

Let us all go to the bank branch so that we can learn about the process while opening the account.



Yes. But do not forget to take your photographs, an identity proof and a proof of your address.



Any document that has your photo and address will be accepted as proof of identity and proof of residence. So you can take documents like voter's identity card, ration card, PAN (permanent account number) card, driving licence, passport, etc..



We will need to give these to the bank alongwith our application for opening the account. And remember to carry the minimum amount of money too to open the account!



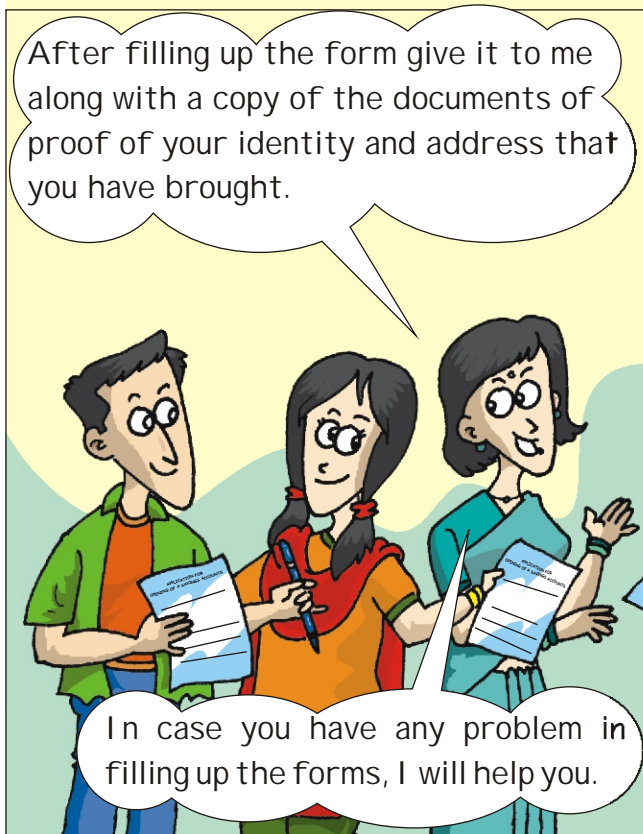
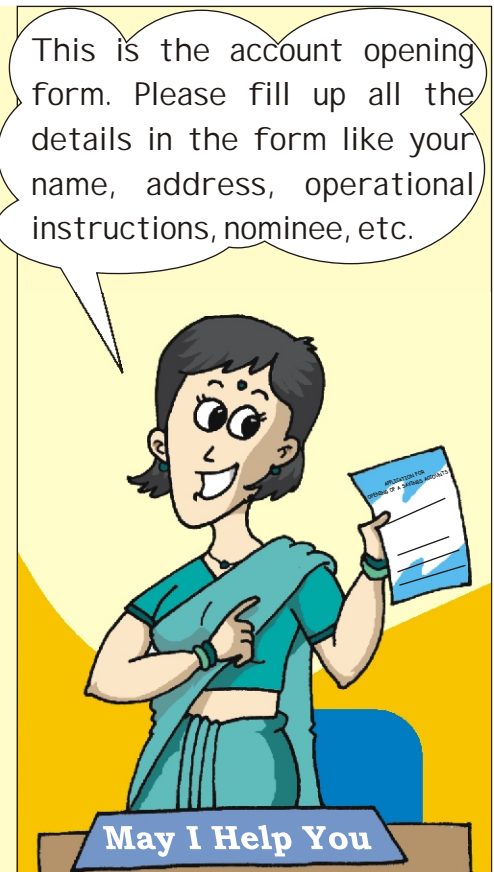
But do not worry too much. If you do not have much money, you can open a 'no-frills' account and still meet your basic banking needs.

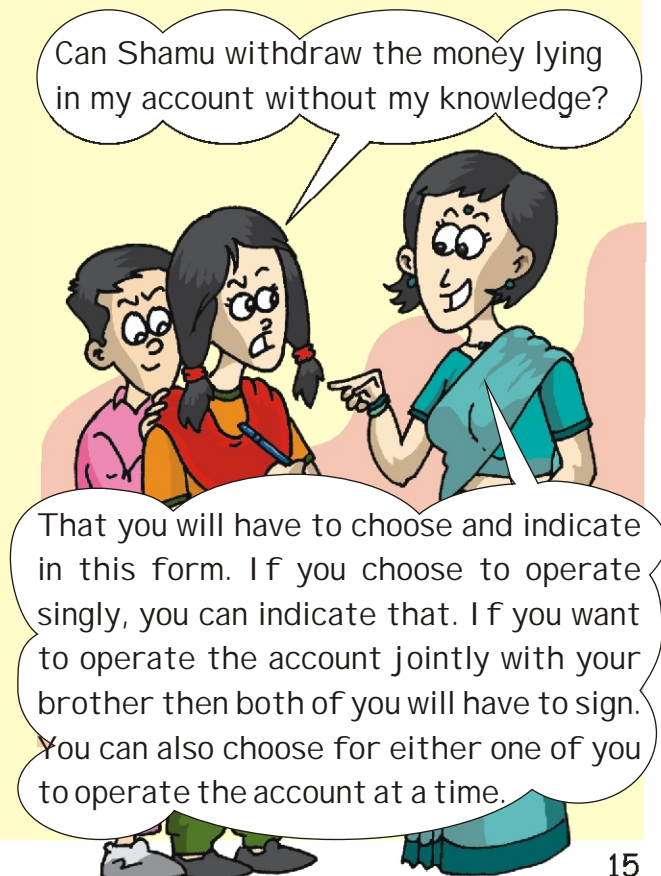
All leave for the bank.

