on the denomination(s) that would be dispensed from the ATM.
11. If a deposit service is offered to the Cardholder through the use of Card and PIN at an ATM, the Cardholder undertakes that any cash cheque deposited through ATM is solely at the Cardholder's risk and responsibility. The Bank assumes no responsibility for the realization of such item and the Cardholder accepts full responsibility for the genuineness, validity, signature and endorsements appearing thereon. Cash and cheque (including house cheques) deposited through the ATM cannot be withdrawn until collected and verified by the Bank and the Cardholder's linked Account(s) will only be credited after realization. The Bank's determination of the amount deposited shall be against conclusive and binding to the Cardholder.
12. Bank and/or VISA shall not be responsible in any way for non-availability of ATM/POS services for any reason whatsoever and howsoever arising as a result of the provision of the Card or ATM, insufficiency of funds in such machines, mechanical or power supply failure or otherwise.
13. Cardholder will indemnify the Bank against any liability, loss, damage, including solicitor and client costs and expenses (legal or otherwise) which the Bank may sustain directly or indirectly, by reason of our having made available the Card and/or PIN or having entered into this agreement with the Cardholder or enforcement of the right under this Agreement or in acting upon any instruction which the Cardholder may give in relation to the Card and/or PIN or any negligence, fraud and/or misconduct on the Cardholder's part or on the part of any agent or representative of the Cardholder or the Cardholder's breach of this Agreement.
14. The Cardholder will provide the Bank with any information and documentation that the Bank may reasonably request relating to the Cardholder's use of the Card and/or PIN and shall cooperate with the Bank in any related investigation or litigation. The Cardholder consents to the Bank disclosing any formation, whether in Bangladesh or otherwise (a) to VISA who has a legitimate business purpose for obtaining such information, including offering the Cardholder products or services in connection with or to facilitate the use of the Card and/or PIN, (b) to any person using the Card and /or PIN purporting to be the Cardholder, or (c) where such disclosure is necessary to complete a Transaction.
15. All communications and/or questions regarding the use of the Card and/or PIN should be directed to the Bank's Card Centre. All notices or other communications by bank to the Cardholder if (a) sent by post or left at the Cardholder's last known address will be deemed to be received by the Cardholder on the day following such or on the day when it so left; or (b) communicated through any print or electronic media as the Bank may select will be deemed to be notified to the Cardholder on e of publication or broadcast. Each Cardholder of a joint account acknowledges that separate notice is not required.
16. This agreement shall cease to be valid and the Card and/or PIN issued to the Cardholder must be returned to the Bank in the event of (a) expiration of the Card/ or PIN; or the Bank requests the Cardholder to return the Card; or (c) closure of the Linked Account(s); or (d) the Cardholder's authority to operate the Linked Account is end; or (e) death of the Cardholder. The Cardholder may terminate this Agreement by giving the Bank written notice and surrendering any Card and PIN issued to Cardholder by the Bank. The Bank may without giving any reason terminate this Agreement at any time with or without notice to the Cardholder. Upon termination the holder will not use or attempt to use the card and/or PIN. Any such use shall be fraudulent.
17. In addition to this Agreement, usage of the Card is also subject to the Bank's prevailing terms and conditions Governing Accounts. If there is any conflict or inconsistency this Agreement and the Terms and Conditions Governing Account, this Agreement will prevail. The laws of the People's Republic of Bangladesh govern this Agreement. The Cardholder and the Bank irrevocably submits to the exclusive jurisdiction of the People's Republic of Bangladesh.
18. If any term of this Agreement is unlawful or unenforceable under any applicable law and/or instruction issued by the Bangladesh Bank, it will, to the extent permitted by such or instructions be severed from this Agreement and rendered ineffective where modifying the other terms of this Agreement. The Bank may by this Agreement, such variation to take effect on the date specified by the Bank. If the Cardholder uses the Card and/or PIN after such date, the Cardholder will be bound to accept such variation without reservation. If the Cardholder does not accept the variation, the Cardholder must stop using the Card and/or PIN and this Agreement.
19. The Cardholder undertakes to pay the charges and fees for the provision of the Card and PIN as per Bank's policy.

