

FOR _____
 (Enter above name of the organization and furnish below details of signatories.)

Name	Designation	Signature

Date (mm/dd/yyyy): _____ Place: _____

If you send your application by mail, please get your signature verified by a Notary Public in the space provided below.)

VERIFICATION OF SIGNATURE

>>>IDENTITY BE VERIFIED ON THE BASIS OF THE ORIGINAL OF THE DOCUMENTS AT ITEM 9 ABOVE<<<

SIGNATURE AND SEAL OF THE PERSON VERIFYING THE SIGNATURE
 Date (mm/dd/yyyy): _____ Place: _____ Contact Phone No.: _____

Check List for Completing This Form

Step No.	What You Should Do	√ Box								
Step 1	Complete form AUR (O).									
Step 2	<p><u><i>If You Are Mailing This Form To Us:</i></u> Take the completed form AUR(O) and the unexpired U.S. driver license (or a U.S. state-issued non-driver photo ID) of each signatory to a Notary Public, sign form AUR in his/her presence, and ask him/her to verify your signature(s) on form AUR(O) (in the space provided below the legend VERIFICATION OF SIGNATURE). If you do not have these IDs, please use your passport.</p> <p>Attach to form AUR(O), photocopies of all the photo IDs. The photographs in all the copies must be clearly identifiable. Each signatory should get the copy of his photo ID verified by Notary Public or his/her banker.</p> <p><u><i>If You Are Going To Come To Us In Person:</i></u> Bring your original photo IDs. We will verify your signature.</p>									
Step 3	Attach to form AUR, the following three documents: <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">CORPORATION</th> <th style="text-align: center;">PARTNERSHIP</th> <th style="text-align: center;">ASSOCIATION</th> <th style="text-align: center;">PROPRIETORSHIP</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Copy of certificate of incorporation.</td> <td style="text-align: center;">Partnership Certificate.</td> <td style="text-align: center;">Association's constitutional bye laws.</td> <td style="text-align: center;">Business Certificate (DBA or Assumed Name Certificate) from the State in which the business is located.</td> </tr> </tbody> </table>	CORPORATION	PARTNERSHIP	ASSOCIATION	PROPRIETORSHIP	Copy of certificate of incorporation.	Partnership Certificate.	Association's constitutional bye laws.	Business Certificate (DBA or Assumed Name Certificate) from the State in which the business is located.	
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Step 4	Enclose the latest income-tax return of your organisation if it is not a non-profit organisation.									
Step 5	Enclose a letter on your letter-head advising us the names of the signatories, ownership details, percentage of shares of all the owners signed by the head of your organization.									
Recommended Step (Optional)	Call us on weekdays, 9 a.m. to 5 p.m. EST to confirm proper completion of the formalities. Our phone number is: (212)521-3200 menu option 2 → 2.									
Step 6	Copy of SSN and Photo ID of all authorized signatories and owners.									
Step 7	Mail form AUR(O) along with the documents listed above to Remittance Service Section, State Bank of India, 2 nd Floor, 460 Park Avenue, New York, NY 10022.									

TERMS AND CONDITIONS FOR REGISTRATION OF USERS

1. SERVICES OFFERED

State Bank of India ("SBI"), New York branch (the "Bank") offers the service of sending remittances to the Registered Users.

2. SERVICE CHARGES AND DISCONTINUATION OF SERVICES

Remittance services may be charged. The Bank reserves the right to restrict, modify or discontinue the service listed above to any User without assigning any reason or without giving any notice whatsoever or to revise the charge at any time without giving prior notice. The Bank reserves the right to seek more information than is usually provided in the standard application form(s) for remittance and your inability or refusal to provide this information may result in denial of service and the Bank shall not be responsible for the consequential delay or loss, if any.

3. VERIFICATION AND UPDATING OF USER INFORMATION

The Bank may verify and update information on Users of our services before registration and thereafter from time to time. If you do not furnish the information when sought, the services offered to you may be discontinued. The Bank may also verify or update information about you through inquiries. By signing the Application for User Registration, you are authorizing the Bank to seek, obtain and record such information about you.

