



नेपाल एसबिआई बैंक लिमिटेड  
NEPAL SBI BANK LTD.

केशरमहल, काठमाण्डौ, नेपाल, फोन नं. ०१-४४३५५९६, ४४३५६९३  
को

## ग्राहक महानुभावहरूलाई खाताको विवरण अद्यावधिक गर्ने बारेको अत्यन्त जरुरी सूचना

- सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ्ग) निवारण ऐन, २०६४, नियमावली, २०७३ तथा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम २०७५ साल आषाढ मसान्तसम्ममा यस बैंकका ग्राहक तथा वास्तविक धनी/हिताधिकारीका ग्राहक पहिचान (Know Your Customer) विवरण उल्लेखित ऐन, नियमावली तथा निर्देशन बमोजिम अद्यावधिक गर्न अनिवार्य भएकोले सम्बन्धित ग्राहकहरूलाई पत्राचार, एसएमएस (SMS) एवं सार्वजनिक सूचना मार्फत पटक-पटक अनुरोध गर्दा समेत खाता अद्यावधिक नगराउनुभएका ग्राहकहरूले वा यसअघि अद्यावधिक गरेको विवरणहरूमा (जस्तै घर/कार्यालय, सम्पर्क ठेगाना/टेलिफोन, मोबाइल/कारोबार/पेशा/व्यवसाय/स्वामित्व संरचना/व्यवस्थापन लगायत अन्य) मा परिवर्तन भएका सम्पूर्ण व्यक्तिगत तथा संस्थागत खातावाला ग्राहकले आफ्नो खाता रहेको शाखा वा आफूलाई पायक पर्ने नेपाल एसबिआई बैंकको कुनै पनि शाखामा सम्पर्क गरी अद्यावधिक विवरण एवं कागजात बैंकमा पेश गरी आफ्नो खाता **२०७५ आषाढ मसान्त भित्र** मा अनिवार्य रूपमा अद्यावधिक गराउन हुन अनुरोध गर्दछौं ।
- यस बैंकमा एकै व्यक्तिको नाममा एकै प्रकृतिका (मुद्दती खाता बाहेक) स्वदेशी मुद्रामा एक भन्दा बढी खाता संचालनमा रहेको भए ती मध्ये एक मात्र खाता संचालन हुने गरी अन्य खाता बन्द गर्नुहुन अनुरोध गर्दछौं ।
- एक व्यक्तिले एक भन्दा बढि डेबिट कार्ड लिएको भए ती मध्ये एकमात्र प्रयोग गरी अन्य कार्डहरू बैंक समक्ष हस्तान्तरण गरिदिनुहुन अनुरोध गर्दछौं ।

ग्राहक पहिचान अद्यावधिक नभएका खाता स्वतः निष्कृत्य भई रोक्का रहन जाने हुँदा समयमै खाता अद्यावधिक गरी खाता सूचारु गर्नुहुन समेत अनुरोध छ । यस सम्बन्धी विस्तृत विवरण बैंकको वेवसाइट <http://www.nepalsbi.com.np/> वा यस बैंकको कुनै पनि शाखा मार्फत प्राप्त गरी आफ्नो खाता अद्यावधिक गर्न सकिनेछ ।

## **Information/ Documents required for Opening Account**

### **(a) Personal Accounts (In case of Nepalese citizen)**

1. Name and surname
2. Gender
3. Date of Birth
4. Nationality
5. Permanent address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address etc.)
6. Current Address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address etc.), along with proof of address
7. Details of at least any one of Identity proof among citizenship certificate, passport, Voter ID or driving license along with such identity proof [ID No, Issuing Authority, Issue District, Issue date, Validity period (Expiry Date)]
8. In case of minor, details of Birth registration certificate or Minor Identity card (ID No, Issuing Authority, Issue District, Issue date) and Details of at least any one of Identity proof among citizenship certificate, passport, Voter ID or driving license of the guardian [ID No, Issuing Authority, Issue District, Issue date, Validity period (Expiry Date)] along with such identity proof of minor and guardian
9. In case of Nepalese citizen having not been issued citizenship certificate, details of recommendation letter of rural municipal/ municipality (Ref. No, Issuing Authority, Issue Date) along such recommendation letter
10. Permanent Account Number (PAN)
11. Name of parents, grand-parents, and family members (Including in-laws in case of married woman)
12. Occupation/Business (with name and address of employer/business, contact no., position, estimated annual income/ remuneration and other details)
13. Copy of identity card in case of employee (where available)
14. Recent Passport size Photograph
15. Other information/documents (Specified from time to time)

