

## STATE BANK OF INDIA

Deposit Section 460 Park Avenue, New York, NY 10022 Tel: 212-521-3219,3314 Fax: 212-521-3361; E-mail: <u>mgrdep.nyb@statebank.com</u>

## OPEN A CONSUMER ACCOUNT IN JUST **2** SIMPLE STEPS

	<b>Step 1</b> - Complete The Identification Requirement									
1	Complete the Customer Ider	ntification F	Form (DEP-1).							
2	U.S. citizens and U.S. resider	nts: Submit	form W-9.							
2	Non-U.S. residents: Submit form W-8 BEN (all applicants should fill separate forms).									
3	Identification Documents:									
	Primary Photo ID (Must not have expired)		Sec	condary ID						
	<ul> <li>Photo bearing State Driving License</li> <li>Passport</li> <li>State ID Card</li> <li>US Alien Registration Card</li> </ul>	Bank S		<ul> <li>Social Security Card</li> <li>Student ID Card</li> <li>Credit Card</li> <li>Birth Certificate</li> <li>Insurance Card</li> <li>Property Tax Bill</li> </ul>						
	<ul> <li>If you come in person, bring with you in <i>original</i> any two of the above identification documents, at least one of which must be a Primary Photo ID.</li> <li>If you are applying by mail, submit original or copy of any two of the above identification documents, at least one of which must be a Primary Photo ID.</li> <li>Important for applications by mail: □Copy of Primary Photo ID must be attested and □ signature on form DEP-1 verified by an SBI official OR notary public OR an official of Indian embassy / Indian consulate.</li> <li>If you are outside the United States and desire to open an account, you should send photocopies of passports duly attested by the Embassy/High Commission of India or by a branch of SBI.</li> <li>The initial deposit for the Account shall be your personal check from an Account with a US</li> </ul>									
	Based Bank.	_								
	Step 2 -	Comple	te The Account O	pening Form						
	For This Type of Account			lowing Account Opening Form						
	Certificate of Depos		DEP-CD							
Ы	MMD / Checking Ac		DEP-MC	it card ( for Checking Account only)						
	ease use Debit Card application ease use Form DOB , if you inter		•••							
L.,			nate seliciticity of th							

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

<u>What this means for you?</u> When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Form DEP-1



Member FDIC

STATE BANK OF INDIA Deposit Section 460 Park Avenue, 2<sup>nd</sup> Floor New York, NY 10022

Tel: 212-521-3200, 3219, 3214, 3287; Fax: 212-521-3361

(For office use)

Customer No.

Customer I dentification Form for Deposit Accounts											
	1 <sup>st</sup> Applican	t	2 <sup>nd</sup> Applicant								
First Name											
Middle Name											
Last Name											
Social Security No. (For non-U.S. residents – Passport No.)											
Date of Birth (mm / dd / yyyy)											
Place of Birth											
(U.S. driver license/ U.S. state-issued non- driver photo ID, Passport)											
Photo I D Number											
Issue Date (mm / dd / yyyy)											
Expiration Date (mm / dd / yyyy)											
Place of I ssue											
Country of Residence											
If US Resident, Status	US Citizen Permanent Resident Resident Alien		US Citizen								
Resident Since (mm / yyyy)											
Occupation											
Name of the Employer											
Work Address											
Work Phone No.											
Home Address											
Home Phone No.											
Mobile Phone No.											
E mail Address											
Annual Family Income (in U.S. \$)	□ <25,000 □100,000-150,000	25,000–50 150,000-25									
Mode of Operation	Self	Joint with rig	ght of survivorship.								

