

Definitions:

Politically Exposed Persons (PEPs):

(a) Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a foreign country. Examples of PEPs include, but not limited to: (i) Heads of States or of Governments (ii) Senior politicians (iii) Senior government / judicial / military officers (iv) Senior executives of state-owned corporations (v) Important political party officials (vi) Senior India Diplomatic Personnel posted outside the country.

The term PEP also includes the families and close associates of the PEPs mentioned above.

(b) Families: The term families includes close family members such as spouses, children, parents and siblings and may also include other blood relatives and relatives by marriage.

(c) Close associates: The term closely associated persons in the context of PEPs includes close business colleagues and personal advisors / consultants to the PEP as well as persons who obviously benefit significantly from being close to such a person.

PEPs also include persons who are not currently falling under the above criteria but were doing so at any given point in time within the last one year.

The Bank:

State Bank of Mauritius Ltd. a company incorporated in the Republic of Mauritius under the provisions of Companies Act 1984 having its Corporate Office at State Bank Tower, 1 Queen Elizabeth II Avenue, Port Louis, Republic of Mauritius and a branch Office at Mumbai (hereinafter referred to as **"the Bank"** which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the OTHER PART.

Declarations cum Undertakings:

I/We hereby declare that the transaction(s) the details of which are specifically mentioned in the Schedule hereunder does not involve and is not designed for the purpose of any contravention or evasion of the provisions of the FEMA, 1999 or any rule regulation, notification, direction or order made there under. I/We also hereby agree and undertake to give such information/documents before the Bank undertakes the transaction(s) and as may be required from time to time as will reasonably satisfy you about the transaction(s) in terms of the declaration. I/We also understand that if I/we refuse to comply with any such requirement or make unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention/evasion is contemplated by me/us report the matter to the Reserve Bank of India.

I/We hereby declare that I am/we are NRI(s) / PIO(s) / OCI(s) and not residents of any country where opening or maintaining of the account is prohibited by the law and regulatory requirement of such country or by the applicable laws in India or by the Reserve Bank of India. I/We understand that the above account will be opened on the basis of the statements/declaration made by me/us and I/we agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, I/we are not eligible for any interest on the deposit made by me/us and the account may be closed.

I/We agree to abide by the provisions of the NRO/NRE/FCNR (B) account. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival, to re-designate my/our existing NRO/NRE/FCNR (B) account to resident Indian account.

For Joint Accounts with 'Either or Survivor' or 'Anyone or Survivor' mode of operation, we understand and agree that the Bank may pay to anyone of us, any day either before or on due date, on or after due date and where no due date is fixed, on demand, the principal along with interest. Payment to any one of us is discharge to the Bank from all of us, until you receive a notice contrary to it from both/all of us. In case of death of any one, amount is to be paid to the survivors(s).

I/We authorize the Bank to automatically renew the deposit on the due date for an identical period unless the instruction to the contrary from me/us is received by the Bank before maturity. I/We understand that the renewal will be in accordance with the provisions of the Reserve Bank of India/the Bank in force at the time of renewal. Further, I/we understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity.

I/We agree that if premature withdrawal is permitted at my/our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations, laid down by the Reserve Bank of India/the Bank in this regard.

I/We understand that in the event of death of the depositor, premature termination of term deposits would be allowed. The conditions subject to which such premature withdrawal would be permitted shall be specified by the Bank from time to time. Such premature withdrawal would not attract any penal charge.

I/We understand that premature withdrawals for all our fixed/term deposits which are held in accordance with the mandate of 'Either or Survivor' or 'Former or Survivor', may be allowed against the request from either of us in the case of 'either or survivor' mandate and by the former under 'former or survivor' mandate as the case may be during our lifetime. In the case of death of either of us the deposit may be *prematurely closed/*continued till maturity and proceeds be paid to the survivor. (*strike off as per your choice)

I/We hereby declare that only legitimate dues in India will be deposited in my/our account with the prevailing stipulations, laid by the Reserve Bank of India.

I/We hereby agree that the transactions in the above account will be governed by the applicable laws in India and all disputes or differences arising out of or related to or connected with transaction or matters in relation to the above account shall be subject to 'Jurisdiction of Indian Courts'.

