

Cdc Ppd Consent Form Updated Version

cdc ppd consent form: A Comprehensive Guide for Healthcare Providers and Patients

When it comes to tuberculosis screening and prevention, the cdc ppd consent form plays a vital role in ensuring ethical and legal compliance. This form is essential for healthcare providers to obtain informed consent from patients before administering the purified protein derivative (PPD) test, also known as the tuberculin skin test (TST). Proper understanding and utilization of this consent form help protect both the patient's rights and the provider's liability, while promoting transparent communication about the procedure.

In this article, we will explore everything you need to know about the cdc ppd consent form, including its purpose, how to complete it, legal considerations, and best practices for healthcare settings.

Understanding the Purpose of the CDC PPD Consent Form

The primary objective of the cdc ppd consent form is to inform patients about the nature, risks, and benefits of the PPD test. It ensures that patients voluntarily agree to undergo the procedure with full awareness of what it entails.

Why Is Informed Consent Important?

Informed consent is a cornerstone of ethical medical practice. It:

- Respects patient autonomy by allowing individuals to make informed decisions about their health care.
- Prevents legal liabilities related to unauthorized medical procedures.
- Promotes trust and open communication between healthcare providers and patients.

Key Components of the CDC PPD Consent Form

The consent form typically includes:

- Description of the PPD test and its purpose
- Potential risks and side effects
- Possible false positive or negative results

- Instructions for post-test care and follow-up
- Patient's acknowledgment and signature

How to Complete the CDC PPD Consent Form

Accurate and thorough completion of the cdc ppd consent form is critical. It involves clear communication and documentation to ensure patient understanding and agreement.

Step-by-Step Process

- **Provide a detailed explanation of the PPD test:** Describe what the test involves, including the injection process and how results are interpreted.
- **Discuss risks and side effects:** Explain common reactions like redness, swelling, or mild discomfort, and rare risks such as allergic reactions.
- **Clarify the significance of test results:** Inform about what positive or negative results might indicate and subsequent steps.
- **Answer patient questions:** Allow time for patients to ask questions or express concerns.
- **Obtain informed consent:** Ensure the patient understands the information and voluntarily agrees to proceed.
- **Document the consent:** Have the patient sign and date the form, and provide a copy for their records.

Best Practices in Explaining the Consent

- Use plain language free of medical jargon.
- Verify patient understanding by asking them to repeat key points.
- Offer written materials or pamphlets for further information.
- Ensure privacy and a quiet environment during the explanation.

Legal and Ethical Considerations

The cdc ppd consent form is not just a procedural requirement; it has legal and ethical significance.

Legal Requirements

Informed consent laws vary by jurisdiction, but generally, a signed consent form:

- Serves as evidence that the patient was informed about the procedure.

- Protects healthcare providers from liability related to allegations of negligence or coercion.
- Must be obtained before administering the PPD test, especially in minors or vulnerable populations.

Ethical Responsibilities

Healthcare providers have an ethical obligation to:

- Ensure patients are adequately informed.
- Respect patient decisions, whether to proceed or decline testing.
- Maintain confidentiality of patient information documented on the consent form.

Special Considerations for Different Patient Populations

Certain groups require tailored approaches when obtaining consent for PPD testing.

Minors and Informed Consent

- Parental or guardian consent is typically required for minors.
- Assent from the minor, when appropriate, should also be sought.
- Ensure age-appropriate explanations are provided.

Pregnant Women and High-Risk Populations

- Discuss the safety profile of the PPD test during pregnancy.
- Address any concerns specific to immunocompromised individuals.
- Document consent with additional emphasis on potential risks and benefits.

Maintaining and Storing the CDC PPD Consent Form

Proper recordkeeping is essential for compliance and future reference.

Recordkeeping Best Practices

- Store signed consent forms securely, adhering to privacy regulations such as HIPAA.
- Maintain records for the duration required by local laws or institutional policies.
- Ensure forms are legible and complete, with all signatures and dates present.

Digital vs. Paper Records

- Digital records should be stored securely with access controls.
- Paper forms should be kept in locked, designated storage areas.

FAQs About the CDC PPD Consent Form

Is a separate consent form required for the PPD test?

While policies vary, most healthcare facilities require a signed consent form before administering a PPD test to ensure informed participation.

Can the consent be revoked after signing?