LETTER / FAX AGREEMENT FOR FUNDS TRANSFER										
of instructions to the Bank. I/We are fully aware of t act upon each written payment order (funds transfer Bank's judgment, with my/our signature(s) provided the same customer number. The Bank's understand	that State Bank of India, New York Branch (the "Bank") has he risks associated with transmitting instructions via letter or instruction or communication) sent to it by me/us by mail or on this form, or provided subsequently, and to debit or credi ng of any oral notice, instruction or other communication in ng. This authorization applies to all accounts opened with the	facsimile machine ("fax") and hereby authorize the Bank to fax if the signature(s) on such payment order match, in the t, as the case may be, accounts which I/we may hold with regard to the payment order sent by person(s) mentioned								
Prior to the executing of the instruction, the Bank may, at its discretion and only if it considers it necessary, reasonable and practicable, verify the payment order by telephone call to a person and telephone number given in this application or recorded later by me/us with the Bank, following which the Bank shall have no further duty to verify the identity or authority of the person giving or confirming the contents of any payment order or instruction. Notwithstanding any provision hereof, the Bank shall have the right in its sole discretion to refuse to execute any payment order or instruction.										
I/We understand that the Bank may not act upon a payment order or instruction on the same business day if the order or instruction is received by it after 2 p.m. EST. I/We agree to be bound by a payment order or instruction, whether or not authorized, issued in its name and accepted by the Bank in compliance with these procedures and further agree to indemnify and hold the Bank harmless for any loss, liability, claim, damage, or expenses (including legal fees), collectively referred to herein as "claims", attributable to executing and accepting the payment order or instructions in accordance with these procedures or action omitted to be taken, whether such claims are brought by me/us or our representative or by a third party. I/We shall notify the Bank if a payment order or instruction was not authorized by me us, within a reasonable time not exceeding 90 days after the date I/we received the notification from the Bank that the order was accepted or my/our account was debited with respect to the order.										
The procedure established by this agreement may be varied only by a written agreement signed by both parties, and supersedes all prior agreements or practices, if any, in respect to instructions and may not be changed by an oral agreement or by a course of dealing or custom. This agreement shall be governed by the laws of the State of New York and any dispute in connection herewith shall be adjudicated in a federal or New York State Court located in the City of New York.										
	ACKNOWLEDGMENTS									
	conditions governing accounts in the U.S. as well as the term I declare that funds offered by me/us to the Bank represent/s									
2. I/ We understand that on no occasion my/ our acc	ount will be permitted by the Bank to go into overdraft.									
<ol> <li>I/We understand that the Bank may not act upon Transfer or attach a check to the instruction letter.</li> </ol>	my/our funds transfer instructions conveyed through a letter/	fax, unless I/we execute a Letter / Fax Agreement for Funds								
identity, credit history and other banking history results in a decision to either disallow my/our sign authorized signers of the (proposed) account. I/V	4. The information supplied in this application is true and correct to the best of my/our knowledge and belief. I/We authorize the Bank to obtain information about my/our identity, credit history and other banking history from consumer reporting agency (ies) or other sources. I/We further understand that if information in the credit history results in a decision to either disallow my/our signing authority on the account or disallow opening the account, the Bank will communicate this fact to the owners and/or authorized signers of the (proposed) account. I/We further authorize the Bank to obtain this information at any time from one or more consumer reporting agencies or other sources that it may choose as long as I/we am/are (an) authorized signer(s) on the account.									
(If you send your application by mail, plea -: I dentity should be	RI FI CATI ON OF SI GNATURE AND I DI se get your signature verified below by an SBI official OR No. verified from the ORIGINAL of the photo I D m I ON THE VERIFIER MUST ATTEST THE COF	tary Public <b>OR</b> an Indian Embassy <b>OR</b> Consulate) entioned on page 1 above								
1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant								
Name:	Name:	Name:								
Signature:	Signature:	Signature:								
Signature and Seal of Verifier:	Signature and Seal of Verifier:	Signature and Seal of Verifier:								
Date of Verification:	Date of Verification:	Date of Verification:								
Place of Verification:	Place of Verification:	Place of Verification:								
Telephone # of Verifier:	Telephone # of Verifier:	Telephone # of Verifier:								

Ver:04212005



Form DEP-MC

(For office use) Account No.

Member FDIC Tel: 212-521-3282,3283,3285,3286,3287. Fax: 212-521-3361; E-mail: mgrdep.nyb@statebank.com

APPLI CATI ON FOR MMD/ CHECKI NG ACCOUNT (New customers should fill this form along with Form DEP-1)											
Application for				ecking Account							
CUSTOMER NUMBER (New customers may leave this blank)											
I / We request you to open the account(s) as mentioned above with your branch. I /We have read and understood the terms and conditions governing the account(s). I/We acknowledge the receipt of the interest rate chart applicable for Money Market Deposits Account.											
Purpose of the Account (Check all that are applicable)	Savings			ling remittances to India siving salary							
Jsual Activity in the Account       Collection of checks       Issue of checks       Cash receipts / payments         Check all that are applicable)       Others (specify):       No of Wire Transfers per Month         Volume of Cash transactions per annum											
Expected Annual Volume of Transactions	\$10,000       \$10,000 - 25,000       \$25,000 - 50,000         \$50,000 - 100,000       \$100,000 - 150,000       > \$150,000										
Source of Funds (Check All That Are Applicable)	Current Income/wages       Past savings       Pension/S.S. Benefits         Rent       Liquidation of investments       Sale of property         Others (specify):       Sale of property       Sale of property										
Mode of First Deposit	<ul> <li>ACH (only for online accounts)</li> <li>Debit my/our existing Checking / MMD account with you, OR</li> <li>Check No attached Amount Bank Name</li> </ul>										
Mode of Operation	Self	Joi	nt with right of surv	ivorship.							
Do you want check boo (Check books are charged. No temporary ch		ount?	Yes	🗖 No							
1 <sup>st</sup> Applicant		2 <sup>nd</sup> A	pplicant	3 <sup>rd</sup> Applicant							
Signature:	Signature	3:		Signature:							
	Name:			Name:							
Date:		Pla	ce:								