I/We also undertake to provide any further information / updated KYC documents that the Bank may require from time to time. I/We agree to indemnify the Bank against any fraud, loss or damage suffered by the Bank due to my/our providing of any incorrect information or failure to communicate any change in such particulars / information or provide true and updated documents.

I/We agree, undertake and authorize the Bank to exchange, share or part with all the information, data or documents relating to my/our application to other SBM Financial Institutions/Credit Bureaus/Agencies/Statutory Bodies/such other persons as deemed necessary or appropriate or as may be required for use or processing of the said information/data by such person(s) or furnishing of the processed information/data/products thereof to other Banks/Financial Institutions/Credit Providers/Users registered with such persons and shall not hold its Group companies liable for use of this information. I/We also understand that the Bank would not use my/our KYC information for cross-selling of products.

I/We agree and understand that the Bank reserve the right to reject any application without providing any reason and retain the application forms, and the documents provided therewith, including photographs and will not return the same to me/us.

I/We agree that in the case of Joint Account both the Applicant and Joint Applicant are singly and jointly liable for overdraft, if any, even if the Application cum demand Promissory Note is signed by the Applicant alone.

I/We have read and understood the rules and regulations of the product(s) / service(s) opted for and agree to abide by the terms and conditions relating to the conduct thereof as also any changes brought about therein from time to time. Further, I/we have read and understood the provisions contained in the 'Terms of Service document' displayed on the Bank's website www.sbmgroup.mu and accept them. The Bank is entitled to amend the 'Terms of Service document' displayed on their web site from time to time.

X

Signature of 1st Applicant

X

Signature of 2nd Applicant

X

Signature of 3rd Applicant

(In case of joint account holders, all account holders shall put their signature)

FOR INTERNAL BANK USE

- All required supporting documents furnished by the customer
- Account Opening Check List completed & attached

Officer

Supervisor

Head, OPS / Manager, OPS

To:

State Bank of Mauritius Ltd.

Dear Sir,

REQUEST TO ACT ON E-MAIL / FACSIMILE MESSAGE

I/We hereby request and authorize you as follows:

1. Notwithstanding anything to the contrary contained in any other document / agreement, we hereby request and authorize the Bank to act and rely on any instructions or communications for any purpose (including but not limited to the instructions / communications pertaining to the operation of any and all of my/our account(s) and / or to any other facilities or services that may be provided by the Bank from time to time) which may from time to time be or purport to be given by facsimile or e-mail by me/us (including such instructions / communications as may be or purported to be given by those authorised to operate my/our account(s) with the Bank) ("Instructions").
2. I/we understand and acknowledge that there are inherent risks involved in sending the Instructions to the Bank via facsimile or e-mail and hereby agree and confirm that all risks shall be fully borne by me/us and I/we assume full responsibility for the same, and the Bank will not be liable for any losses or damages including legal fees arising upon the Bank's acting, or upon the bank's failure to act, wholly or in part in accordance with the Instructions so received.
3. In consideration of the Bank agreeing to act upon the Instructions as aforesaid, I/we hereby irrevocably agree and undertake as follows:
 - A. I/We shall be liable for any and all charges, complaints, costs, damages, demands, expenses, liabilities, and losses which the Bank may incur sustain or suffer arising from or by reason of the Bank's acting, delaying in acting or declining to act upon any Message received from me/us including without limitation legal fees and disbursements reasonably incurred by the Bank.
 - B. If we wish to withdraw this authority then we shall give to the bank a notice in writing delivered to the Bank and such notice shall be effective no later than five business days after delivery to the Bank.
 - C. That the Bank shall be authorized to disclose all Instructions as the Bank may deem fit, to the Bank's affiliates, counterparties, service providers, regulators and other authorities or where the Bank are required by law to do so.
 - D. That the Bank shall be entitled to require any Instructions in any form to be authenticated as may be specified by the Bank from time to time and I/we shall ensure the secrecy and security of such password, code or test and I/we shall be solely responsible for any improper use of the same.
 - E. That notwithstanding the above, the Bank may, under circumstances determined by the Bank in its absolute discretion, require from me/us confirmation of any of any Instructions in such form as the Bank may specify before acting on the same; and I/we shall submit such confirmations to the Bank immediately upon receipt of their request. Pursuant to receipt of Instructions, the Bank shall have the right but not obligation to act upon such Instruction.
 - F. The Bank, it's correspondents and other financial and other financial institutions involved in processing remittances may rely on any account or identification numbers provided by me/us and will not seek to confirm whether the number specified corresponds with the name of the beneficiary or the beneficiary's bank provided in the payment order.
 - G. Payment instructions executed by the Bank are irrevocable. Under certain circumstances to be exclusively determined by the Bank and without it being in any way liable however for any refusal, the Bank will on a best effort basis attempt to recall an electronic payment upon my/our instructions. However, the Bank cannot guarantee return of funds to me/us if the Bank is unable to obtain a return of funds. The Bank will credit my/our account at the Bank's quoted rate of exchange (where foreign exchange is requested by me/us on the date of such credit is made)
 - H. I/We agree to pay the Bank's fees and to reimburse any deductions and for any withholding or other taxes and for any interest and penalties that may be paid by the Bank in connection with any remittances. I/We acknowledge that other financial institutions may deduct a fee for processing remittances. I/We irrevocably authorise the Bank to deduct from any of my/our account whether in India or elsewhere such amount paid.