Yes. Patients have the right to withdraw consent at any time before the procedure. Document such revocations promptly.

What should I do if a patient refuses consent?

Respect the patient's decision. Document the refusal and provide information about alternative testing options if applicable.

Conclusion

The cdc ppd consent form is an essential tool in the safe, ethical, and legal administration of tuberculosis screening via the PPD test. It facilitates informed decision-making, safeguards patient rights, and ensures healthcare providers meet necessary compliance standards. Proper explanation, thorough documentation, and respectful communication are key elements in the consent process. Whether you're a healthcare provider or a patient, understanding the importance and details of this form can contribute to better health outcomes and a transparent healthcare experience.

By following best practices outlined in this guide, you can confidently navigate the process of obtaining and managing the cdc ppd consent form, ultimately supporting effective tuberculosis control efforts and promoting patient trust.

CDC PPD Consent Form: A Comprehensive Guide to Understanding and Navigating

When it comes to tuberculosis (TB) prevention and control, the CDC PPD consent form plays a vital role in ensuring informed participation in tuberculin skin testing procedures. This document not only secures legal and ethical compliance but also fosters trust and transparency between healthcare

providers and individuals undergoing testing. In this detailed review, we will explore every aspect of the CDC PPD consent form, its significance, components, legal considerations, and best practices for implementation.

Understanding the Purpose of the CDC PPD Consent Form

What Is the CDC PPD Consent Form?

The CDC PPD consent form is a standardized document used to obtain informed consent from individuals prior to administering the Purified Protein Derivative (PPD) test, which is a common diagnostic tool for detecting TB infection. The form ensures that individuals are fully aware of what the test involves, potential risks, benefits, and their rights.

Why Is Consent Important?

- Legal and Ethical Compliance: Ensures that health procedures are performed with the individual's informed agreement.
- Patient Autonomy: Respects the individual's right to make decisions about their health.
- Risk Management: Documents acknowledgment of potential adverse reactions or misconceptions.
- Standardization: Promotes consistency in communication and documentation across health settings.

Components of the CDC PPD Consent Form

A comprehensive CDC PPD consent form typically includes several key sections to cover all necessary information:

1. Introduction and Purpose

- Explanation of the PPD test's purpose: detection of TB infection.
- Clarification that the test involves an intradermal injection of a purified protein derivative.

2. Description of the Procedure

- Step-by-step overview of what the individual should expect:
- Injection process.
- Possible sensations during the injection.

- Post-injection care instructions.

3. Risks and Potential Side Effects

- Common reactions:
 - Mild redness, swelling, or itching at the injection site.
- Uncommon or serious reactions:
 - Allergic responses.
 - False positives or negatives.
 - Skin ulceration (rare).
 - Instructions on what to do if adverse reactions occur.

4. Benefits of the Test

- Early detection of TB infection.
- Prevention of disease progression.
- Contribution to public health efforts.

5. Alternatives and No-Testing Option

- Mention of alternative diagnostic methods if applicable.
- Explanation that declining the test is an option and will not affect other healthcare services.

6. Confidentiality and Data Use

- Assurance that personal health information will be kept confidential.
- Description of data usage, storage, and sharing policies.

7. Voluntary Participation and Right to Withdraw

- Emphasis on the voluntary nature of testing.
- Right to refuse or withdraw consent at any time without penalty.

8. Consent and Acknowledgment

- Space for the individual to sign and date, affirming understanding and agreement.
- Contact information for questions or further clarifications.

Legal and Ethical Considerations

Informed Consent Principles

- Comprehension: Ensuring the individual understands all information provided.
- Capacity: Confirming the individual has the mental capacity to consent.
- Voluntariness: Consent must be given freely without coercion or undue influence.

Legal Requirements

- Documentation of consent is often a legal requirement for medical procedures.
- Properly filled and signed consent forms can serve as legal protection for healthcare providers.
- Special considerations for minors or individuals with impaired decision-making capacity, which may involve parental or guardian consent.

Ethical Standards

- Respect for patient autonomy.
- Transparency about risks and benefits.
- Respecting the individual's right to decline testing.

