

Bank use only ☐ Face to Face Tatkal A/c ☐ Face to Face Non Tatkal A/c ☐ Non Face to Face

Application Date

055

(To be filled by financial Institution) KYC Number

Application Type - **New** A/c Type - **Normal**

Please open my / our account with HDFC Bank in the Branch mentioned below. I / we hereby furnish the details along with supporting documents. Relevant options have been ticked as required / applicable

State  City

Branch  Branch Code(Bank use only)    (All fields marked "\*" are MANDATORY)

**\*A) APPLICANT'S NAME (SAME AS ID PROOF)** (Below name combination / holding pattern will be applicable for all the product/s opted for in this application form)

APPL	PREFIX	FIRST NAME	MIDDLE NAME	SURNAME
1st	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**\*B) OPERATING INSTRUCTION** (Below operating instruction will be applicable for all the product/s opted for in this application form) **Mandate / POA (please attach relevant document)**

**NRE/FCNR/RFC Account** ☐ Single ☐ Either or Survivor ☐ Former or Survivor ☐ Minor under Guardian ☐ Jointly (ATM / Debit card not issued) ☐ Yes ☐ No

**NRO Account** ☐ Single ☐ Either or Survivor ☐ Former or Survivor ☐ Minor under Guardian ☐ Jointly (ATM / Debit card not issued) ☐ Yes ☐ No

**C) FIRST APPLICANT'S DETAILS**

<b>*PERSONAL DETAILS</b>	*Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	Date of Birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Applicant Type <b>Minor</b> <input type="checkbox"/> Y <input type="checkbox"/> N	*Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Other
	*Residential Status <input type="checkbox"/> NRI <input type="checkbox"/> PIO/OCI <input type="checkbox"/> Foreign National <input type="checkbox"/> Resident (Returning NRI)*	*Spouse's Name <input type="text"/>		
	Existing Cust Id <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	I Confirm that I do not have any existing customer ID/ Customer IDs apart from the one mentioned above. In case found otherwise, Bank reserves the right to consolidate the customer IDs as it may decide without any prior notice to me.		
	*PAN No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Aadhaar No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	*Passport No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	*If PAN not available, kindly attach Form 60 <input type="checkbox"/> Y <input type="checkbox"/> N		Mother's Name <input type="text"/>	
	*Mother's Maiden Name <input type="text"/>		*Father's Name <input type="text"/>	
	*Country / ies of Tax Residency (Outside India) 1- <input type="text"/> 2- <input type="text"/>		*City of birth <input type="text"/>	
	*Nationality 1- <input type="text"/> 2- <input type="text"/>		*Country of birth <input type="text"/>	
			**Tax Id No. (TIN) For tax resident of other country than India 1- <input type="text"/> 2- <input type="text"/>	
			*Tax Id No. (TIN) Type 1- <input type="text"/> 2- <input type="text"/>	

**\*To also include USA, where the individual is a citizen/ green card holder of USA**

**\*In case Tax Identification Number is not available, kindly provide functional equivalent^**

<b>*OVERSEAS ADDRESS</b>	Choice of Correspondence <input type="checkbox"/> Indian Address <input type="checkbox"/> Overseas Address	(If not ticked, correspondence will be sent to Overseas address)		
	(For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank)	Attached Address Proof of <input type="checkbox"/> Indian Address <input type="checkbox"/> Overseas Address		
	Flat No & Bldg. Name <input type="text"/>	*Name of Proof of Address <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> UID (Aadhar) <input type="checkbox"/> Voter ID <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others <input type="text"/>		
	Landmark <input type="text"/>	Please mention a prominent landmark to ensure that the deliverables reach you		
	City <input type="text"/>	State <input type="text"/>	PIN Code <input type="text"/>	
	Country <input type="text"/>	Please tick if Address for Tax purpose is other than correspondence address <input type="checkbox"/>		
	*Address Type for Tax purpose <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Residential and Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified			

<b>*INDIAN ADDRESS</b>	Flat No & Bldg. Name <input type="text"/>	Please mention a prominent landmark to ensure that the deliverables reach you		
	Landmark <input type="text"/>			
	City <input type="text"/>	PIN Code <input type="text"/>	Country <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	State <input type="text"/>			
	*Address Type <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Residential and Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified	I confirm that I do not have any Indian Address <input type="checkbox"/>		