Form DEP-CD

(For office use) Account No.

Member FDIC Tel: 212-521-3282,3283,3285,3286,3287. Fax: 212-521-3361; E-mail: mgrdep.nyb@statebank.com

	APPLI CATI ON FOR CERTI FI CATE(S) OF DEPOSI T (New customers should fill this form along with Form DEP-1)										
CUSTOMER NUMBI (New customers may leave this											
	•	-			and understood the terms and conditions te chart applicable for Certificates of						
Amount (\$)	Months		Interest Option								
		Cumulative	Non-cumulative	In ca	se of non-cumulative interest						
				Credit my/ou your Branch.	r 🗌 Checking 🔲 MMD account with						
					r a/c No Bank: ABA Routing						
				#:							
				Mail interest	check to the home address of the first er.						
Source of Funds (Check All That Are Applicable)		Current Inco Rent Others (spec	Income/wages       Past savings       Pension/S.S. Benefits         Liquidation of investments       Sale of property         (specify):       Image: Sale of property								
Mode of Operation	on	Self	🗖 Joint	with right of surv	vivorship						
		ACH (only f	(only for online accounts)								
Mode of Deposit		Debit my/our Checking / MMD account with you, <i>OR</i>									
(Funding)		Check No	at	tached							
1 <sup>st</sup> App	licant		2 <sup>nd</sup> Appl	licant	3 <sup>rd</sup> Applicant						
Signature:		Sigr	nature:		Signature:						
Name:		Nan	ne:		Name:						
Date:			Place:								

# State Bank of India, New York, 460 Park Avenue, NY, 10022 **Application for issue of Debit Card**

(For non-U.S. residents - Passport No.)

Vice President& Head (DRS)

State Bank of India, New York.

I wish to avail the debit card services offered by State Bank of India, New York.

Please arrange to issue me debit card.

Name	of	<b>Customer:</b>
i tunic	~	customer.

Name of Customer:													(27 Characters)																						
Nam	Name as I would like to appear on the card:																			()	21 0	har	acter	s)											
My A	My Account Number(s)													S	ingl	e/ Jo	int	Accou	nt(s	)*															
Account Type									A	ссо	unt	t N	un	nbe	er																				
Checking Account**								7	7	6																									
Mc	ne	ey	Ma	arke	et [	Dep	os	it A		oun	nt	7	7	6																					
Addr	ess:																																		
Str	eet	t A	٨dd	lres	SS																														
Ap	t #									Ci	ty																								
Sta	te				Zi	р						Ph	one*	**(D	ay)																				
Phor	e**	* (E	Eve)																																
e-ma	il ID																									i-mail ID									

Validation Data (This data will be used for identification when you call the customer service centre for enquiry Regarding your card or when you report a lost or stolen card):

Mother's maiden name	
Social Security	XXX-XX-
Date of Birth (mm-dd-yyyy)	
Driver License no.	

\*Each customer of a Joint account (only with mode of operation as anyone or survivor) may apply for debit card by submitting his/ her application form individually

\*\* You must have a checking account with us in order to get a debit card

\*\*\*required

I have received, read and understood the terms and conditions of "Consumer Debit Card Agreement" of State Bank of India, New York and I accept these. I agree that the transactions executed using my debit card will be binding on me.