The Bank may, at its sole discretion, register a User only *after* verifying the information that has been furnished in the application form. The Bank may also seek from you acceptable evidence for verification of information provided by you, in addition to what is usually sought, or at any time after your registration or seek more information than is usually sought. Your inability or refusal to provide the information or documents may result in denial of service to you, and the Bank shall not be responsible for the consequential delay or loss, if any.

4. AN IMPORTANT FACT ABOUT NRI ACCOUNTS

Accounts in India opened for NRIs are, in common parlance, called NRI accounts. Therefore, these accounts can be neither maintained nor serviced by the State Bank of India, New York nor are these insured by FDIC or any insurance corporation in the U.S. SBI, New York is not responsible for any delay, commission or omission in servicing these accounts by any of State Bank of India's (SBI) branches in India. These are not the obligations of offices of SBI in the USA and there is no recourse against SBI's branches outside India. If any of these deposits involve any exchange risk, the same has to be borne by the depositors themselves. Interest earned on these deposits is **NOT** tax exempt in the United States.

5. MODE OF REMITTANCE

Money is usually remitted by sending message through SWIFT (Society for Worldwide Interbank Financial Telecommunication), and in certain cases by draft or check. All branches of SBI are not linked to SWIFT. If you request remittance by SWIFT to a non-SWIFT linked branch or to another bank, the remittance will be sent through a SWIFT-linked branch for onward transmission to the destination bank or branch. Onward transmission takes place usually by surface mail and usually takes few to several days depending upon the destination. Please bear in mind this factor while sending remittances. The SWIFT-linked branch in India may levy charges for onward transmission of the remittance. Not all modes of remittances may be available at all times. The Bank reserves the right to modify or discontinue any mode of remittance at any time without notice.

State Bank of India, New York branch **does not** have connectivity with branches of the Bank in India or with other banks. It is, therefore, not normally possible for SBI, New York to know whether a remittance sent has been credited to the account of the beneficiary or not. The User (remitter) should confirm with the beneficiary within a reasonable time (45 days) after sending remittance and bring to the notice of SBI, New York any non-delivery / mis-delivery as soon as possible.

No refund of service charges can be given for delay or mishandling or non-delivery of remittances due to factors beyond our control such as failure of transmission or mail system.

6. WHO CAN APPLY

Only persons who are legally resident in the United States may apply. By applying for our service, you are also certifying that you are a legal U.S. resident.

7. HOW TO USE OUR SERVICES

- (a) Only Registered Users can use our services. Unless a User Registration Number (URN) has been allotted to you, you are not a Registered User. Please quote your URN on all applications and communications sent to us. URN is to be used only in communication with New York branch and **has no relevance for the Indian branches**.
- (b) Application for availing any service must be made to us on the prescribed form and can be sent to us by mail or given in person.
- (c) If the aggregate amount of remittances sent or to be sent by you exceeds a proportion of your declared annual income, the application may be rejected unless you provide satisfactory evidence of the source of funds, if sought by the Bank. The Bank shall not be responsible for any consequential delay.
- (d) For modifying/adding user information, please apply on form AUR(M). Please note that by applying on form AUR(M), your User information only at New York branch can be modified.
- (e) Instructions relating to the services are given on the respective application forms.
- (f) Funds for remittance must come from the account of the Registered User who is applying for the remittance.
- (g) Registration will be valid for three years from the date the URN is allotted. Every remittance sent by you will automatically extend the period of the Registration by three years, If you do not send any remittance for three years, your Registration will lapse.

8. PRIVACY POLICY

Non-public personal information collected by us is kept confidential and secure. Disclosures to third parties are made only as permitted by law. We do not share non-public personal information with affiliates and non-affiliated third parties and do not wish to reserve our right to share non-public personal information with affiliates and non-affiliated third parties.

Ver. 071804