



To,

The Manager
The Hongkong and Shanghai Banking Corporation Limited, India

23-08-25
Date: DD/MM/YYYY

Subject: Signature Declaration

Please consider the following signature for my account opening as well as for my bank records.

Thanking you

Yours Faithfully

Customer Signature :- *R. Pranathi*.

Customer Name :- *RAVULAPALLI PRANATHI*

INTERNAL

Date: 23-08-25

To

The Branch Manager

The Hong Kong and Shanghai Banking Corporation Limited, India

Sub: Conversion of Resident account (s) to Non Resident Ordinary

Dear Sir,

Owing to the change of my / our current residential status from Resident to Non-Resident, I / We would like to re-designate the following Resident account/s mentioned below held with The Hong Kong and Shanghai Banking Corporation Limited, India ("Bank")

Account Nos. - _____

I / We confirm that I/We will enclose the below information / documents within 6 months of this request via my / our registered email or will be shared by HDFC CREDILA on my/our behalf-

- The work permit/visa proof of Non-Resident status.
- Mobile number in overseas

I/We confirm that my/our overseas residence address will be as per the University Address provided in the University acceptance letter provided to bank at the time of account opening, The address will be as below:

UNIVERSITY OF HERTFORDSHIRE
COLLEGE LANE, HATFIELD, HERTFORDSHIRE .

I/ We confirm that since I am moving to overseas for education will not be able to provide the Tax identification number (TIN) since I am not eligible. In absence of my TIN, following functional equivalent can be considered.

Functional Equivalent (if applicable)

Further, I /we will provide TIN to the bank once the same is obtained.

I/We understand that the Bank is relying on the above mentioned overseas address and TIN/functional equivalent details for the purpose of FATCA/CRS reporting on conversion of account from resident to non-resident effective within 6 months from the date of this form or at the time of submission of my visa, whichever is earlier.

I/We certify that above mentioned information/certification is true, correct and complete to the best of my/our knowledge and belief.

I/We agree to indemnify the bank for any loss/penalty incurred due to incorrect information/details provided by me/us.

I / We understand that this request is valid for a period of 6 months and I / we authorize the Bank to execute my request of account conversion of my resident account to Non-Resident Ordinary (NRO) provided I / we submit the above documents to the satisfaction of the Bank.

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In case I / We/HDFC CREDILA are not able to provide the visa copy within the stipulated period of 6 months, I hereby authorize the bank to proceed with the account conversion of my resident account to Non-Resident Ordinary (NRO) basis the details provided herein and at the time of account opening. I / We understand that visa copy will subsequently need to be provided either by me/us or HDFC CREDILA. I understand that any other account held by me/us with suffix '007' will also be converted and blocked for any debits/credits until such time the visa is provided to the bank.

In case of my inability to provide this information I / we understand that my / our account will continue to remain as a resident account.

I / We understand that it is my / our responsibility to intimate the bank in case of any change in my / our residential status and /or overseas residential address

I / We understand that this request form is valid for a period of six months from the date hereinabove.

I / We request you send new debit card and cheque book".

I / We also confirm that I / we have read and understood the conditions mentioned overleaf.

Thanking you,

RAVUL APALLI PRANATHI

R. Pranathi

(Name & Signature of all account holders)

Important points to note:

I understand that:

- 1) The following documents have been submitted by me/us at the time of account opening
 - ✓ Completed Account Opening Form at time of onboarding.
 - ✓ KYC documents for Non – Resident conversion as per the NRI Account Opening form –
 - Passport size photograph for (each) applicant
 - Attested photocopies of the passport of (each) applicant of pages containing passport details
 - In case of minors, a photocopy of guardian's passport and guardian's photograph signed on the application form.
 - Proof of address for (each) applicant
 - For employees of foreign shipping company/merchant navy, the following documents are required in addition to proof of residential address:
 - For permanent employees – initial work contract and last wage slip
 - For contract employees – current work contract with a letter from local agent confirming next date of joining vessel

Conditions –

- Please note that your account number will not change with the re-designation of your existing savings account

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- Post re-designation the existing standing instructions/ECS/auto debit instruction given on the account will continue to be honored.
- A separate instruction for change in residency status for demat / loan / wealth management accounts (IF ANY) to be provided to the Bank.
- "For Resident account wherein you hold existing Cheque book, the same will not be operational and a welcome pack consisting of a new Cheque book will be sent to your correspondence address.
- **If the card is already issued, the bank will be disabling the card for international usage for the NRO account and the card is not issued we will be issuing you a new Debit card.

Following are the Deliverables: -

- Personalized Cheque book
- Debit Card
- The Banking Codes and Standards Board of India Brochure.

Cheques issued prior to re-designation of the account but presented to the Bank post re-designation shall not get honored. You are requested to make alternate arrangement on the same prior to submitting the request for re-designation of account. The account holder/s indemnifies the Bank against any actions proceedings, claims and /or demands that may arise due to such dishonor.