Good, Raju. See how you are setting your friend's feet on the journey to prosperity?



My skyladder and star bridge!!





If you choose 'either or survivor' option, the money can be withdrawn by any of the account holders on their own without taking the signature of the other account holder.

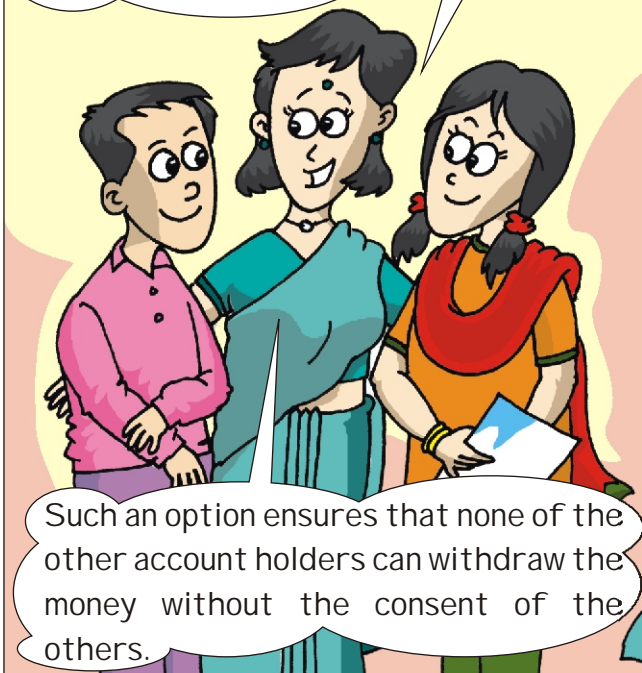


This option is really useful in case one of the account holders dies or cannot operate the account for some reason.

The other holder can continue to operate the account without any difficulty. This is actually very useful for elderly people and for officials who travel a lot as their family members can operate the account for meeting expenses in their absence.

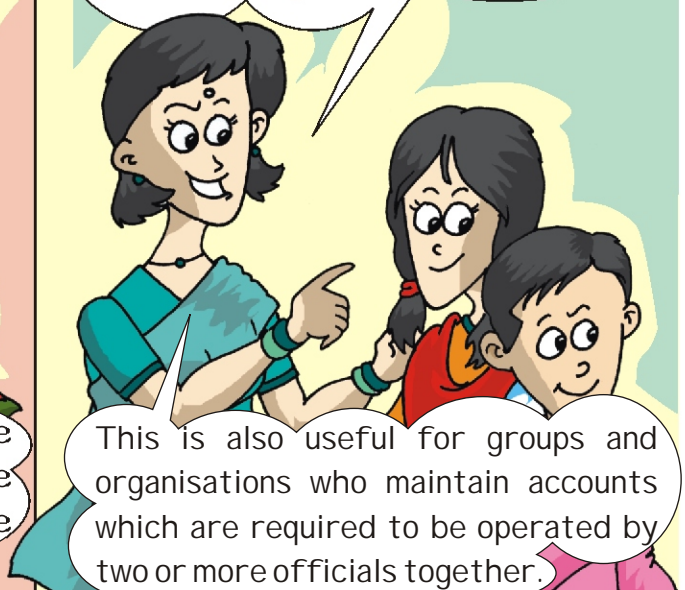


If you opt for joint operation, the money can be withdrawn only when all the account holders sign.