Implementing the CDC PPD Consent Process

Best Practices for Healthcare Providers

- Clear Communication: Use lay language to explain the procedure and address questions.
- Cultural Sensitivity: Be aware of cultural beliefs that might influence understanding or acceptance.
- Ensure Comprehension: Confirm the individual understands the information before obtaining consent.
- Provide Written Materials: Supplement verbal explanations with written forms.
- Documentation: Keep signed copies in medical records.

Addressing Common Concerns

- Fear of needles: Reassure and provide calming support.
- Concerns about side effects: Explain common reactions and management.
- Privacy issues: Emphasize confidentiality measures.

Special Populations

- Children: Parental or guardian consent is necessary.
- Pregnant Women: Inform about any specific considerations or risks.
- Individuals with Cognitive Impairments: Ensure consent is obtained from legal guardians or representatives.

Common Challenges and Solutions

- Low Literacy Levels:
 - Use simple language.
 - Incorporate visual aids.
- Language Barriers:
 - Provide translated consent forms.
 - Use interpreters.
- Documenting Consent:
 - Ensure timely and accurate recording.
 - Store forms securely.

Post-Testing Documentation and Follow-Up

- Record the date and site of injection.
- Note any immediate reactions.
- Provide instructions for the 48-72 hour waiting period.
- Document the results of the test (induration size) and subsequent clinical decisions.

Conclusion: Ensuring Effective Use of the CDC PPD Consent Form

The CDC PPD consent form is more than a bureaucratic requirement; it embodies the principles of ethical healthcare, patient rights, and legal responsibility. Its thorough and thoughtful implementation enhances trust, promotes informed decision-making, and ensures that tuberculosis screening is conducted responsibly and effectively. Healthcare providers should regularly review and update their consent processes to align with current guidelines, cultural sensitivities, and legal standards. Ultimately, a well-crafted consent process fosters a collaborative approach to TB prevention and

contributes to better health outcomes at both individual and community levels.

Final Thoughts

Understanding the intricacies of the CDC PPD consent form empowers healthcare professionals to administer TB screening ethically and effectively. By emphasizing transparency, education, and respect for patient autonomy, providers can facilitate smoother testing processes, improve compliance, and support public health initiatives aimed at TB control.

QuestionAnswer What is the purpose of the CDC PPD consent form? The CDC PPD consent form is used to inform patients about the tuberculosis skin test procedure, its potential risks, benefits, and to obtain their voluntary consent before administering the test. Who should sign the CDC PPD consent form? The individual receiving the PPD test or, in the case of minors or incapacitated patients, a legal guardian or authorized representative should sign the consent form. Is the CDC PPD consent form required for all TB skin tests? Yes, obtaining a signed consent form is recommended to ensure patients are informed and agree to the TB skin testing procedure, especially in clinical or research settings. Where can healthcare providers find the official CDC PPD consent form? Healthcare providers can access the CDC's official PPD consent form through the CDC website or their local health department's resources to ensure compliance with current guidelines. How should the CDC PPD consent form be stored and maintained? The signed consent forms should be securely stored in the patient's medical records for the duration of their care and in accordance with privacy regulations and institutional policies.

Related keywords: CDC PPD consent form, tuberculosis screening consent, tuberculosis test form, PPD skin test consent, TB testing authorization, TB screening paperwork, tuberculosis PPD documentation, TB test consent form, CDC tuberculosis screening, PPD test approval

SBI FORM 60 APPLICATION FORM

SBI Form 60 Application Form: Comprehensive Guide for Applicants

SBI Form 60 Application Form is a crucial document for individuals who wish to conduct financial transactions without providing their Permanent Account Number (PAN). As one of the most prominent banking institutions in India, the State Bank of India (SBI) offers this facility to ensure compliance with tax regulations while facilitating seamless banking operations. Whether you are a business owner, an individual, or a professional, understanding the nuances of the SBI Form 60 application process can help you avoid penalties and ensure smooth transaction handling.

What is SBI Form 60?

Definition and Purpose

SBI Form 60 is a declaration form that individuals or entities can submit to SBI or other banks when they are making transactions that are typically required to involve PAN details but do not possess a PAN. The form acts as a substitute declaration, allowing the bank to process specific financial transactions without the need for PAN submission, provided the total transaction value remains within prescribed limits.

Why is SBI Form 60 Important?

- Facilitates non-PAN transactions legally.
- Helps individuals who are awaiting their PAN card or have lost it.
- Allows for smooth processing of transactions up to specified limits without PAN.
- Prevents penalties for non-compliance with tax laws.