- I. I/We acknowledge that international remittances are subject to cut off times, time zone differences and local regulations of the destination country.

The undersigned hereby jointly and severally agree that the Bank may act on any message provided by either one of the undersigned and such message will be binding on the others without confirmation by the Bank. The undersigned jointly and severally agree to all the conditions stated in this communication. The death or winding up of any one of the undersigned will not invalidate this communication which shall remain in effect until such time as notice of termination has been given as stated hereinabove.

X

Signature of Sole/First Applicant

(In case of joint account holders, all account holders shall put their signature)

X

Signature of 2nd Joint Holder

X

Signature of 3rd Joint Holder

E-STATEMENT SERVICE ENROLMENT AGREEMENT

By signing below, you agree to the Terms and Conditions of this e-STATEMENT Service Enrolment Agreement.

Term & Conditions:

As used in this document the words 'you' and 'your' refer to **State Bank of Mauritius Ltd's** customer(s) and their use of the Service. The words 'we', 'our', 'SBM' and 'the Bank' refer to **State Bank of Mauritius Ltd.**

This Agreement explains the terms and conditions governing the **e-STATEMENT** offered by the bank. By using the Service, you agree to the following terms and conditions. This agreement will be governed by and construed in accordance with the laws of India. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

1. This agreement for electronic delivery of all your periodic account statement(s), applies to all your periodic account statement(s) as provided by the bank.
2. To receive your account e-statement(s), you must have a valid e-mail address and Adobe Acrobat Reader 6.0 or above, to be able to open the PDF (Portable Document Format) file.
3. Upon enrolment, your periodic account statement(s) will be provided electronically via e-mail. You agree that from time to time the Bank may advertise its products and services through the e-STATEMENT Service.
4. The account e-STATEMENT, in PDF file, will be password protected and the password used to protect the PDF file, will be the combination of the first 3 characters of your e-mail address (in BLOCK letters) concatenated with the unique customer ID assigned to you as per our record.
5. The provision of this Service is at the Bank's discretion, and such Service may be modified, suspended, withdrawn, cancelled or discontinued by the Bank at any time. In the event of such modification, suspension, withdrawal, cancellation or discontinuance of the Service, the Bank shall notify the customer and shall revert to sending the periodic account statement(s) in paper form to the customer's last mailing address appearing on the Bank's record.
6. The customer acknowledges and agrees that the Bank shall have the right to amend any term(s) of this agreement at any time by giving such notice in writing to the customer, whether by mail, e-mail notification or otherwise or by placing prominent notices at the Bank's branches and the customer agrees to be bound by the same.
7. If you change your e-mail address, SBM should be notified by calling in person to any service unit of the Bank, by way of authenticated writing or by sending your instructions by secure e-mail service, of the new e-mail address accordingly. The Bank shall not be liable for, and you hereby irrevocably release the Bank from any liability if you fail to notify the Bank in writing of any change in your e-mail address.
8. Upon receipt of the account e-STATEMENT you will be required to exercise reasonable promptness in examining the statement to determine the genuineness of transactions therein. Where, based on the account e-STATEMENT, you ought to have reasonably discovered any discrepancy or unauthorized payment, you should promptly notify the Bank of the relevant facts.
9. You may withdraw your consent for electronic delivery services by sending written notice to any of SBM branches or send your instruction via secure e-mail service.
10. You understand that if your e-mail password is compromised, you will have the responsibility of informing the bank immediately. The bank, shall, after receipt of your request, suspend the Service, until further instruction is received from you to reactivate the Service again.
11. Upon transmission of the e-mail file to your e-mail address, you will have the sole responsibility for maintaining security of the e-mail. By signature of this agreement you hereby agree to indemnify and keep the Bank harmless from and against any and all charges, complaints, costs, damages, demands, expenses, liabilities, and losses resulting from any delay, non-receipt, unauthorised access or incompleteness resulting from any failure, defect or any other cause connected with telecommunications network, failure of equipment or any other cause.
12. You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your account e-STATEMENT(s) as soon as you receive it. You agree to protect the confidentiality of your account(s) details and your password. You understand that personal identification by itself, or together with information related to your account(s), may allow unauthorized access to your account(s). For security and privacy reasons, data transferred via account e-STATEMENT(s) is password protected. You agree to indemnify and keep the Bank harmless from and against any and all charges, complaints, costs, damages, demands, expenses, liabilities, and losses resulting from any unauthorised access to your e-mail account for reasons which are beyond the control of the Bank.