<b>*CONTACT DETAILS</b>	*E-mail ID <input type="text"/>	Monthly email statement will be sent to the above e-mail id. All accounts linked to Cust ID of 1st Applicant will be registered for Free Email Statements.		
	Country code <input type="text"/> Area code <input type="text"/>			
	*Mobile No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(OTP will be sent to this mobile number)		
	Tel (R) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Please register me for A) Insta Alert <input type="checkbox"/> SMS <input type="checkbox"/> E-MAIL <input type="checkbox"/>		
	Tel (O) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	NUMBER <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

<b>*OCCUPATIONAL AND INCOME DETAILS</b>	Source of funds <input type="checkbox"/> Salary <input type="checkbox"/> Business income <input type="checkbox"/> Agriculture <input type="checkbox"/> Investment income <input type="checkbox"/> Others <input type="text"/>			
	Occupation <input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Politician <input type="checkbox"/> Self-employed Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Unemployed <input type="checkbox"/> Others <input type="text"/>			
	If salaried employed with <input type="checkbox"/> Private ltd <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Public limited <input type="checkbox"/> Public sector <input type="checkbox"/> Government <input type="checkbox"/> Multinational <input type="checkbox"/> Others <input type="text"/>			
	Self employed professional <input type="checkbox"/> Doctor <input type="checkbox"/> CA <input type="checkbox"/> Lawyer <input type="checkbox"/> Architect <input type="checkbox"/> IT consultant <input type="checkbox"/> Others <input type="text"/>			
	Self employed since <input type="text"/> Years <input type="text"/> Months <input type="text"/>	Nature of business <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service provider <input type="checkbox"/> Agriculture <input type="checkbox"/> Stock broker <input type="checkbox"/> Trader <input type="checkbox"/> Real estate <input type="checkbox"/> Others <input type="text"/>	Type of company/firm <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Public ltd co. <input type="checkbox"/> Private ltd co. <input type="checkbox"/> Others <input type="text"/>	Residence Type <input type="checkbox"/> Owned <input type="checkbox"/> Rented /Lease <input type="checkbox"/> Ancestral / Family <input type="checkbox"/> Company provided
	Date of incorporation <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
	Name of currency <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
	Mention the foreign currency which you are earning			
	Gross annual income (₹) <input type="checkbox"/> < 50K <input type="checkbox"/> 50K - 1 L <input type="checkbox"/> 1 - 3 L <input type="checkbox"/> 3 - 5 L <input type="checkbox"/> 5 - 7.5 L <input type="checkbox"/> 7.5 - 10 L <input type="checkbox"/> 10 - 15 L <input type="checkbox"/> 15 - 25 L <input type="checkbox"/> 25 - 50 L <input type="checkbox"/> 50 L - 1 CR <input type="checkbox"/> >1 CR			
	Exp Remittance in NR Accounts(INR) Annually <input type="checkbox"/> NIL <input type="checkbox"/> < 0.5 L <input type="checkbox"/> 0.5 - 5 L <input type="checkbox"/> 5 - 10 L <input type="checkbox"/> 10 - 25 L <input type="checkbox"/> 25 - 50 L <input type="checkbox"/> 50 - 100 L <input type="checkbox"/> 100 - 250 L <input type="checkbox"/> 250 - 500 L <input type="checkbox"/> >500 L			

**\*PERSONAL DETAILS**

OVERSEAS ADDRESS

**\*INDIAN ADDRESS**

**\*CONTACT DETAILS**

### \*OCCUPATIONAL AND INCOME DETAILS

Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a foreign country. Example of 'PEPs' include, but not limited to: 1-Heads of States or of Governments, 2-Senior Politicians, 3-Senior Government/Judicial/Military Officer, 4-Senior Executives of state owned corporations, 5-Important political party officials, 6-Senior Indian Diplomatic posted outside the country. The term PEP also includes the families & close associates of the PEPs mentioned above. Families: The term families includes close family members such as spouses, children, parents and siblings and may also include other blood relatives and relatives by marriage. Close associates: The term closely associated persons in the context of PEPs includes close business colleagues and personal advisors/consultants to the PEP as well as persons who obviously being significantly from being close to such a person. PEP also include persons who are not currently falling under the above criteria but were doing so at any given point in time within the last one year.