### **(b) Accounts of Proprietorship or Partnership firm**

1. Name of the firm
2. Address of Registered office (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
3. Business/Operating Address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
4. Certificate of registration, license or permit and operating license (With Registration/certificate no., registering/issuing authority, registration date, issue date, Expiry period/ Validity period)
5. PAN registration certificate or similar certificate issued by Government Authority for tax purpose
6. Nature of Business/ Transaction
7. Working area/ territory
8. Number of Branches/Offices and location of major branches/offices
9. Estimated Annual Turnover
10. Personal details of proprietor, partners and account operators (Position, name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address)
11. Recent passport size photograph and citizenship certificate or passport of proprietor, partners and account operators
12. Audited financial statements of last fiscal year
13. Tax clearance certificate or tax return of last fiscal year
14. Partnership Deed in case of partnership firm
15. Authorization letter for conducting financial and administrative transactions, in case of partnership firm
16. Other information/documents (Specified from time to time)

### **(c) Accounts of Companies**

1. Name of the company
2. Address of Registered office (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
3. Business/Operating Address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
4. Certificate of registration, license or permit and operating license (With (Registration/certificate no., registering/issuing authority, registration date, issue date, Expiry period/ Validity period)
5. PAN registration certificate or similar certificate issued by Government Authority for tax purpose
6. Nature of Business/ Transaction
7. Working area/ territory
8. Number of Branches/Offices and location of major branches/offices
9. Estimated Annual Turnover
10. Personal details of Director, members of management committee or similar committee formed for such purpose, CEO, top management members and account operators (Position, name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address)
11. Personal details of shareholders having 10% or more shares of the company (Name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address)
12. Where 10% or more shares of the company is held by other legal entity, personal details of shareholders having 10% or more shares of such legal entity (Name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address)
13. Recent passport size photograph and citizenship certificate or passport of directors, CEO and account operators
14. Audited financial statements of last fiscal year
15. Tax clearance certificate or tax return of last fiscal year
16. Where company is a subsidiary of foreign company, name and address of parent company.
17. Certificate of incorporation and formation of company
18. Memorandum of Association and Article of Association
19. Board decision and authorization for opening of account and its operation
20. Authorization of Board of Directors to CEO and other officers in regard to financial transactions.
21. Other information/documents (Specified from time to time)

### **(d) Accounts of Club/Non-governmental Organization (NGO)**

1. Name of the club/ NGO
2. Address of Registered office (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
3. In case of change in registered address, changed address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
4. Certificate of registration, license or permit and operating license (With (Registration/certificate no., registering/issuing authority, registration date, issue date, Expiry period/ Validity period)
5. PAN registration certificate or similar certificate issued by Government Authority for tax purpose
6. Nature of Transaction
7. Working area/ territory
8. Number of Branches/Offices and location of major branches/offices
9. Estimated Annual Turnover
10. Personal details of members of Executive committee, trustee, protector, controller and settlers (Position, name, surname, permanent address, current address, telephone number, mobile number, email address; Name, address and contact No. of Employer organization) along with proof of address.