Customer's Signature												Date:				
For Off			-	Acco	unt	detai:	ls and	l Sig	gnatur	re V	<b>Verifie</b>	d (i	nitial	. of	the	
Card no .:																

Name (as shown on your income tax return)

N.	Business name/disregarded entity name, if different from above						
ge							
ed u	Check appropriate box for federal tax classification:		Exemptions (see instructions):				
D C	Individual/sole proprietor C Corporation S Corporation Partnership	Trust/estate					
ons ons		Exempt payee code (if any)					
t it	Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partne	rship) 🕨	Exemption from FATCA reporting				
Print or type c Instructions on page			code (if any)				
	Other (see instructions) ►						
P Specific	Address (number, street, and apt. or suite no.)	Requester's name a	and address (optional)				
ģ							
See S	City, state, and ZIP code						
Š							
	List account number(s) here (optional)						
Par	t I Taxpayer Identification Number (TIN)						
	your TIN in the appropriate box. The TIN provided must match the name given on the "Name		curity number				
	id backup withholding. For individuals, this is your social security number (SSN). However, fo						
	ent alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For othe s, it is your employer identification number (EIN). If you do not have a number, see <i>How to ge</i>						
	n page 3.						
Note.	If the account is in more than one name, see the chart on page 4 for guidelines on whose	Employer	identification number				
numb	er to enter.						
			-				
Par			· · · · · · · ·				

Under penalties of perjury, I certify that:

- 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- 3. I am a U.S. citizen or other U.S. person (defined below), and
- 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign     Signature of       Here     U.S. person ►     Date ►
---

### **General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments**. The IRS has created a page on IRS.gov for information about Form W-9, at *www.irs.gov/w9*. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

#### **Purpose of Form**

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),

2. Certify that you are not subject to backup withholding, or

3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

**Note.** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

• An individual who is a U.S. citizen or U.S. resident alien,

• A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,

- · An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership to conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

	W-8BEN	Certificate of Foreign States Tax Withho	Status of Beneficial Iding and Reporting			
	ebruary 2014)		iduals. Entities must use Form W		Qh an	OMB No. 1545-1621
Departi Interna	ment of the Treasury Revenue Service	<ul> <li>Information about Form W-8BEN</li> <li>Give this form to the within the withe within the within the within the within the within the with</li></ul>	thholding agent or payer. Do not	204	iwapen.	
Do No	OT use this form if:					Instead, use Form:
• You	are NOT an individu	al				W-8BEN-E
• You	are a U.S. citizen or	other U.S. person, including a residen	t alien individual			W-9
		er claiming that income is effectively c <i>v</i> ices)			within the U.S	W-8ECI
• You	are a beneficial own	er who is receiving compensation for p	personal services performed in	the United States		8233 or W-4
• A pe	erson acting as an int	termediary				W-8IMY
Par	t Identifica	tion of Beneficial Owner (see	instructions)			
1		who is the beneficial owner		2 Country of c	itizenship	
3	Permanent resider	nce address (street, apt. or suite no., or	r rural route). Do not use a P.C	). box or in-care-	of address.	
	City or town, state	or province. Include postal code when	e appropriate.		Country	
4	Mailing address (if	different from above)				
	City or town, state	or province. Include postal code when	e appropriate.		Country	
5	U.S. taxpayer ider	itification number (SSN or ITIN), if requ	ired (see instructions)	6 Foreign tax i	dentifying nun	nber (see instructions)
7	Reference number	(s) (see instructions)	8 Date of birth (MM-DD-Y	YYY) (see instruct	ions)	
Der						
Par 9		Tax Treaty Benefits (for chapt eneficial owner is a resident of		2008 FBT 778	meaning of th	ne income tax treaty
9	•	d States and that country.			rhearning of t	le moorne tax treaty
10		l conditions (if applicable—see instruc	tions): The beneficial owner is	claiming the prov	isions of Article	e
			% rate of withh	olding on (specify	type of incom	e):
	Explain the reasor	s the beneficial owner meets the term	s of the treaty article:			
		-				
Part						
	penalties of perjury, I de under penalties of perju	eclare that I have examined the information iry that:	on this form and to the best of my	knowledge and belie	f it is true, corre	ct, and complete. I further
٠		at is the beneficial owner (or am authorized o document myself as an individual that is ar				o which this form relates or

- The person named on line 1 of this form is not a U.S. person, .
- The income to which this form relates is: .
  - (a) not effectively connected with the conduct of a trade or business in the United States,
  - (b) effectively connected but is not subject to tax under an applicable income tax treaty, or

(c) the partner's share of a partnership's effectively connected income,

- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between . the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions. .

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.

Sign Here

Signature of beneficial owner (or individual authorized to sign for beneficial owner)	Date (MM-DD-YYYY

Print name of signer

For Paperwork Reduction Act Notice, see separate instructions.