Who Should Apply for SBI Form 60?

Eligible Applicants

The SBI Form 60 application is suitable for individuals or entities who:

- Do not possess a PAN but need to undertake financial transactions such as opening a bank account, making deposits, or investing.
- Are awaiting the issuance of their PAN card.
- Need to make transactions below the specified threshold limits without PAN.
- Are non-residents or foreigners conducting permissible transactions.

When is Form 60 Required?

Form 60 should be submitted when engaging in transactions such as:

- Depositing cash exceeding Rs. 50,000 in a day.
- Purchasing or selling immovable property.
- Making investments or deposits exceeding Rs. 50,000 in a single day.
- Opening a new bank account without PAN.
- Any other financial transaction mandated by the Income Tax Department where PAN is required

but not available.

How to Fill the SBI Form 60 Application Form?

Step-by-Step Process

- **Obtain the Form:** Visit the nearest SBI branch or download the form online from the official SBI website.
- **Fill in Personal Details:** Provide accurate information including Name, Date of Birth, Address, and Contact details.
- **Declare Transaction Details:** Clearly specify the nature of the transaction, amount involved, and purpose.
- **Declaration Statement:** Write a declaration stating that you do not possess a PAN and that the information provided is true and correct.
- **Signature:** Sign the form as per your official signature, ensuring it matches the signature on your identification documents.

Key Information to Include

- Name of the applicant
- Father's/Husband's Name
- Complete address with PIN code
- Contact number and email ID
- Transaction details: date, amount, purpose
- Declaration statement confirming the absence of PAN
- Date and signature

Documents Required for SBI Form 60 Application

Essential Documents

While applying for SBI Form 60, applicants may need to submit the following documents:

- Proof of identity (Aadhaar card, Voter ID, Passport, Driving License)
- Proof of address (Utility bills, Passport, Aadhaar card, Rental agreement)
- Bank account details (if applicable)
- Photographs (passport-sized)

Additional Supporting Documents

In certain cases, banks may ask for additional documents to verify the applicant's identity and address.

Submitting the SBI Form 60 Application

In-Person Submission

You can visit the SBI branch, fill out the form, and submit it directly to the bank officer. Ensure all details are accurate to avoid delays.

Online Submission

Some SBI branches or online banking platforms may facilitate the submission of Form 60 electronically. Check the SBI official website or mobile banking app for specific procedures.

Processing Time and Approval

How Long Does It Take?

The processing time for SBI Form 60 is generally immediate upon submission if all documents are in order. However, verification might take a few working days, especially if additional documents are required.

Receiving the Acknowledgment

Once approved, applicants receive an acknowledgment or a copy of the form with a unique reference number, which should be preserved for future reference.

Important Points to Remember

- Always provide accurate and complete information to avoid legal complications.
- Ensure that the declaration is signed and dated correctly.
- Keep a copy of the filled application form and acknowledgment receipt.
- Use the form only for transactions within the permissible limits specified by the Income Tax Department.
- Update your details and apply for a PAN at the earliest to avoid reliance on Form 60 for future transactions.

Advantages of Using SBI Form 60

- Legal compliance for transactions where PAN is not available.
- Simplifies the process of making financial transactions without PAN.
- Helps avoid penalties for non-compliance with tax laws.
- Provides a formal declaration accepted by SBI and other banks.

Conclusion

The **SBI Form 60 application form** is a vital document for individuals and entities conducting financial transactions in India without a PAN. It ensures compliance with statutory requirements while offering flexibility for those awaiting their PAN card or opting not to procure one immediately. By understanding the application process, required documents, and legal considerations, applicants can smoothly navigate the process and avoid penalties. Always ensure that your declarations are truthful and accurate, and update your details to transition seamlessly to PAN-based transactions in the future.

SBI Form 60 Application Form: A Comprehensive Guide to Understanding and Completing the Process

The SBI Form 60 Application Form is an essential document for individuals and entities involved in financial transactions with the State Bank of India (SBI) when they are not in possession of a complete and valid proof of their address or identity. This form plays a crucial role in ensuring that banking operations adhere to regulatory standards and help prevent illicit activities such as money laundering or fraudulent transactions. In this detailed review, we will explore every aspect of the SBI Form 60, including its purpose, eligibility criteria, step-by-step application process, required documents, tips for filling out, and common FAQs to guide applicants efficiently.