**Please tick Yes / No:**    1<sup>st</sup> applicant Politically Exposed ☐ Yes ☐ No    2<sup>nd</sup> applicant Politically Exposed ☐ Yes ☐ No

NRE ACCOUNT					NRO ACCOUNT		<input type="checkbox"/> EXISTING CARD LINKAGE: Please link my/our existing card as mentioned below.								
Apl	ATM	International Debit Card	If Other, mention card code (Bank Use)	ATM	Domestic Debit Card										
1 <sup>st</sup> appl	<input type="checkbox"/>	<input type="checkbox"/> Regular <input type="checkbox"/> Platinum <input type="checkbox"/> Others	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 <sup>st</sup> appl NRE	<input type="text"/>	X	X	X	X	X	X	X	<input type="text"/>
						2 <sup>nd</sup> appl NRE	<input type="text"/>	X	X	X	X	X	X	X	<input type="text"/>
						1 <sup>st</sup> appl NRO	<input type="text"/>	X	X	X	X	X	X	X	<input type="text"/>
2 <sup>nd</sup> appl	<input type="checkbox"/>	<input type="checkbox"/> Regular <input type="checkbox"/> Platinum <input type="checkbox"/> Others	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> appl NRO	<input type="text"/>	X	X	X	X	X	X	X	<input type="text"/>

G) NOMINATION (DA1): NOMINATION WILL BE APPLICABLE FOR ALL THE ACCOUNTS OPENED WITH THIS APPLICATION

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☐ Yes, I/ We wish to nominate (as per details below) ☐ No, I/We declare that I do not wish to make a nomination in my/our account.

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in the respect of Bank deposits. I / We nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account, particulars whereof are given below, may be returned by HDFC BANK Ltd. by the account opening branch.

Nominee Name	I N C A P I T A L L E T T E R S O N L Y	
*Company Name / Flat		
No & Bldg. Name		
*Road No./Name		
*Landmark		
*City	*State	
Country	PIN Code	
*Tel (R)		Relationship with Depositor
Date of Birth of Nominee	D D M M Y Y Y Y	

Leave out if nominee is not a minor

As nominee is a minor on this date, I / We appoint the below to receive the amount of the deposit in the account on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.	
Name	Age
Address	

Witness 1 Name : _____	*Witness 1 Signature : _____
Address : _____	Place : _____ Date D D M M Y Y Y Y
Witness 2 Name : _____	*Witness 2 Signature : _____
Address : _____	Place : _____ Date D D M M Y Y Y Y

Nomination Registration No. (Bank Use): \_\_\_\_\_ Registration Date: D D M M Y Y Y Y

**\*\* (Thumb impression shall be attested by 2 witnesses)**  
\* Where deposit is made in the name of minor, the nomination should be signed by a person lawfully entitled to act on the behalf of minor.  
\*\* If witnessed by an employee of HDFC Bank, provide employee number and office address along with the official stamp. Nomination can be made in favour of only one individual.

H) NRE ACCOUNT OPENING DETAILS

NRE ACCOUNT

Select any one	<input type="checkbox"/> NRE Savings <input type="checkbox"/> NRE Current	* Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. < First applicant's name as mentioned in account opening form >"	
Payment mode	<input type="checkbox"/> Cheque * <input type="checkbox"/> FCY Cash (only in person) <input type="checkbox"/> DD	Initial Payment Amount	
Cheque / DD No.	Dated D D M M Y Y Y Y	Bank/Branch Name	
Currency	<input type="checkbox"/> ₹ <input type="checkbox"/> \$ <input type="checkbox"/> £ <input type="checkbox"/> € <input type="checkbox"/> ¥ <input type="checkbox"/> A\$ <input type="checkbox"/> C\$ <input type="checkbox"/> Other _____	AMB To Be Maintained	

I) NRO ACCOUNT OPENING DETAILS

NRO ACCOUNT

Select any one	<input type="checkbox"/> NRO Savings <input type="checkbox"/> NRO Current	* Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. < First applicant's name as mentioned in account opening form >"	
Payment mode	<input type="checkbox"/> Cheque * <input type="checkbox"/> Cash (only in person) <input type="checkbox"/> DD	Initial Payment Amount	
Cheque / DD No.	Dated D D M M Y Y Y Y	Bank/Branch Name	
Currency	<input type="checkbox"/> ₹ <input type="checkbox"/> \$ <input type="checkbox"/> £ <input type="checkbox"/> € <input type="checkbox"/> ¥ <input type="checkbox"/> A\$ <input type="checkbox"/> C\$ <input type="checkbox"/> Other _____	Avg. Monthly Balance To Be Maintained	

