

Name of Entity	
LEI Number (where applicable)	

Current Account (CA) Non-Personal Opening Checklist

(12.04.2021) (Version 1.0)

Print only Four pages.

1. Checklist page no. 1 & 2
2. Annexure I - Digital Products Offered (page no. 3)
3. Annexure II - KYC documents – any one relevant page as per Customer Type (page no. 4-12)

Annexure to AOF	Description	When Applicable	Tick (if taken)
AOF	Account Opening Form	Mandatory to open Current Account for Non Individuals	
I	Financial Institution declaration	To be filled in only in case of Financial institutions	
II	Personal details of CP / RP / BO	To be obtained for all Controlling Persons (CP) / Related Persons (RP) / Beneficial Owners (BO) along with KYC documents	
III	Multiple Correspondence / Local Addresses	In case required by the customer for communication purposes	
IV	Declaration of Beneficial Ownership (BO)	Summary Details of BO to be obtained in Annexure IV. Individual details of BO to be obtained as per Annexure II	
V	CA Declaration cum undertaking All customers mandatory	to be filled FIRST to establish eligibility to open CA	
Form 60	Form 60	In case PAN is not available (in only eligible cases)	

Mandatory ☐ If Applicable ☐

CA Non-personal Check List

S.No.	Documents	Tick
1.	CA Undertaking (version 2) obtained (Annexure V to Account Opening Form)	
2.	Whether customer has declared availing CC/OD accounts (with Any Bank including SBI).	
3.	If yes, whether CA falls under exempted Category as specified by RBI. Otherwise, customers having CC/OD not eligible to open CA.	
4.	Whether Normal Account	
5.	Whether Collection Account	
6.	Whether Escrow Account	
7.	MLM Declaration filled	
8.	FATCA Declaration filled	
9.	KYC documents as per constitution of the Customer obtained. (Tick the documents as per Annexure-II and attach relevant page)	
10.	CA Variant required by customer. (Regular / Gold / Diamond / Platinum / Power Jyoti)	
11.	All Eligible Digital Products Marketed (Annexure – I of CA Checklist)	
12.	Whether AOF and Annexures complete in ALL respects	
13.	Whether AOF / All documents signed as required by Customer	
14.	Whether AOF verified and signed by Bank Officials as required	
15.	Whether all documents verified by Bank Officials	
16.	Beneficial Owner Details obtained, verified and entered in CBS	

Care: Please refer latest Circular instructions, in case of clarifications.

Branch Manager (to be signed only by Br Head)

PF:

Branch with Br Code:

Date:

Sign and Stamp

Digital Products Marketed

S.No.	Documents	Tick
1.	Business Debit Card	
2.	CINB Variant: _____	
3.	BHIM Aadhaar	
4.	Bharath QR	
5.	MAB (POS)	
6.	SBI Collect	
7.	MOPS	
8.	VAN	
9.	ePay	
10.	Power Jyoti / Power Jyoti PUL	

Product Offering Guide

Indicative Digital Products to be offered as per Customer Segment: (Contact Module/Circle D&TB for any assistance in on-boarding the customer in digital platform)

		Customer Segments								
		Doctors	Builders	NBFCs	Temples	Housing Societies	NGOs	Education Institutions	Merchants/Retailers	Govt. Institutions
SBI's Suite of Offerings	Collection Products	POS Terminals	✓		✓	✓	✓	✓	✓	
		SB Collect		✓	✓	✓	✓	✓	✓	✓
		SBI ePay		✓	✓		✓	✓	✓	✓
		VAN Based Payments		✓	✓	✓	✓	✓		✓
		MOPS		✓	✓		✓	✓	✓	✓
		BHIM AADHAR	✓ ¹						✓	
		Bharat QR	✓		✓				✓	
	Payment Products	E-Payments		✓	✓	✓	✓	✓		✓
		Corporate Internet Banking	✓	✓	✓	✓	✓	✓	✓	✓
		CCPAP/ Dividend Warrant			✓					✓
		Power Jyoti			✓		✓	✓	✓	
	Other VAS	Power Jyoti PUL			✓		✓	✓	✓	
		Salary Package			✓		✓	✓		✓ ⁵
		Loans	✓ ²	✓	✓	✓ ³	✓ ^{4,6}	✓	✓	