Understanding the Purpose of SBI Form 60

What is SBI Form 60?

SBI Form 60 is a declaration form introduced by the Reserve Bank of India (RBI) that allows individuals or entities to conduct banking transactions without submitting full proof of address or income, primarily when they are unable to furnish valid documents at the time of opening an account or conducting specific financial operations. This form acts as a self-declaration by the applicant, affirming that they are not involved in any illegal or suspicious activities.

Why is SBI Form 60 Important?

- Legal Compliance: It helps SBI comply with KYC (Know Your Customer) norms and anti-money laundering regulations.
- Facilitates Transactions: Enables individuals to undertake banking transactions such as deposits, withdrawals, and investments without immediate proof of address.
- Flexibility for Applicants: Provides a simplified process for individuals who may lack formal documents but need to engage in banking operations.
- Risk Management: Assists banks in identifying and monitoring suspicious transactions, fostering transparency.

Who Needs to Submit SBI Form 60?

Eligible Applicants

Any individual or entity conducting financial transactions where they do not possess or are unable to furnish complete KYC documents can opt to submit SBI Form 60. Common scenarios include:

- Individuals who do not have valid proof of address or income proof at the time of opening an account or conducting a transaction.
- Residents of India involved in cash transactions exceeding Rs. 50,000 in a single day or Rs. 1 lakh within a financial year.
- Persons involved in transactions such as purchase of mutual funds, fixed deposits, or remittances, where proof of address is not available immediately.

Important Considerations

- If the applicant has valid documents, submitting Form 60 may not be necessary.
- For non-residents or foreign nationals, different procedures apply.
- The form is primarily applicable to residents of India conducting certain transactions.

Key Features and Benefits of SBI Form 60

- Self-Declaration: The form is a self-declaration, reducing the need for extensive documentation during initial transactions.
- Saves Time: Simplifies the process of conducting banking operations without waiting for proof documents.
- Legal Safeguard: Acts as a legal declaration that the information provided is accurate, with penalties for false declaration.
- Widely Accepted: Recognized across SBI branches and in various banking transactions such as

opening accounts, investments, and remittances.

Step-by-Step Guide to Fill Out SBI Form 60

Filling out the SBI Form 60 correctly is crucial for smooth transaction processing. Below is a detailed step-by-step instruction:

1. Obtain the Form

- Visit the nearest SBI branch.
- Request a physical copy of the SBI Form 60.
- Alternatively, download the form from the official SBI website for online printing.

2. Fill in Personal Details

Provide accurate and complete information in the following sections:

- Name: Full name as per your identification documents.
- Father?s/Husband?s Name: As per official records.
- Date of Birth: DD/MM/YYYY format.
- Address: Enter your current residential address.
- Contact Details: Phone number and email ID (if applicable).

3. Declare Transaction Details

Specify details related to the transaction for which the form is being submitted:

- Type of Transaction: e.g., cash deposit, withdrawal, purchase of securities, etc.
- Amount: Exact amount involved in the transaction.
- Transaction Date: Date when the transaction is being conducted.

4. Provide Declaration Details

- Statement: Declare that the transaction is being conducted without the requirement of submitting proof of address/income.
- Statement Text Example: "I declare that I am not in possession of valid address proof at this time, and I undertake that the transaction is genuine."

5. Signature and Date

- Sign the form at the designated space.
- Write the date of submission.

6. Submit the Form

- Hand over the completed form to the bank official.
- Ensure that all sections are filled correctly to avoid rejection or delays.

Required Documents and Supporting Evidence

While SBI Form 60 is a self-declaration, certain supplementary documents or proofs may be required depending on the transaction type or bank policy:

- Identity Proof: PAN card, Aadhar card, voter ID, or passport.
- Address Proof (if available): Utility bills, rental agreements, or any document that can support the declared address.
- Photographs: Recent passport-sized photographs may be requested in some cases.
- Additional Documentation: For transactions involving large amounts, the bank may request further documentation or clarification.

Note: Since Form 60 is a declaration, it does not substitute the need for valid documents where applicable, especially for significant transactions or account openings.