**Annexure: FATCA Compliance Checklist (To be kept with Account Opening Form (AOF))**

	Particulars (Put Tick)	Yes	No
<b>A.</b>	<b>Individual Customer</b>		
i.	Are you a US Citizen (By Birth or Naturalization) ?		
ii.	Are you a US Resident?		
iii.	Do you hold a US Permanent Resident Card (Green Card)?		
iv.	Have you taken dual Citizenship ( including one of the USA) ?		
v.	Do you have US resident Address or US correspondence Address or a US Telephone number or a US Tax ID?		
vi.	Is your Country of Birth in USA?		
vii.	Have you received or given Power of Attorney (POA) from or to the US person?		
viii.	Have you been in USA for 31 days during current calendar year?		
ix.	Have you been in USA for 183 days in last 3 years period including current year?		
	If you have answered YES to any of the above questions from Sl. No.( i. to vi), please provide your US Tax ID Number or Social Security Number		
a.	US TIN :		
b.	Social Security No.		
<b>B.</b>	<b>Non Individual/ Corporate Customer (Put Tick)</b>		
i.	Is the Registration/Incorporation Address in USA?		
ii.	Is the permanent address in USA?		
iii.	Is the Company having any US Telephone Number?		
iv.	Is the Company having any US Tax ID Number?		
v.	Have the Company received or given POA from or to the US person?		
vi.	Do you have any stakes in US partnership firm/companies/LLC/Trust or Estate/US Govt./State/District of Columbia (or any agent or instruments thereof)		
	If the answer is YES to any of the above questions from Sl. No.( i. to iv), please provide US Tax ID Number & Incorporation No. of the Company		
a.	US TIN of Company :		
	Company Incorporation No. <span style="float: right;">Date</span>		

**Declaration:** I/we solemnly declare that the above mentioned information is true, accurate and complete. I/We shall be bound to produce any information, document related to my/our Bank Account when required by any competent authority of USA in future. I/We undertake to notify the Bank within 30 calendar days if there is a change if any information which I/We have to provide to the Bank.

“Subject to applicable laws, I/We hereby consent for State Bank of India (SBI) to share my information with domestic or overseas regulators, or to the US Internal Revenue Service (IRS) or Tax Authorities where necessary to establish my tax liability in any jurisdiction. Where required by domestic or overseas regulators or tax authorities, I/We consent and agree that the Bank may withhold from my/our account(s) such amounts as may be required according to applicable laws, regulations and directive”.

	1st Applicant	2nd Applicant	3rd Applicant
Signature			
Name			
Date:			

(Seal may be used, if applicable)

For Bank's use only			
	Description ( Put Tick)	Yes	No
i.	Documents are submitted as proof of the information provided by the Customer		
ii.	The Customer(s) is/are not US citizen & not related to FATCA compliance		
iii.	The Customer(s) is/are US citizen & related to FATCA compliance		
iv.	In case of Customer(s) is/are under US FATCA, whether approval has been taken & granted from Country Office to open the account		

Signature of Account Opening  
Officer with seal & date

Signature of Branch Head/Senior  
Official with seal & date

**CHAPTER 10: SBS-2 & SBS-3 REPORTING FORM**

(To be filled in English by the bank officials)

**A. আমানতকারীর তথ্য (Depositor's Information)**

(For SBS-2 Reporting)

হিসাব নম্বর (Account No.) :

ব্যক্তির ক্ষেত্রে (For Individual):

১। আমানতকারীর নাম (Depositor's Name) :

(in Block Letter) :

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)									
Type of Deposit Code: (See page 101 of Guidelines for SBS-1.2 & 3 Returns)									

২। পেশা (Profession) :

৩। হিসাবের ধরন (Type of Account) :

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Farm etc.) :

১। প্রতিষ্ঠানের নাম (Name of The Institution) :

(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution) :

৩। হিসাবের ধরন (Type of Account) :

