

Account Opening Manual for Bank Customers

Introduction:

Welcome to [Bank Name]! We are committed to providing you with a seamless and secure account opening experience. This manual outlines the step-by-step process and documents required to open a bank account with us. Please read this guide carefully to ensure a smooth account opening process.

1. Types of Accounts Offered

At [Bank Name], we offer a variety of accounts to suit your needs:

- Savings Account
 - Current Account
 - Fixed Deposit Account
 - Recurring Deposit Account
 - Salary Account
 - Minor Account
 - NRI Account
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2. Eligibility Criteria

To open an account with [Bank Name], you must meet the following criteria:

- Be at least 18 years old (for individual accounts).
 - Minors can open accounts under the supervision of a parent or guardian.
 - Provide valid identification and address proof as per regulatory requirements.
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3. Documents Required for Account Opening

To comply with regulatory guidelines, the following documents are mandatory for opening an account:

A. Identity Proof (Any one of the following):

- Aadhaar Card (Issued by UIDAI)
- PAN Card

- Passport
- Voter ID Card
- Driving Licence
- NREGA Job Card
- Government-issued ID cards

B. Address Proof (Any one of the following):

- Aadhaar Card (if address is updated)
- Passport
- Utility Bills (Electricity Bill, Water Bill, Telephone Bill - not older than 3 months)
- Driving Licence
- Rent Agreement (Registered)
- Bank Statement (from another bank, not older than 3 months)

C. Photographs:

- Two recent passport-sized photographs.

D. Additional Documents (if applicable):

- Proof of Income (For high-value accounts or specific account types)
- Passport and Visa (For NRI accounts)
- Guardian Proof (For minor accounts)
- Company Incorporation Certificate (For business accounts)

4. Account Opening Process

Follow these steps to open your account:

Step 1: Visit the Nearest Branch or Apply Online

- Visit your nearest [Bank Name] branch or apply online through our website/mobile app.

Step 2: Fill Out the Account Opening Form

- Complete the account opening form with accurate details.
- Ensure all mandatory fields are filled.

Step 3: Submit Required Documents

- Submit the required documents (as listed above) along with the application form.

Step 4: Verification Process

- Our team will verify your documents and details.
- In some cases, a representative may visit your address for verification.

Step 5: Initial Deposit

- Make the minimum required deposit to activate your account.

Step 6: Account Activation

- Once the verification is complete, your account will be activated.
- You will receive your account details, debit card, and checkbook (if applicable) within 7-10 working days.

5. Online Account Opening (Optional)

For your convenience, [Bank Name] offers online account opening. Follow these steps:

1. Visit our website or download the mobile app.
2. Fill out the online application form.
3. Upload scanned copies of your documents.
4. Complete the e-KYC process using Aadhaar OTP.
5. Make the initial deposit through net banking/UPI.
6. Your account will be activated instantly.

6. Important Notes

- Ensure all documents are valid and not expired.
 - PAN card is mandatory for all accounts as per RBI guidelines.
 - For joint accounts, documents of all account holders are required.
 - Minors must provide a birth certificate and guardian's documents.
 - NRIs must provide additional documents like passport, visa, and overseas address proof.
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7. Customer Support

For any queries or assistance, feel free to contact us:

- **Phone:** [Customer Care Number]
- **Email:** [Customer Care Email]
- **Branch Locator:** [Website Link]

Thank you for choosing [Bank Name]!

We look forward to serving you and helping you achieve your financial goals.

Disclaimer: This manual is for informational purposes only. Please refer to the bank's official website or visit a branch for the most accurate and updated information.