Documents Required for opening Current Accounts

PROPRIETORSHIP	Tick the Submitted KYC Docs
1. KYC Documents of Proprietor : (1) Certified copy of any one OVD, (2) PAN or Form 60 (3) Photograph & (4) Customer Information Sheet or CIS (AOF and Annexure 2) Any two documents from S. No 2 to 10.	
2. Proof of the name, address and activity of the concern like registration certificate (in the case of a registered concern).	
3. Certificate/license issued by the Municipal Authorities under Shop & Establishment Act.	
4. Sales and Income Tax returns.	
5. GST/CST certificate, certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities.	
6. License/ Certificate of practice issued in the name of the proprietary concern by any professional body incorporated under statute (e.g. Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, etc.)	
7. IEC (Importer/Exporter Code) issued to the Proprietary Concern by the Office of Director General of Foreign Trade (DGFT) in the name of Proprietary Concern.	
8. The complete Income Tax Return (not just the acknowledgment) in the name of the sole proprietor where the firm's income is reflected duly authenticated/ acknowledged by the Income Tax authorities.	
9. Utility bills such as electricity, water and land line telephone bills in the name of the proprietary concern	
10. Certificate of Contact Point / place of business verification by Branch Official.	

Sign and Stamp

<u>PARTNERSHIP FIRMS</u>	<u>Tick the Submitted KYC Docs</u>
PARTNERSHIP FIRMS	
1. Registration Certificate	
2. Partnership deed dated ;	
3. PAN of the Partnership Firm	
4. KYC Documents of all Beneficial Owners and Power of Attorney holders (1) Certified copy of any one OVD, (2) PAN or Form 60 (3) Photograph & (4) Customer Information Sheet or CIS (AOF and Annexure 2)	
Other Documents:	
5. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV)	
6. Mode of operation in case of Partnership to be indicated clearly in AOF (Viz. All Partners jointly/severally (singly), Partner 1 & 2 jointly/severally (singly) etc.)	
7. Partnership letter dated.....and No._____ obtained on Cos 37. Signed by all partners. (To be compulsorily obtained in case of partnership firms)	
8. PoA granted to a partner or employee of the firm to transact business on its behalf	
*Separate Annexure II for each beneficial owner to be obtained.	
<u>LIMITED LIABILITY PARTNERSHIP FIRMS</u>	
1. KYC Documents of all Beneficial Owners and Power of Attorney holders (1) Certified copy of any one OVD, (2) PAN or Form 60 (3) Photograph & (4) Customer Information Sheet or CIS (AOF and Annexure 2)	
2. Limited Liability Partnership (LLP) Deed	
3. Registration Certificate from Registrar of Companies (ROC) along with DPIN of the Partners	
4. Proof of Address of Registered Office of LLP	
5. Certificate of Incorporate of LLP	
6. PAN of the LLP	
7. Resolution of the Partners for Opening Current Account with the Bank	
8. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV)	
*Separate Annexure II for each beneficial owner to be obtained.	

Sign and Stamp

<u>LIMITED COMPANIES</u>	<u>Tick the Submitted KYC Docs</u>
1. Certificate of Incorporation dated_____ (for inspection and return). A copy of the same is Retained;	
2. Memorandum of Association registered on_____ and Articles of Association dated_____ obtained;	
3. A resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and	
4. KYC Documents of all Beneficial Owners and Power of attorney holders : (1) Certified Copy of any one OVD , (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet (AOF & Annexure 2)	
Other Documents	
5. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the authorized signatory.(Annexure IV)	
6. Certificate of commencement of business (in case of Public Limited Company)	
7. CIN No.	
8. Copy of PAN of Company	
9. Proof of Current Address	
10. Certified copy of a resolution dated , regulating the conduct of the account, obtained, somewhat on the following lines:- We hereby certify that the following resolution of the Board of Directors of the _____ Company was passed of a meeting of the Board held on the _____ And has been duly recorded in the Minute Book of the said Company :- “resolved :- that a bank account for the company be opened with the State Bank of India, and that the said Bank be and is hereby authorised to honour cheques, bills of exchange and promissory noted drawn, accepted or made on behalf of the company by _____ _____	
and to act on any instructions so given relating to the account, whether the same be overdrawn or not, or relating to the transactions of the company.”	
sd/- sd/ - sd/- Chairman Directors Secretary	
*Separate Annexure II for each beneficial owner to be obtained.	