Sector Code: (See page 79-100 of Guidelines for SBS-1.2 & 3 Returns)									
Type of Deposit Code: (See page 101 of Guidelines for SBS-1.2 & 3 Returns)									

**B. ঋণ গ্রহনকারীর তথ্য (Borrower's Information) :-**

(For SBS-3 Reporting)

হিসাব নম্বর (Account No.) :

ব্যক্তির ক্ষেত্রে (For Individual):

১। ঋণ গ্রহনকারীর নাম (Borrower's Name) :

(in Block Letter) :

২। পেশা (Profession) :

৩। ঋণ গ্রহনের উদ্দেশ্য (Purpose of Loans/Advances) :

৪। জামানত (Security) :

৫। ঋণের ধরন (Category of Loan) :

৬। এসএমই কি না (SME) : হ্যাঁ/না।

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)									
Economic Purpose Code: (See page 106-109 of Guidelines for SBS-1.2 & 3 Returns)									
Sector Code: (See page 110 of Guidelines for SBS-1.2 & 3 Returns)									
Product Code: (See page 116 of Guidelines for SBS-1.2 & 3 Returns)									
SME Code: (See page 113 of Guidelines for SBS-1.2 & 3 Returns)									

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Farm etc.) :

১। ঋণ গ্রহনকারীর প্রতিষ্ঠানের নাম (Name of the Borrowing Institution) :

(in Block Letter) :

২। ঋণ গ্রহনের উদ্দেশ্য (Purpose of Loans/Advances) :

৪। জামানত (Security) :

৫। ঋণের ধরন (Category of Loan) :

৬। এসএমই কি না (SME) : হ্যাঁ/না।

Sector Code: (See page 100 of Guidelines for SBS-1.2 & 3 Returns)									
Economic Purpose Code: (See page 106-109 of Guidelines for SBS-1.2 & 3 Returns)									
Sector Code: (See page 110 of Guidelines for SBS-1.2 & 3 Returns)									
Product Code: (See page 116 of Guidelines for SBS-1.2 & 3 Returns)									
SME Code: (See page 113 of Guidelines for SBS-1.2 & 3 Returns)									

Prepared by

Verified by

Approved by

**Customer Identity Form (KYC Profile Form)  
For Personal/Individual Account Opening**
**(Confidential & to be filled in by Bank)**

Account Number																				
Unique Customer ID Card																				
Date																				

1.	Name of Account Holder	
2.	Type/Nature of Account	
3.	Purpose of opening Account	
4.	Customer's Profession( in details)	
5.	Customer's monthly probable Income	
6.	Source(s) of Fund(in details)	
7.	Document(s) has/have been collected to ascertain the source(s) of Fund(s):	
a.		
b.		
c.		
8.	How the Address of the Account Holder has been verified (in details) :	
9.	Whether Actual Beneficial Owner of the exists	Yes No Not applicable

(If answer is yes, KYC of Beneficial Owner is/are to be completed as per annexure (KYC Annexure-1)

10.	Identity (any one)				
			Copy Received	Verified/Checked	Put Tick
a.	National ID/NID No.				
b.	Passport No.				
c.	Birth Registration Certificate No.				
d.	Others :				
11.	For Account of Non Resident and Foreigner				
a.	Type of Visa		Expiry Date		
b.	In case of opening account of Work Permit holder, whether the copy of work permit and approval of the appropriate authority have been obtained or not ?			Yes	No

(Photocopy of passport for Non Resident Bangladeshi and Passport copy with visa for foreigner must be collected)

12.	Whether the Customer(s) is/are Politically Exposed Person (PEP)/Influential Person (IP)/Chief or High Level Officer of international organization and their family member(s) or close associates?(as per definition of the BFIU circular) If answer is yes :	Yes	No
a.	Whether the approval has been taken from Senior Management?	Yes	No
b.	Whether the interview of customer has been taken face to face?	Yes	No
13.	In the light of the related Act, Rules and Circular whether the name of the customer is/are found in OFAC list of United Nations Security Council and any person suspected to be listed for any Act of Terrorism, engaged in Terrorist Financing and proliferation of any weapons/Arms of mass destruction and any similarity observed on checking with any persons declared forbidden or black listed by Bangladesh Government? If answer is yes	Yes	No
a.	Provide the details of the measures taken:		
14.	Risk Grading/ Calculation of overall risk (As per KYC annexure 2) :		
	Sum of Risk Score	Overall Risk rating	
	15 or above	High	
	Below 15	Low	
	Comments:		

[NB: Customer(s) may be graded as High Risk on the basis of subjective criteria (of Customer & Beneficial owner, if any) even though the score of the customer is less than 15.]