Valid e-mail Address (BLOCK Letter): _____ **Only ONE e-mail address)**

X

Signature of Sole/First Applicant

(In case of joint account holders, all account holders shall put their signature)

X

Signature of 2nd Joint Holder

X

Signature of 3rd Joint Holder



**FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) ASSESSMENT FORM
INDIVIDUAL**

SECTION A : INDICIA of US Person

Customer Name (1) : _____ CIF : _____
 Customer Name (2) : _____ CIF : _____
 Customer Name (3) : _____ CIF : _____

	Please tick (✓) as appropriate: Numbers in brackets () are related to Section B	Customer 1		Customer 2		Customer 3	
		Yes	No	Yes	No	Yes	No
a	Are you a US citizen?						
b	Do you have a US Green Card? ⁽¹⁾						
c	Are you taxable in the US? ⁽²⁾						
d	Were you born in the US?						
e	Do you have a US passport? ⁽³⁾						
f	Is your country of residence US?						
g	Do you have a current US residence or mailing address? ⁽⁴⁾						
h	Do you have a current US landline phone number? ⁽⁵⁾						
i	Do you maintain an "in care of" or a "hold mail" US address? ⁽⁶⁾						
j	Have you lived or worked in US during the past 3 years? ⁽⁷⁾						
k	Do you have any income from US source? ⁽⁸⁾ (See Note A)						
l	Do you have standing instructions to transfer funds to an account maintained in the US, or instructions regularly received from a U.S. address ⁽⁹⁾						
m	Have you granted signatory authority to a person with US address? ⁽¹⁰⁾						
n	Do you have 10% or more interest by vote or value in a US company? ⁽¹¹⁾						

Note A : Income can be interest, dividend, rent, salary, wage, premium, annuities, compensations, remuneration, emoluments and other fixes or determinable annual or periodic gains, profits and income from US sources. Also include gross proceeds from sale or other disposition of any property of a type which can produce interest or dividend from US sources.

SECTION B: ADDITIONAL INFORMATION

If you have answered "Yes" to any of the above, please complete this section. Write N/A where not applicable.

		Customer 1			Customer 2			Customer 3		
1	US Green Card No									
2	US Tax Identification Number (TIN)									
3	US Passport No									
4	US residence or mailing address									
5	US landline phone number									
6	US "in care of"/ "hold mail" address									
7	Dates you have been in US during the past 3 years and reasons for stay (Current year + 2 preceding years)	From	To	Stay Purpose	From	To	Stay Purpose	From	To	Stay Purpose
8	Type of income									
9	Purpose / Type of transfer of fund									
10	Name/s and address/es of US authorised signatory									
11	Name/s of US company in which you have 10% or more interest by vote or value									

Important Note :

SBM Ltd - India Branch hereby informs you that if you are connected to the US (for example if you are a US citizen or resident or receive any fixed or determinable, annual or periodic income from the US), SBM Ltd - India Branch may be obliged to report information related to your account to the competent tax authority in the United States.