Important Points to Remember When Filling SBI Form 60

- Accuracy: Ensure all details match your official documents and are filled in clearly.
- Legibility: Use legible handwriting if filling manually or ensure clarity in digital forms.
- True Declaration: Make sure that the information provided is truthful; false declarations can lead to legal consequences.
- Transaction Limits: Be aware of the limits under which Form 60 can be used; exceeding certain thresholds may necessitate additional documentation.
- Renewal: If your circumstances change or if you conduct multiple transactions, keep your declarations updated as per bank requirements.

Common Uses of SBI Form 60

Some typical situations where SBI Form 60 is applicable include:

- Opening a Savings or Current Account: When you do not have valid address proof at the time of account opening.
- Investing in Mutual Funds or Fixed Deposits: When submitting KYC documents is pending.
- Conducting Cash Transactions: Especially in cases where the amount exceeds the permissible limit for informal transactions.
- Remittance and Foreign Exchange Transactions: Where full documentation is not yet available.

Legal and Regulatory Aspects of SBI Form 60

- Legal Status: The form is a legally binding declaration. Providing false information can lead to penalties under Indian law.
- Anti-Money Laundering: SBI and RBI monitor such declarations to prevent illicit activities.
- Data Privacy: Personal data provided in the form are protected under banking privacy policies but must be accurate and truthful.

FAQs About SBI Form 60

Q1. Is SBI Form 60 mandatory for all transactions?

No, it is only required when specific transactions are conducted without valid proof of address or income, particularly under RBI regulations.

Q2. Can I use SBI Form 60 for opening a new bank account?

Typically, no. For account opening, valid KYC documents are necessary. Form 60 is primarily for post-approval or specific transactions.

Q3. How long is SBI Form 60 valid?

There is no fixed validity period. However, it should be updated if circumstances change or for repeated transactions.

Q4. Can I submit SBI Form 60 online?

While the form itself is generally submitted physically, some transactions or applications can be initiated online via SBI's digital platforms. Always verify with your branch.

Q5. What happens if I provide false information on SBI Form 60?

Providing false declarations is considered a legal offense and may lead to penalties or criminal charges.

Conclusion: Navigating SBI Form 60 with Confidence

The SBI Form 60 application process is designed to facilitate smooth banking transactions for individuals who, due to certain circumstances, cannot furnish full proof of address or income at the moment of their dealings with SBI. Understanding the nuances of this form, including its purpose, proper filling procedures, and legal implications, empowers applicants to conduct transactions confidently and compliantly.

Always ensure that your declarations are accurate and truthful, keep copies of submitted forms, and stay informed about the latest RBI and SBI guidelines related to self-declarations. Whether you're a first-time applicant or a seasoned banking customer, familiarity with SBI Form 60 will undoubtedly streamline your financial activities and help you navigate the regulatory environment effectively.

By following the comprehensive insights provided in this guide, applicants can approach SBI Form 60 with clarity, confidence, and a clear understanding of their rights and responsibilities under Indian banking laws.

Question What is the SBI Form 60 application form and who needs to fill it? The SBI Form 60 is a declaration form used by individuals who do not have a PAN card but need to conduct financial transactions exceeding specified limits, such as opening an account or making large cash deposits, to comply with income tax regulations. **Answer** How can I download the SBI Form 60 application form online? You can download the SBI Form 60 from the official State Bank of India website or visit your nearest SBI branch to obtain a physical copy of the form. What documents are required to submit along with the SBI Form 60? Typically, you need to submit proof of identity such as an identity card or passport, proof of address, and details of the transaction for which the form is being submitted. Additional documents may be required based on the transaction type. Is SBI Form 60 applicable for all financial transactions without a PAN card? No, SBI Form 60 is specifically used when you do not have a PAN card but need to carry out certain financial transactions exceeding specified limits, such as cash deposits or opening accounts. If you have a PAN, you should use it instead. Can I submit the SBI Form 60 electronically or is a physical form required? SBI Form 60 is generally submitted as a physical document at the branch. However, some transactions or account openings may allow digital submission through SBI's online banking platform or mobile app, depending on the bank's current procedures.

Related keywords: SBI Form 60, SBI Form 60 online, SBI Form 60 download, SBI Form 60 application process, SBI Form 60 eligibility, SBI Form 60 documents, SBI Form 60 fee, SBI Form 60

submission, SBI Form 60 status, SBI Form 60 correction

Read the full article online: [sbi form 60 application form](#)