J) RECURRING DEPOSIT OPENING DETAILS

RECURRING DEPOSIT

Mode of operation will be as selected in Sec. B, Pg. 1 for premature withdrawal / repayment / super saver of deposit			
<input type="checkbox"/> NRE RD	Deposit Amount	Tenor	Months
Debit A/c for installment	New A/c opened above <input type="checkbox"/> NRE A/c	Existing A/c	
Maturity Amt. to be paid in	New A/c opened above <input type="checkbox"/> NRE A/c	Existing A/c	

K) TERM DEPOSIT OPENING DETAILS

TERM DEPOSIT

Select any one	<input type="checkbox"/> *NRE FD <input type="checkbox"/> NRO FD <input type="checkbox"/> *FCNR	Deposit for Returning NRIs (RFC) (only face to face)		Mode of operation will be as selected in Sec. B, Pg. 1 for premature withdrawal / repayment / super saver of deposit	
Deposit Currency	Deposit Amount	Tenor	Months	Days	
Deposit Maturity Instruction	<input type="checkbox"/> Renew Principal & Interest <input type="checkbox"/> Renew Principal & Pay Interest	<input type="checkbox"/> Do Not Renew-1. _____ Credit to Account 2. _____ Issue Manager's Cheque *For Payout details, please attach a separate instruction			
Interest Payment Frequency	<input type="checkbox"/> Monthly(NRE/NRO) <input type="checkbox"/> Quarterly(NRE/NRO/RFC) <input type="checkbox"/> Half Yearly(FCNR) <input type="checkbox"/> On Maturity (NRE/NRO/RFC/FCNR)				
Interest /Maturity Amt. to be credited/paid in	<input type="checkbox"/> 1.NRE A/c <input type="checkbox"/> 2.NRO A/c <input type="checkbox"/> Existing A/c				
Initial Payment by HDFC Bank A/c Transfer	<input type="checkbox"/> HDFC Bank A/c No. _____				
Initial Payment by Cheque/DD/Wire Transfer	<input type="checkbox"/> Cheque / DD <input type="checkbox"/> Wire Transfer	Cheque/DD/Wire Transfer No.	Dated	D D M M Y Y Y Y	
Currency	<input type="checkbox"/> ₹ <input type="checkbox"/> \$ <input type="checkbox"/> £ <input type="checkbox"/> € <input type="checkbox"/> ¥ <input type="checkbox"/> A\$ <input type="checkbox"/> C\$ <input type="checkbox"/> Other _____	FCY Cash (only in person for placing FCNR)	Amount		
Bank/Branch Name		<input type="checkbox"/> FD Type <input type="checkbox"/> Withdrawable <input type="checkbox"/> Non Withdrawable			

L) ADDITIONAL FACILITIES

Select any one	<input type="checkbox"/> Super Saver (For NRE/NRO/FCNR Deposit. OD Limit is set in NRO A/c) <input type="checkbox"/> Sweep-In (For NRE A/c against NRE Deposit & NRO A/c against NRE/NRO Deposit)
Link my/our deposit with	<input type="checkbox"/> 1.NRE A/c <input type="checkbox"/> 2.NRO A/c <input type="checkbox"/> Existing A/c
For Sweep-In facility, mention NRE/NRO A/c No.(For Bank use)	For Super Saver facility on NRE/NRO/FCNR deposit, mention NRO A/c No.
Super Saver Facility	FDR Spread Swap Cost (FCNR) Total TT Buying Rate (FCNR) OD Limit
	+ . + = . %

Super Saver: I/We hereby declare that Overdraft/Loan sanctioned against my/our above deposit is for the purpose of meeting my personal/ business expenditure. I/We further declare that overdraft/ loan amount will not be utilized for a) Relending b) Investment in real estate c) Agricultural & Plantation Activities. As per RBI circular A.P.(DIR Series) Circular no. 44 dated October 12, 2012: premature withdrawal of NRE/FCNR deposits shall not be available where loans against such deposit are to be availed of. I/We hereby declare that I/we will not seek premature withdrawal of said deposit(s) till the overdraft facility is repaid by me/us. The above is without prejudice to the bank's right to prematurely close the deposit(s) in case of default in payment of principal or interest or failure to adhere to any of the other term and conditions as per your overdraft application. Premature RePayment and SuperSaver will be allowed as per Operating Instructions - I/We authorize Bank, to repay "all joint Term / Recurring Deposits" before maturity by crediting our Bank account and grant "SuperSaver", "in case, a request(s) is/are received in writing from either or anyone of the undersigned joint account holder(s) and / or requested using netbanking facility, subject to submission of relevant documents required & rules and guidelines prevailing during the relevant period. \*Applicable only to Either / Anyone or Survivor and Former / Survivor MOP. Sweep-In: I/We hereby declare that in case of insufficient balance in my/our current/savings account, funds will be transferred to my/our current/savings account by breaking units of my/our fixed deposit. Deposit Advice: Customers will receive FD Advice on their registered Email id. In case email id not registered with the bank then physical advice will be sent at the mailing address within 7-8 working days of deposit opening date.