SECTION C : DECLARATION

Customer 1 : I am/am not a US citizen or US resident or taxable under the US laws. *(Please delete as appropriate)*

Customer 2 : I am/am not a US citizen or US resident or taxable under the US laws. *(Please delete as appropriate)*

Customer 3 : I am/am not a US citizen or US resident or taxable under the US laws. *(Please delete as appropriate)*

I/We confirm that all the information provided above is/ are true and correct.

I/We understand it is my/our responsibility to inform SBM Ltd - India Branch of any changes regarding my/our personal and tax status.

I/We am/are aware that SBM Ltd - India Branch shall be required to disclose and report to competent local tax authority any personal tax information, financial account information or any additional due diligence information obtained from me/us in compliance with the FATCA regulations.

Customer 1 Name: _____ Signature: _____ Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Customer 2 Name: _____ Signature: _____ Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Customer 3 Name: _____ Signature: _____ Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

OFFICE USE

FATCA classification: Customer 1 is : Reportable Non-Reportable

FATCA classification: Customer 2 is : Reportable Non-Reportable

FATCA classification: Customer 3 is : Reportable Non-Reportable

Staff Name: _____ Signature: _____ Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Supervisor Approval: _____ Signature: _____ Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

THE MANDATE LETTER (For non-residential account holders) ONLY A RESIDENT INDIVIDUAL CAN BE THE MANDATE HOLDER

Name : Mr. / Ms. / Mrs.

Address :

City: PIN: State:

Tel : Mobile :

Email ID: (in capital letters)

Passport Size Photograph

1. I / We hereby authorise the mandate holder
 - a) to draw cheques on the account for local payments only.
 - b) to deposit the cheque eligible to be deposited in the NRE/NRO account on behalf of the account holder(s) as permitted by RBI regulations
 - c) to make NRE/NRO fixed deposits from balances available in the account in account holder(s) names under the same customer ID and renew such deposits for such periods as may be given in writing by the mandate holder.
 - d) to make FCNR(B) deposits against the remittances received in account holder(s) names under the same customer ID and renew such deposits for such periods as may be given in writing by the mandate holder.
 - e) to operate the account to facilitate making investments in India, applicable wherein the account holder(s) or a bank designated by the account holder(s) is eligible to make investments in India.
2. I/We authorize SBM to issue a cheque book to the mandate holder. I/We and the mandate holder acknowledge that it is my/our responsibility to obtain a copy of and read the same. I/We and the mandate holder accept that the terms and conditions are liable to be amended by SBM from time to time. I/We further unconditionally and irrevocably authorize SBM to debit my/our account annually with an amount equivalent to the fee and charges, if any.
3. I/We declare that as per Exchange Control guidelines issued by RBI from time to time
 - a) the mandate holder can exercise the authority conferred by this letter to withdraw for local payments only and make investment in India where I/we hold general permission or have obtained specific permission from RBI.
 - b) the mandate facility permits the mandate holder to remit funds in foreign currency to the account holder(s).
4. I/We hereby undertake that I/we and our/my mandate holder shall comply with the provisions of the Exchange Control Guidelines issued by RBI and the Foreign Exchange Management Act, 1999 and all regulations thereof, including the Foreign Exchange Management (Deposit) Regulations, 2000 and PAMLA act 2002.
5. The specimen signature of the mandate holder who has been authorised to operate upon the account is given below. The signature has been duly attested and verified by me/us.
6. This authority shall continue in force until I/we expressly revoke it by a notice in writing delivered to you.

I have read and understood all the conditions stated above and hereby agree to comply with the same. I will operate the account by signing as under:

Signature of Mandate Holder

I/We have read and understood all the conditions stated above and hereby agree to comply with same and I/we attest and verify the above signature.