Prepared by : Account Opening Officer/Relationship Manager		Reviewing & Compliance Officer (Branch Head/Branch Money Laundering Prevention Compliance Officer)	
Signature, Name with seal		Signature, Name with seal	
Date:		Date:	

Approval of Senior Official/Branch Head in case of PEP/IP/Senior Official of International Organization	
Signature, Name, seal	
Date:	

15. Date of latest Review & Update related to Customer and Account: \_\_\_\_\_

\_\_\_\_\_  
(Name, Seal & signature of Reviewing & updating Officer with date)

Influential Persons(IPs) meaning “ individuals who are or have been entrusted domestically with prominent public functions, for example Head of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials”

Politically Exposed Persons (PEPs) meaning “ individuals who are or have been entrusted with prominent public functions by a foreign country, for example Heads of State or of Government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials”

**Transaction Profile (TP)  
Personal & Non Personal Account**

**(Confidential & to be filled in by Bank)**

Account Number

Unique Customer ID Card

Date

1.	Name of Account Holder	
2.	Monthly Probable Income	
3.	Monthly Probable Turn-over (for Institution/Organization/Non Personal Account)	

Description	Number of monthly probable Deposit	Amount of monthly probable Total Deposit	Maximum amount of a Single Deposit
<b>Deposit :</b>			
Cash(Including Online & ATM)			
By Transfer/Instrument			
Foreign Inward Remittance			
Receive as Export Proceeds			
Deposit/Transfer from BO/ Capital Market			
Others( Specifically)			
<b>Total</b>			XXXXXXXXXXXX

Description	Number of monthly probable Withdrawal	Amount of monthly probable Total Withdrawal	Maximum amount of a Single Withdrawal
<b>Withdrawal:</b>			
Cash(Including Online & ATM)			
By Transfer/Instrument			
Foreign Outward Remittance			
Payment against Import			
Deposit/Transfer to BO/ Capital Market			
Others( Specifically)			
<b>Total</b>			XXXXXXXXXXXX

The above Transaction Profile (TP) has been prepared based on customer's profession, sources of fund, relevant documents and feedback given by the customer(s).

Prepared by : Account opening Officer/Relationship Manager		Approving Officer/BAMLCO	
Signature, Name & Seal		Signature, Name & Seal	
Date:		Date:	

**REVIEWING OF TRANSACTION PROFILE (TP)**

Transaction Profile of Customer(s) has been reviewed as per instruction of Bangladesh Financial Intelligence Unit (BFIU).

Reason for Changing /Not Changing TP	
--------------------------------------	--

Reviewing /Updated by: Account opening Officer/Relationship Manager		Approving Officer/BAMLCO	
Signature, Name & Seal		Signature, Name & Seal	
Review Date:		Approving Date:	