I hereby confirm that ☐ I am proceeding on a contract with ☐ I have just returned after completion of my contract and am on break for \_\_\_\_\_ days / months with (Company Name) \_\_\_\_\_, registered in (Company Address) \_\_\_\_\_.

I request you to kindly open an NRE / NRO account Attaching self-attested copies of 1) **Passport copies** 2) **Latest contract copy** 3) **CDC (Continuous Discharge Certificate) Booklet copy** with the customer name, other details and latest discharge stamping (compulsory)

Note : For applicant proceeding on a contract : Account will be opened in block status and until the submission of the following documents: - 1) **Passport pages showing exit & entry stamp of my journey outside India** 2)**Previous Contract copy** 3)**Visa** 4)**Copy of CDC Book indicating the trip abroad (applicable for cargo ship)**

I also confirm that I will inform the bank incase I am unable to proceed on the contract and have the non-resident accounts opened in my name redesignated to resident / RFC accounts.

X) EXTENDED KYC

**Certification:** I/We have understood the information requirements of this Form as per the CBDT notified Rules 114F to 114H and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the Terms and Conditions below and hereby accept the same.I/We understand that my personal details as provided /available in the bank records will be used for CBDT reporting / Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS / Email.

**CBDT Terms and Conditions:** The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with HDFC Bank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**CBDT Instructions:** If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

^ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA/ CRS Indicia observed (Ticked)	Documentation required for Cure of FATCA/ CRS indicia
	If customer does not agree to be Specified U.S. person/ reportable person status
1 U.S. place of birth	1. Self-certification (in attached format) that the account holder is neither a citizen of United St ates of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: a. Certified Copy of "Certificate of Loss of Nationality or b. Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
2 Residence/mailing address in a country other than India	1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)
3 Telephone number in a country other than India (and no telephone number in India provided)	1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)
4 Standing instructions to transfer funds to an account maintained in a country other than India	1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:  
1. **Certificate of residence issued by an authorized government body\*** 2. **Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)**  
\* Government or agency thereof or a municipality

Y) DECLARATION

I/We have read and understood the Terms and Conditions & the Privacy Notice (Refer the link on website – (Global Privacy Notice) [https://www.hdfcbank.com/aboutus/terms\\_conditions/privacy.htm](https://www.hdfcbank.com/aboutus/terms_conditions/privacy.htm) ) (EU Privacy Notice) <https://www.hdfcbank.com/htdocs/common/privacy-notice-eu-users/privacy-notice-eu-users.html> ) governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (a) ATMs (b) Phone Banking (c) Debit Card (d) Mobile Banking (e) Net Banking (f) Bill Pay Facility (g) Insta alert (h) Email statements. I hereby consent myself and/or as the legal guardian of minor to the processing of Personal Data as described in the privacy notice. This consent and authorization shall be valid in original, copy or electronic form. I understand that failure or refusal to provide consent may prohibit HDFC Bank from providing with products, services, or benefits. I/we understand that, my data is stored on secure systems within HDFC Bank premises and with providers of secure information storage facilities in India. The data will be retained for a period as defined by regulatory / legal requirements the bank is subject to. I/we understand that, HDFC Bank may share my personal data with, credit reference agencies, regulatory agencies, law enforcement agencies and fraud prevention agencies for use in verifying my identity, credit decisions, regulatory requirement, legal investigation, fraud and money laundering prevention. I/We will submit the standalone GDPR declaration to block DNC I/We accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its sole discretion, amend any of the services completely or partially with atleast 30 days notice and/or provide an option to switch to the other services to me/us. I/We have read and understood the Fees and Charges Schedule including the charges applicable for non-maintenance of AMB available on the Bank's website (Refer the link on our website - <https://www.hdfcbank.com/nrifees>). I/We agree that the Bank may debit my/our account for service charges as applicable from time to time. I/We authorize the Bank to disclose, from time to time any information relating to my savings account to any parent/subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by the Bank.