11. Personal details of CEO and account operators (Position, name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address etc.)
12. Recent passport size photograph and citizenship certificate or passport of CEO and account operators
13. Audited financial statements of last fiscal year
14. Registration certificate
15. Constitution of club/ NGO
16. Decision of Executive committee for opening of account
17. Authorization for operation of account and financial transactions.
18. Other information/documents (Specified from time to time)

**(e) Account of Cooperatives**

1. Name of Institution
2. Address of Registered office (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
3. Business/Operating Address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
4. Certificate of registration, license or permit and operating license (With (Registration/certificate no., registering/issuing authority, registration date, issue date, Expiry period/ Validity period)
5. PAN registration certificate or similar certificate issued by Government Authority for tax purpose
6. Nature of Business/ Transaction
7. Working area/ territory
8. Number of Branches/Offices and location of major branches/offices
9. Estimated Annual Turnover
10. Personal details of Director, CEO and account operators (Position, name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address)
11. Recent passport size photograph and citizenship certificate or passport of directors, CEO and account operators
12. Audited financial statements of last fiscal year
13. Tax clearance certificate or tax return of last fiscal year
14. Constitution of cooperative
15. Certificate of registration
16. Board decision for opening of account and authorization for financial transaction
17. Other information/documents (Specified from time to time)

**(f) Accounts of Public and Private Trust (Guthi)**

1. Name of the trust
2. Address of Registered office (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
3. In case of change in registered address, changed address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
4. Certificate of registration, license or permit and operating license (With (Registration/certificate no., registering/issuing authority, registration date, issue date, Expiry period/ Validity period)
5. PAN registration certificate or similar certificate issued by Government Authority for tax purpose
6. Nature of Transaction
7. Working area/ territory
8. Number of Branches/Offices and location of major branches/offices
9. Estimated Annual Turnover
10. Personal details of Director or members of management committee or officials of similar committee formed for such purpose, CEO and account operators (Position, name, surname, name of spouse, three

generation details, permanent address, current address, telephone number, mobile number, email address)

11. Recent passport size photograph and citizenship certificate or passport of CEO and account operators
12. Proof of address of directors or members of management committee
13. Audited financial statements of last fiscal year
14. Tax clearance certificate or tax return of last fiscal year
15. Constitution of trust
16. Deed in regard to formation of trust
17. Certificate of incorporation
18. Board decision/ Decision of Management Committee for opening of account and authorization for financial transaction
19. Other information/documents (Specified from time to time)

#### **(g) Accounts of School or Campus**

1. Name of the school or campus
2. Address of Registered office (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
3. In case of change in registered address, changed address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
4. Certificate of registration (With Registration no., registering authority, registration date, Expiry period/ Validity period)
5. PAN registration certificate or similar certificate issued by Government Authority for tax purpose
6. Nature of Transaction
7. Working area/ territory
8. Number of Branches/Offices and location of major branches/offices
9. Estimated Annual Turnover
10. Personal details of Director or members of management committee or officials of similar committee formed for such purpose, CEO and account operators (Position, name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address)
11. Recent passport size photograph and citizenship certificate or passport of CEO and account operators
12. Audited financial statements of last fiscal year
13. Tax clearance certificate or tax return of last fiscal year
14. Memorandum of Association and Article of Association
15. Certificate of incorporation/ approval
16. Board decision/ Decision of Management Committee for opening of account and authorization for financial transactions.
17. Other information/documents (Specified from time to time)

#### **(h) Accounts of International Non-Governmental Organization (INGO)**

1. Name of INGO
2. Address of Registered office (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
3. In case of change in registered address, changed address (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
4. Certificate of registration (With Registration No., registering authority, registration date, Expiry period/ Validity period)
5. PAN registration certificate or similar certificate issued by Government Authority for tax purpose
6. Nature of Transaction
7. Working area/ territory
8. Number of Branches/Offices and location of major branches/offices
9. Estimated Annual Turnover