**Customer's Risk Score Identification  
(Ref: BFIU Circular 26 dated 16.06.2020)**

A.	Business type of Customer/Based on business	Score	A.	Business type of Customer/Based on business	Score
1.	Jewellery/Gold/Precious Metal Business	5	47.	Poultry /Dairy/ Fishing Firm	2
2.	Money Changer/Courier Service/Mobile Banking Agent	5	48.	Agro Business/Rice Mill/Beverage	2
3.	Real Estate Developer/Agent	5	49.	Micro/Small Business (Investment below 5 mio BDT)	2
4.	Promoter/Contractor of construction Firm	5	50.	Computer/Mobile Phone Dealer	2
5.	Painting/ Antique Dealer	5	51.	Producer(except Arms)	2
6.	Restaurant/Bar/Night Club/Beauty Parlor/Residential Hotel Business	5	52.	<b>Others ( mention specifically)</b>	<b>1-5</b>
7.	Import/Export & Import-Export Agent	5			
8.	Manpower Export Business	5	<b>B.</b>	<b>Based on Customer's Profession/Activities/Service</b>	<b>Score</b>
9.	Arms Business	5	53	Pilot/Flight Attendant	5
10.	Garment Business/Garment accessories/Packaging/Buying House	5	54	Trustee	5
11.	Share/Stock Dealer, Broker, Portfolio Manager, merchant Banker	5	55	Professional (Journalist, lawyer, Doctor, Engineer, CA, FCA etc)	4
12.	Software/Information Technology Business	5	56	Director( private/Public Ltd Co)	4
13.	Offshore/Non Resident Corporation	5	57	High official of multinational Co.	4
14.	NGO/NPO	5	58	House wife	4
15.	Film Producing/Distribution Corporation	5	59	Service holder in IT sector	4
16.	Mobile Phone Operator/Internet/Cable TV Operator	5	60	Sports Person/player/media Celebrity/Producer/Film Director	4
17.	Land/House/Flat selling-buying broker/Agent	5	61	Freelance Software Developer	4
18.	Insurance/Brokerage Agency	5	62	Government Service Holder	3
19.	Religious Institution & Educational Institution	5	63	Landlord/House owner	3
20.	Trust	5	64	Non Govt. Service holder Managerial position	3
21.	Petrol pump/CNG Station Business	5	65	Teacher( Govt/ Non Govt/Autonomous Institution)	2
22.	Software Business	5	66	Non Govt/Private Service holder	2
23.	Ship Breaking Business	5	67	Self Employed Professional	2
24.	Bank/Leasing/Finance Company	4	68	Student	2
25.	Indenting Business	4	69	Retired person	1
26.	Outsourcing Business	4	70	Farmer/Fisherman/Worker	1
27.	Law Firm/Engineering Firm/ Consulting Firm	4	71	Others ( mention specifically)	1-5
28.	Fuel & Power ( Electricity ) Generation Co.	4			
29.	Print & Electronic Media	4			
30.	Travel Agent /Tourism Company	4			
31.	Merchant if invested BDT 10 mio & above	4			
32.	Chain Store/ Chain shop/Shopping Mall	4			
33.	Freight/Shipping/Cargo Agent/ C & F Agent	4			
34.	Motor Car Business ( New/Reconditioned)	4			
35.	Leather/Leather goods Business	4			
36.	Construction materials Business	4			
37.	Business Agent	3			
38.	Thread/Jute/Garments Stock Lot Business	3			
39.	Transport Operator	3			
40.	Pharmaceuticals & Medicine Distribution Business	3			
41.	Cold Storage Business	3			
42.	Advertisement /Add Firm Business	3			
43.	Service Provider	3			
44.	Tobacco & Cigarette Business	3			
45.	Amusement Park/Entertainment Business	3			
46.	Motor Parts Trader/Workshop Business	3			