Sign and Stamp

<u>SOCIETIES/ ASSOCIATION / CLUBS</u>	<u>Tick the Submitted KYC Docs</u>
1. KYC Documents as applicable to Accounts of unincorporated Associations or Body of Individuals.	
2. Copy of the PAN or Form 60 of the Entity.	
Other Documents	
3. Copy of the Memorandum of Association registered on _____. And Articles of Association dated _____ Obtained.	
4. Resolution of managing body for opening the account	
5. Copy of the By Laws dated _____ and resolution dated _____. Of the Society, regarding the conduct of the account, obtained.	
6. Government /Military Order dated _____ obtained (whichever applicable).	
7. A Declaration containing the names of all Beneficial Owners together with their shareholding / controlling interest / stake duly signed by the Authorized Signatory (Annexure 4)	
8. KYC Documents for all Beneficial owners and Power of attorney holders / authorized signatories: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS	
*Separate Annexure II for each beneficial owner to be obtained.	

Sign and Stamp

HINDU UNDIVIDED FAMILY (HUF)	Tick the Submitted KYC Docs
1. Joint Hindu Family Letter _____ dated _____ And No. _____ _____ Obtained on Cos 38, signed by all the adult coparceners	
2. Declaration from the Karta	
3. PAN or Form 60 of Karta	
4. PAN or Form 60 of adult coparceners	
5. PAN or Form 60 of Joint Hindu Family	
6. KYC Documents for Karta and any other Power of attorney holders / authorized signatories : (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS.	

Sign and Stamp

TRUSTS	Tick the Submitted KYC Docs
1. Registration Certificate;	
2. Trust Deed; and	
3. PAN or Form 60 of the Trust; and	
4. KYC Documents for all Beneficial Owners and Power of attorney holders / Authorized Signatories: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS (AOF & Annexure 2).	
Other Documents	
5. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV)	
6. Copy of relevant extracts of trust deed dated _____ obtained and perused, with special emphasis on the power of the trustees to sign cheques, delegation of authority, borrow money etc. The relevant portions are entered in the power of attorney register.	
7. A copy of the Resolution	
*Separate Annexure II for each beneficial owner to be obtained.	

Sign and Stamp

UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS	Tick the Submitted KYC Docs
1. Resolution of the managing body of such association or body of individuals;	
2. Power of attorney granted to transact on its behalf;	
3. PAN or Form 60 of the entity.	
4. KYC Documents for all Beneficial owners and Power of Attorney holders / Authorized Signatories: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS (AOF & Annexure).	
5. Any Document, to the satisfaction of the branch establish the legal existence of such an association or body of individuals.	
6. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the Authorized Signatory. (Annexure IV)	
7. In Case of Political Parties , along with above mentioned document these 3 other documents will also be attached :	
a. Certificate from the Election Commission confirming that “the political party is registered under section 29A of Representation of people Act, 1951 (43 of 1951) and secured not less than one percent of the votes polled in the last general election to the House of the People or the Legislative Assembly , as the case may be”.	
b. Memorandum or Rules and regulations of the political party.	
c. Documents in respect of proof of address of the political party.	

Sign and Stamp

EXECUTORS, ADMINISTRATORS AND LIQUIDATORS	Tick the Submitted KYC Docs
Proof of Identity for Executors, Administrators and Liquidators	
1. Probate or letter of administration or authority under the Companies Act dated_____ obtained (for inspection. Entry in miscellaneous documents register and return). A copy of the same is retained	
(i). In case more than one executors / administrators / liquidators are appointed, letter of authority signed by all of them regulating the conduct of the account, must be obtained.	
(ii). Executors / administrators / liquidators cannot normally delegate their powers to third parties.	
(iii). KYC Documents for all Beneficial owners and Power of attorney holders / Authorized Signatories: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS (AOF)	
Proof of Residence for Tax purpose	
(iv). With respect to an entity, any official document issued by an authorised Government body, including a Government agency or a municipality, which includes the name of the entity and either the address of its principal office in the country or territory in which it claims to be a resident or the country or territory in which the entity was incorporated or organised	
(v). TIN letter issued by the respective Government body/agency in case of entity resident in any country or territory outside India.	

Sign and Stamp

GOVT. AUTHORITIES & JURIDICAL PERSONS	Tick the Submitted KYC Docs
a) Documents showing name of the person authorised to act on behalf of the entity	
b) KYC Documents for all Authorized Signatories mentioned in (a) above: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS.	
c) Copy of Government Order / Memo to establish the existence of such an entity / juridical person.	

Sign and Stamp