Signature of 1st Applicant Signature of 2nd Applicant Signature of 3rd Applicant

LIST OF DOCUMENTS REQUIRED FOR MANDATE HOLDER

Mandate Holder should self-attest the photocopies of all documents submitted as documentary proof. He/She can hand over the same to SBM. The Mandate Holder should carry above documents in original for verification purpose.	
<p>IDENTITY PROOF (Self attested true copy of any one of the following valid documents duly verified with the originals by a Bank official) :</p> <ul style="list-style-type: none"> <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Income Tax PAN Card <input type="checkbox"/> Voter's Identity Card issued by Election Commission of India <input type="checkbox"/> Job card issued by NREGA duly signed by an officer of the State Government <input type="checkbox"/> The letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number 	<p>ADDRESS PROOF (Self attested true copy of any one of the following valid documents duly verified with the originals by a Bank official) : RBI requires only one proof of address</p> <ul style="list-style-type: none"> <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Voter's Identity Card issued by Election Commission of India <input type="checkbox"/> Job card issued by NREGA duly signed by an officer of the State Government <input type="checkbox"/> The letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number
★ If the officially valid document submitted has both, identity and address of the person, there is no need for submitting any other documentary proof.	

Instructions for filling Account Opening Form

- Name mentioned on all documents and in the form should be legible and same.
- Telephone / Mobile / Fax numbers should be mentioned along with the ISD / STD codes.
- Please affix latest passport size photograph of each of the account holders, along with the signatures across photograph.
- Your signature appearing on the KYC documents (e.g. Passport) should match with the signature on the form.
- Please do not use more than one specimen signature and the same should be uniform across the form and in all banking transactions.
- You should authenticate corrections / alterations (if any) with full signature in the form.
- Please ensure that all applicants sign the account opening forms and relevant documents.
- For minors, in case, where proof of identity / address is not available, the same will be provided of Father/Mother/ Guardian.
- In case of joint account, 'Personal Details' sheet needs to be filled separately by each applicant.
- If any document is written in different language other than English, then customer needs to give Non English Declaration Form.
- You can allow a family member / friend in India to operate your account as your "Mandate Holder" (refer page no. 10).
- All account holders need to submit their respective identity and address document as listed below.

List of documents required for establishing proof of identity

Please produce the originals before the verifying officer for verification and the photocopy should be self certified/attested stating 'True Copy'.

1. In case you are a NRI (Non-Resident Indian) (following both are mandatory)

- Photocopy of the relevant pages of your current Passport [page[s] containing data like name, date of birth, photograph, signature, address etc].
- and photocopy of valid Visa / Work Permit / Residence Permit.

2. In case you are a PIO (Person of Indian Origin) / OCI (Overseas Citizen of India)

- Photocopy of the relevant pages of your current Passport [page(s) containing data like name, date of birth, photograph, signature, address etc].

and any one of the following:

- Photocopy of PIO / OCI card [page[s] containing data like name, date of birth, photograph, signature, address etc].
- Photocopy of relevant pages of Passport of parents or grand-parents, establishing them as Indian Origin.
- Photocopy of Marriage Certificate along with the documents establishing the spouse as Indian Origin.

3. In case you are a Foreign Tourist (following both are mandatory)

- Photocopy of the relevant pages of your current Passport [page[s] containing data like name, date of birth, photograph, signature, address etc].
- and photocopy of valid Visa .

List of document required for establishing proof of address (any one)

Please produce the originals before the verifying officer for verification and the photocopy should be self certified/attested stating 'True Copy'.

- Passport (if residence address is incorporated in it).
- Driving License
- Utility Bill (Electricity bill, Landline Telephone bill, Gas bill, Water bill - not more than 3 months old)
- Overseas Bank Statement (not more than 3 months old)
- In absence of valid address proof, the address of close relative with whom account holder is residing may be provided in the declaration form (refer page 3) along with the close relative's self attested identity and address proof document.

NOTE : In case of **Non face to face customer** (if you have **NOT met any SBM official**), all above mentioned Identity and address proof documents should be self attested by respective account holders with the words "True Copy" and should be attested by any one of the following – Banker / Indian Embassy / High Commission / Notary Public (or equivalent of notary as per applicable law).

Also additionally, the customer must submit – (1) Cancelled / Paid Cheque of your overseas Bank account (OR) (2) copy of Proof of Income / Pay Slip / Tax return.

