

- trustees, settlers, beneficiaries and those holding Power of Attorney. Founders/managers/ directors and their addresses
- iv) Resolution of the managing body of the foundation/association
 - v) Telephone bill

Individual Non Resident Accounts

Documents: Copies of Passport & Valid Resident Visa duly attested by Banker/Notary Public/Indian Embassy/Employer to the satisfaction of the bank.

Mis-spelt names in the ID Proof

Documents: If the name has been mis-spelt on the document, the document can be accepted provided the document is a photo document and the photograph resembles the photograph submitted with the Account Opening Form (AOF) and the address on the document is the same as that on the AOF

Minor accounts

Often a family member or guardian would open an account for a minor. In cases where the adult opening the account does not already have an account with the bank.

Documents: The identification proof for that adult of any other person who will operate the account should be obtained.

In case of self operated minor accounts

Documents: In addition to the photograph and proof of age, the documents required to establish the identity and address as applicable in the case of individual be obtained.

Joint Account

Documents: In case of joint accounts, applicants who are not closely related to each other (as can be inferred from the Account opening form) would require to establish their identity and address independently.

For more information please contact our branch in your neighbourhood.

STATE BANK OF TRAVANCORE

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CUSTOMER GUIDE for Account Opening



STATE BANK OF TRAVANCORE

www.statebankoftravancore.com

Welcome !

Many thanks for your interest in opening an account with us. Our requirement for opening account have been streamlined and furnished herein for your convenience.

These procedure and documents are necessarily,

- i) To ensure that legitimate and bonafide customers are accepted.
- ii) To ensure that customers are properly identified.
- iii) To prevent criminal elements from misusing the Banking system for money laundering activities.
- iv) To enable Bank to know the customers and understand their financial needs/dealings better.
- v) To comply with AML (Anti Money Laundering) Act and regulations and prescriptions of RBI to ensure that the accounts are not used for unscrupulous purposes.
- vi) To comply with the applicable laws and regulatory guidelines.

Accounts of individuals

- ▣ Legal name and any other names used

Documents

- i) Passport
- ii) PAN Card
- iii) Voter's identity Card
- iv) Driving Licence
- v) Identity Card (Subject to the bank's satisfaction)
- vi) Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank

- ▣ Correct permanent address

- ▣ Photograph

- ▣ Introduction

from an existing customer having a properly introduced & satisfactorily conducted account for the last 6 months.

Documents

- i) Telephone bill
- ii) Bank account statement
- iii) Letter from any recognized public authority

- iv) Electricity bill
- v) Letter from employer (subject to satisfaction of the bank)
[any one document which provides customer information to the satisfaction of the bank will suffice]

Accounts of companies

- ▣ Name of the company
- ▣ Principal place of business
- ▣ Mailing address of the company
- ▣ Telephone/Fax Number

Documents

- i) Certificate of incorporation and Memorandum & Articles of Association
- ii) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account
- iii) Power of Attorney granted to its managers, officers or employees to transact business on its behalf
- iv) copy of PAN allotment letter.
- v) Copy of the telephone bill

Accounts of partnership firms

- ▣ Legal name
- ▣ Address
- ▣ Name of all partners and their address
- ▣ Telephone numbers of the firm and partners

Documents

- i) Registration certificate, if registered
- ii) Partnership deed
- iii) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf
- iv) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses
- v) Telephone bill in the name of firm/partners

Accounts of Trusts & Foundations

- ▣ Name of trustees, settlers, beneficiaries and signatories.
- ▣ Names and addresses of the founder, the managers/directors and the beneficiaries
- ▣ Telephone/fax numbers

Documents

- i) Certificate of registration, if registered
- ii) Power of Attorney granted to transact business on its behalf
- iii) Any officially valid document to identify the