**(Customer's Risk Calculation Form)**

<b>A</b>	<b>Products/Services and Channel Risk</b>	
<b>1.</b>	<b>Types of Products/services</b>	<b>Score</b>
	Savings Account	1
	Current Account	4
	Fixed/Term Deposit	3
	Deposit Scheme( up to BDT 12 Lac )	1
	Deposit Scheme(Above BDT 12 Lac )	3
	Foreign Currency (FC) Account	5
	Short Notice Deposit (SND)	3
	RFCD Account	5
<b>2.</b>	<b>Type of On boarding/opening of Account</b>	<b>Score</b>
	By Branch /Relationship Manager	2
	By Direct Sales Agent/person	3
	By Internet/ Non Face to Face	5
	Walk in Customer	3
<b>B.</b>	<b>Geographical Risk/Residential status Risk</b>	
	<b>Non Resident Risk</b>	
	Resident Bangladeshi Customer	1
	Non Resident Bangladeshi Customer	2
	Foreign National	3
	For Foreign National(s): Risk classification as per Birth place/Resident status	
	Customer whether citizen of FATF member countries, jurisdiction under increased monitoring and High risk jurisdiction subject to a call for action or whether the customer is listed in the UN/any other sanctioned lists.	
	If answer is <b>Yes</b>	5
	If answer is <b>No</b>	1
<b>C.</b>	<b>Relation Risk</b>	
<b>1.</b>	As per BFIU Circular, whether the customer is(are) belongs to PEPs/Influential Person(s)/Head of International Organization or Senior level Officer	
i.	If answer is <b>No</b>	0
ii.	If answer is <b>Yes</b>	5
<b>2.</b>	As per BFIU Circular, whether the customer is(are) family member(s) or Close associates of PEPs/Influential Person(s)/Head of International Organization or Senior level Officer	
i.	If answer is <b>No</b>	0
ii.	If answer is <b>Yes</b>	5
<b>D.</b>	<b>Transaction Related Risk</b>	
<b>1.</b>	<b>Customer's Yearly Average Transaction ( For Personal Account)</b>	<b>Score</b>
i.	Up to BDT 10.00 Lac	1
ii.	Above BDT 10.00 Lac to 50.00 Lac	2
iii.	Above BDT 50.00 Lac to 5.00 Crore	3
iv.	Above BDT 5.00 Crore	5
<b>2.</b>	<b>Customer's Yearly Average Transaction ( For Non-Personal Account)</b>	<b>Score</b>
i.	Up to BDT 10.00 Lac	0
ii.	Above BDT 10.00 Lac to 50.00 Lac	1
iii.	Above BDT 50.00 Lac to 5.00 Crore	2
iv.	Above BDT 5.00 Crore	4
<b>E.</b>	<b>Transparency Risk</b>	
	Whether customer(s) has/have supplied reliable information/documents	
i.	If answer is <b>Yes</b>	1
	If answer is <b>No</b>	5
<b>F.</b>	<b>Business and Profession/Occupation Related Risk</b>	<b>Score</b>
i.	If Profession is Business Related (Please mention Score as per List 2. A)	
ii.	If Profession is Service, other activities Business (please mention score as per List 2. B)	
<b>G.</b>	<b>Total Risk Score ( A+B+C+D1or D2+E+F i or F ii )</b>	

(To be filled in for KYC of Beneficial Owner)

Account Number																				
Unique Customer ID Card																				
Date																				

1.	Name of Account Holder (In Bangla)		Photo of A/C Beneficial Owner								
	(In English Block Letter)										
2	Beneficial Owner's Name(Bangla)										
	Beneficial Owner's Name(English Block Letter)										
3. (a)	Date of Birth										
		Day/Date	Month	Year							
(b)	Place of Birth	Place/District:			Country:						
4.	Name of Father										
5.	Name of Mother										
6.	Name of Husband/Spouse										
7.	Nationality										
8.	Gender(Please Tick)	Male	Female	Transgender/Third Gender							
9.	Profession (in details with Designation)										
10.	Monthly Income										
11.	Source of Fund( in details)										
12.	Tax Identification Number (if any)										
13	a. Present Address	Road/Village/ House:			Post Office:						
		P.S/Upazilla:			District:						
		Phone:			Mobile:						
		E mail :			Post Code/PIN:						
	b. Permanent Address	Road/Village/ House:			Post Office:						
		P.S/Upazilla:			District:						
		Phone:			Mobile:						
		E mail :			Post Code/PIN:						
	c. Professional Address	Name of Institution:									
		Address :									
		Phone:			Email :						

(Documents as proof of address must be given, at least one in favour of address)

14.	Identity		
a.	NID/National ID Card No.		
b.	Birth Registration/Certificate No.		
c.	Passport No.	Expiry Date:	
d.	Others( describe details)		

(At least one Identity must be submit as per extant guidelines of Bangladesh Bank &amp; or Policy of SBI)