For any assistance or more details: <https://www.hsbc.co.in/nri/products/nro-account/>

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To,
The Manager
The Hongkong & Shanghai Banking Corporation Limited, India

Date: 23-08-25

Subject: Letter of Mandate on the savings account in my name with the Bank

Dear Sir/Ma'am,

I Mr./Ms. RAVULAPALI PRANATHI have applied for opening a savings account/(s) with the Bank which has been proposed to be opened by me in relation to an education loan availed by me from HDFC CREDILA. In consideration of the said loan availed by me from HDFC CREDILA and as required by HDFC CREDILA, I hereby under my own volition without any duress, irrevocably instruct you as follows for the savings account ending with suffix '006' proposed to be opened as hereunder:

Application ID	
Pan Number	FVNPP7570K

1. To take this letter as a standing instruction / mandate to place a debit restriction on the said savings account ending with suffix '006'.
2. I hereby authorise HDFC CREDILA (the mandate holder) to instruct HSBC to release the funds held under the said savings Account and pay to HDFC CREDILA / or the specified third party as instructed by HDFC CREDILA, in multiple tranches as requested by HDFC CREDILA without reference to me or seeking reasons from HDFC CREDILA for the demand so made at any future dates.
3. To temporarily remove the debit freeze for the release of each tranche and after release of each tranche the account shall be again placed under debit restriction.
4. The debit restrictions will continue till such time the account is in Nil balance and thereafter maybe closed as per instructions provided.
5. I understand that as part of the arrangement to allow HDFC CREDILA to maintain oversight over the loan disbursed amount they would require HSBC to share such details with them regarding my account such as my name as updated in the Bank records, account number, account status (debit restriction status) and account balance. I agree and hereby authorize HSBC to share these details with HDFC CREDILA till the account continues to exist.
6. I hereby agree and confirm that any statutory/regulatory attachment will stand in priority to the debit restrictions placed in the account and the Bank is entitled to act basis the instructions received from such statutory authority/regulator/law enforcement agency

7. I agree and acknowledge that acting upon the aforesaid instructions shall be at the sole and absolute discretion of the Bank and will be subject to the Account terms and conditions as made available on the HSBC India website www.hsbc.co.in.
8. I hereby agree that HSBC India will hereby act upon instructions received from HDFC CREDILA and I hereby unconditionally and irrevocably authorize HSBC India to accept and act upon all or any such Instructions (E-mail or otherwise) given or deemed to have been given by HDFC CREDILA in relation to the said savings account.
9. I hereby agree to indemnify and keep HSBC India harmless from all actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by HSBC India and which shall arise directly or indirectly out of or in connection with HSBC India accepting and acting upon Instructions (E-mail or otherwise) received from HDFC CREDILA in relation to the said savings account.

Thanking you,

Name of the customer RAVULAPALLI PRANATHI

Place KATTAVARIPALEM

Signature R.Pranathi .

Mandate holder:

Name of the HDFC CREDILA employee

Place

Signature and Company Seal

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

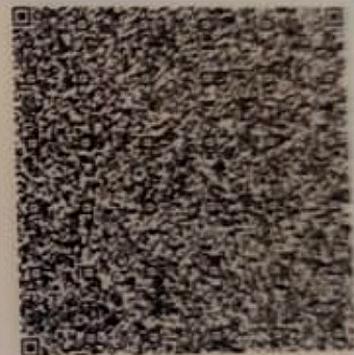


नाम / Name
RAVULAPALLI PRANATHI

पिता का नाम / Father's Name
RAVULAPALLI KONDAIAH

जन्म की तारीख /
Date of Birth
15/10/2001

R. Pranathi.
हस्ताक्षर / Signature



25082020

भारत गणराज्य / REPUBLIC OF INDIA

टाईप / Type
P

कोड / Code
IND

राष्ट्रियता / Nationality
भारतीय / INDIAN

पासपोर्ट नं. / Passport No.

C 4430758

उपनाम / Surname

RAVULAPALLI

दिया गया नाम / Given Name(s)

PRANATHI

जन्म तिथि / Date of Birth

15/10/2001

लिंग / Sex

F

जन्म स्थान / Place of Birth

SINGARAYAKONDA, ANDHRA PRADESH

जारी करने का स्थान / Place of Issue

VISAKHAPATNAM

जारी करने की तिथि / Date of Issue

26/11/2024

समाप्ति की तिथि / Date of Expiry

25/11/2034

R.Pranathi .

P<INDRAVULAPALLI<<PRANATHI<<<<<<<<<<<<<<<
C4430758<7IND0110152F34112526067112378124<02

जिता / जानवी अधिकारक का नाम / Name of Father / Legal Guardian

KONDAIAH RAVULAPALLI

मातृ का नाम / Name of Mother

SUJATHA RAVULAPALLI

पति का गलो का नाम / Name of Spouse

संरक्षित / Address

6-127,KATTAVARI PALEM

KONDAPI,PRAKASAM

PIN:523270,ANDHRA PRADESH,INDIA

पुराने पासपोर्ट का नं. और इसके लाही होने की तिथि एवं स्थान / Old Passport No. with Date and Place of Issue

फाईल नं. / File No.

VS6067112378124



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