

How to open a bank account?

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Opening a bank account is a simple and quick process with a standardized procedure. There are different types of banking accounts that a consumer can open based on his preferences and convenience. Gone were the days when storing hard cash at home was the norm. Nowadays, the majority of the general population has at least a savings bank account. Financial institutions follow English as the norm for communication. Though they have a documentation process, which is multilingual, it is always preferable to use English. For this, strong English communication skills are required. Below are a few guidelines to be kept in mind while opening a bank account.



Guidelines for opening a bank account

Detailed enquiry information

While getting information from the bank to open an account, remember to note down all the details. Bank opening processes require photos, identification and address proof documents to be submitted. In addition, there are various nominal charges levied by the banks for the operation of the accounts. If you miss out on any documents or information, it will lead to resubmission of your application, which is a waste of time. You should have fluent English vocabulary to get through the application process without any hassles.

True information

Always give true information while submitting your application. If the bank finds out that you gave false documents, they may take legal action later. Hence, to avoid potentially embarrassing situations, always give accurate information and true documents.

Politeness

Remember to be polite throughout your conversation. The account opening process can be lengthy and it can get frustrating. Do not lose your calm in such situations. You can learn polite conversational etiquette with the help of an online English tutor.



Sample Conversation

Situation: You wish to open a savings account at ICICI bank. You approach the enquiring counter.

You: Good Morning, I wish to open a bank account here. Can you tell me what is the procedure for opening accounts?

Bank Officer: Certainly Sir, which type of account do you wish to open?

You: A savings account.

Bank officer: ok, I will give you the account opening form. You need to fill it correctly and submit it along with your documents.

You: Which documents do you need?

Bank Officer: We will need one photocopy of your PAN card/Aadhar/ Ration Card. You may have to bring the originals for verification also. Along with the documents, you need to submit 2 passport size photographs.

You: Okay. Any charges?

Bank Officer: Rs.115 will be deducted per year for Debit card and SMS alerts. Apart from that, there are no charges. Do you need a credit card? It offers lots of benefits.

You: No thanks. I just need a debit card and net banking.

Bank officer: All right. Here's the account opening form. Please ensure that you fill in correct details and submit the true documents on time. Any deviation will lead to problems later on.

You: Okay, thanks for your help.

Bank Officer: My pleasure, have a nice day!



You can see the above sample conversation encompasses all the guidelines to be followed, while opening a bank account. Simulate the above conversation with your friend or an [online English tutor](#). Don't let lack of [fluent English speaking](#) skills prevent you from opening a bank account.

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- By Monika Agarwal

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