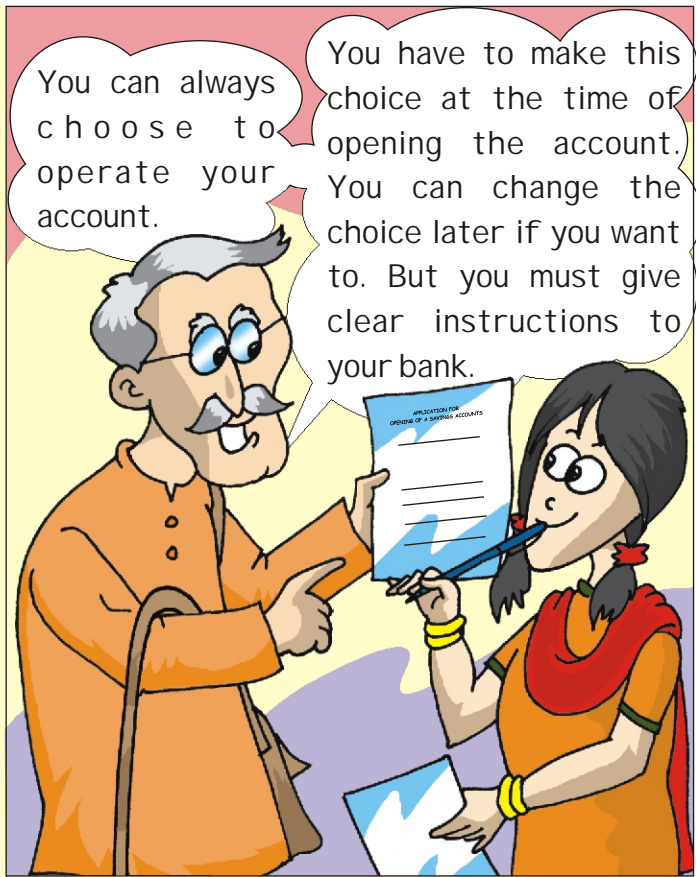


Such an option ensures that none of the other account holders can withdraw the money without the consent of the others.

In other words, if you take this option then Shamu cannot withdraw money from your account without your knowledge!



This is also useful for groups and organisations who maintain accounts which are required to be operated by two or more officials together.

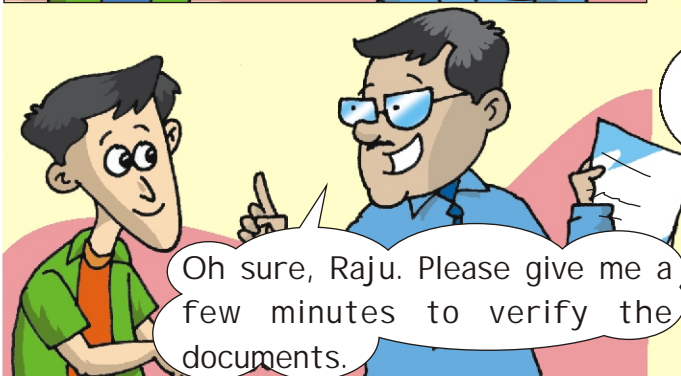


Gopi Chacha takes them to the bank manager who is very happy to see new customers.



Hello, Raju. I am happy to see that today you have brought your friends to the bank for opening accounts.





Tara and Shamu fill up the deposit slips for the money (minimum balance required to be kept) as they were opening a normal Savings Bank account and not a 'no frill' account.



Tara and Shamu fill up their deposit slips with Gopi Chacha's help.

YOUR BANK BRANCH NAME: ABC BANK

YOUR SAVING A/C NO.:

प्रतिफल / COUNTERFOIL 6-5
 कृपया बैंक खाता नं. / S.B. Account Paying-in-slip
 ए बी सी बैंक
ABC BANK

दिनांक / Date: _____
 बैंक खाता नं. / S.B. A/c No. _____
 Paid into the credit of _____
 के खाते में मातृ रुपये /
 the sum of Rupees: _____
 नकद द्वारा/बैंक द्वारा /
 By Cash/Cheques
 (चेक वाक्यूली पर ही देय होगा)
 (Cheques are subject to Realisation)
 प्राप्तिकर्ता / क्लर्क /
 Receiving Clerk / Authorised Signature

नकद विवरण
 CASH PARTICULARS

मूल्य वर्ग / Denomination	सं. / No.	रकम / Amount
1000 x	000	00 000
500 x		
100 x		
50 x		
20 x		
10 x		
5 x		
2 x		
1 x		
विक्रय / Crane		
चेक / Cheques		
कुल / Total		

बैंक खाता नं. /
S.B. A/c No. _____
 बैंक खाता नं. /
S.B. A/c No. _____
 Paid into the credit of **TARA**
 रुपये / Rupees: **ONE THOUSAND ONLY**
 के खाते में मातृ /
Only
 By: _____
 बैंक खाता नं. / A/c No. _____
 विक्रय /
Clerk
 अधिकारी /
Officer

₹/Rs. _____
 ₹/Rs. **1000/-**

विवेक /
Signature of Remitter



DATE: 12/01/2008

PAY **TARA** OR BEARER

RUPEES **ONE THOUSAND ONLY**

Rs. **1000/-**

A/C NO. **1001500307268**

ABC BANK

502555 100014080 10



The Bank Manager gives them their passbooks.

But Sir, how will I know, the money has actually come into my account?

Here is your passbook.

DATE	PARTICULARS	WITHDRAWALS	DEPOSIT	BALANCE
20/01/2008	CASH	500		2000
01/02/2008	CHEQ		1000	2500

We will record all the transactions you have done in your bank account in any given period of time in the passbook.