10. Personal details of director, trustee, protector, controller or settlers, CEO, representative or chief appointed for Nepal and account operators (Position, name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address; Name, address and contact No. of Employer organization) along with proof of address.
11. Recent passport size photograph and citizenship certificate or passport of CEO, representative or chief appointed for Nepal and account operators
12. Audited financial statements of last fiscal year
13. Tax return of last fiscal year in case of organization that is required to file tax return
14. Agreement if any executed with Social Welfare Council
15. Agreement if any executed with Government of Nepal
16. Recommendation letter of the concerned country or its embassy in case of those INGOs, which have not obtained affiliation or approval from competent authority of Nepal
17. Constitution of INGO
18. Authorization of the organization for opening of account and authorization for financial transaction
19. Other information/documents (Specified from time to time)

**(i) Account of Foreign Individual**

1. Full Name (with surname)
2. Gender
3. Date of Birth
4. Nationality
5. Permanent address in foreign country (Full address)
6. Temporary address in foreign country (Full address)
7. Address in Nepal (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address etc.), along with proof of address
8. Name of parents, grandfather, spouse and family members (where available)
9. Passport along with its details (Passport No, issuing country, issue place, issue date, Validity period /Expiry Date).
10. VISA [with its validity period (expiry date)]
11. In case of employee, name, address and contact no. of employer organization along with recommendation letter
12. In case of Indian National not having passport, registration certificate issued by Indian Embassy (Additionally, certificate issued to the person as an evidence of Indian national as per Indian Law if available).
13. In case of refugee, Refugee Identity card issued by concerned Government Authority or International Authority with its details (ID No., Issue place, Issue date and Expiry Date)
14. Other information/documents (Specified from time to time)

**(j) Accounts of Foreign Company**

1. Name of the company
2. Address of Registered office of the company in foreign country (With country, state/province, city, street, House No., Telephone No., Mobile No., Email Address, Website etc.)
3. Business/Operating Address of the company in foreign country (With country, state/province, city, street, House No., Telephone No., Mobile No., Email Address, Website etc.)
4. Full address of office of the company in Nepal (With State, district, municipality/rural municipal, Ward No., Tole/street, House No., Telephone No., Mobile No., Email Address, Website etc.)
5. Type/ nature of office of the company in Nepal (Branch, liaison, project or other)
6. Certificate of registration, license or permit and operating license of the company in foreign country (With registration/certificate no., registering country, registering/issuing authority, registration date, issue date, Expiry period/ Validity period)

7. Documents and details related to registration, license or permit and operating license issued in Nepal (With registration/certificate no., registering country, registering/issuing authority, registration date, issue date, Expiry period/ Validity period), if registered in Nepal
8. Nature of Transaction
9. Working area/ territory
10. Number of Branches/Offices and location of major branches/offices
11. Estimated Annual Turnover
12. Memorandum of Association and Article of Association
13. Authorization by foreign company for opening account and conducting transaction
14. Personal details of directors and CEO of foreign company (Position, name, surname, address, telephone number, mobile number, email address etc)
15. Personal details of representative appointed for Nepal and account operators (Position, name, surname, name of spouse, three generation details, permanent address, current address, telephone number, mobile number, email address)
16. Recent passport size photograph and citizenship certificate or passport of two principal officials of foreign company, representative appointed for Nepal and account operator along with proof of address.
17. Audited financial statements of last fiscal year
18. Tax return of last fiscal year.
19. Other information/documents (Specified from time to time)

**(k) Accounts of Diplomatic Mission/Embassy**

1. Letter of Mission/Embassy
2. Authorization for operation of the account
3. Full Name, address and recent passport size photograph of the account operator along with proof of address.
4. Other information/ documents (Specified from time to time)

**(l) Accounts of Non-Resident Nepalese**

1. Name and surname
2. Gender
3. Date of Birth
4. Nationality
5. Permanent address in foreign country (Full Address)
6. Current address or address of employer organization in foreign country (Full address)
7. Means of immediate communication in foreign country
8. Full address in Nepal or contact place along with proof of address
9. Name of spouse, parents and 3 generation details
10. Document evidencing income source
11. NRN ID card of Non-resident Nepalese issued by competent authority of Nepal government
12. Passport
13. Other information/ documents (Specified from time to time)