(1) I/We hereby declare that my / our nationality / residential status is true and correct as declared above and in the accompanying documents. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/we also agree that if any of the statements/declarations made herein is found to be not correct in material particulars you are not bound to pay interest on the deposit made by me/us. (2) I/We agree to abide by the provisions of FEMA and RBI guidelines. I/We hereby undertake to intimate you about my/our return to India for permanent resident immediately on arrival and will have the Non- Resident Account (s) opened in my/our name changed to Resident / RFC accounts (as eligible). (3) I/We understand that opening of my new account under a specific category is an evidence of my current residential status. In order to abide with FEMA guidelines, the Bank will re-designate my existing accounts and deposits, if any, as per category of my latest account activated. (4) I/We agree that if I/We am/are a joint holder in any resident savings account then my/our status will remain NRI, but my/our mode of operation will be changed to former or survivor after which I/we will not be able to operate the account. Incase there are more than two account holders in the resident savings account and I/we am/are a joint holder in that account, then my/our name will be removed from that resident account. Incase if there are more than two account holders and I/we are the primary account holder then the third joint holder's name will be removed (if the third holder's status is Resident). In case the third holder's status is an NRI, then the second joint holder's name will be removed (if the second holder's status is Resident) from that NRO account and the resident joint holder (second or third) will be added as a Mandate holder after which I/we will inform the changes to Resident joint holder. (5) I/We hereby authorize the Bank to block my existing resident credit card, if any. I/We will clear all outstanding dues and will apply for a new NRI credit card if required. (6) I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupee or in any other manner in India. (7) I/We confirm that all debits to my/our account for the purpose of moveable/immovable Investment in India and credits representing sale proceeds of Investments in India are covered either by general or special permission of RBI. (8) I/We confirm that my/our accounts/loan/investment/credit facility shall be governed by the applicable laws and regulations and also by the policy of HDFC Bank, which may be in force from time to time. (9) I/We understand that HDFC Bank reserves the right to reject application form without providing any reason for the same. (10) I/We ensure that investment in shares/securities or immovable property in India out of funds held in my/our account with you are governed by respective regulation of RBI and FEMA. (11) I/We hereby agree and confirm that I/We wish to open an Individual Current NRE/NRO accounts(s) (both Non Interest Bearing account (s)) as I/We do not want any interest to accrue and/or be paid in to this account and I/We further undertake, agree and confirm that this account shall not be used by me/us for any business or related transactions(s). (12) I/We agree that no claim will be made by me/us for any interest on the deposit(s) for any period after the date(s) of maturity of deposit(s). In case of NRO deposit no interest will be paid if the deposit is prematurely withdrawn before completion of 7 days. In case of NRE/FCNR deposit no interest will be paid if the deposit is prematurely withdrawn before completion of 1 year. Fixed Deposits booked under Non withdrawable basis cannot be withdrawn before the maturity date. (13) I/We hereby give voluntarily at my/our own discretion my/our Aadhaar number as issued by Government of India to HDFC Bank along with my/our other KYC documents for the purpose of opening an account based relationship and voluntarily give my/our consent to use my/our Aadhaar details for the purpose of authentication with UIDAI. I/we am/are enclosing a copy of my/our duly self-attested Aadhaar card / e-Aadhaar for your record. The Aadhaar card details voluntarily furnished by me/us is/are true, correct and complete. Death claim: In the event of the death of depositor, premature liquidation of term deposit will be allowed. Such premature liquidation will not attract any penal charge. In the event of death of one of the joint account holders, the right to deposit proceeds does not automatically devolve on the serving joint deposit account holder, unless there is a survivorship clause. I/ We agree that in case of joint fixed deposit with survivor clause, the Bank shall be discharge by paying the fixed deposit proceeds prematurely to survivor/s, on request, in the event of the death of one or more joint depositor/s. In case of premature withdrawal of NRE deposit due to death of depositor, interest (if any) may be paid as per HDFC Bank's Board Approved Policy. Credits to NRO Accounts: I/We hereby declare that only legitimate dues in India which would include current income like rent, dividend, pension and interest etc., sale proceeds of assets including immovable property acquired out of rupee/foreign currency funds or by way of legacy/inheritance will be deposited in my/our NRO Account.

**DO NOT CALL REGISTRY:** I/We understand that in case I/We do not wish to receive promotional information through telephonic calls / email / sms on products and services not currently availed by me/us, I/we can register for 'Do Not Call' service through the Bank's website [www.hdfcbank.com](http://www.hdfcbank.com) or other channels that the Bank may offer. I/We agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me/us, to help me/us in fully realising the benefits of the range of financial solutions designed to make my/our relationship value added and more convenient.

1<sup>st</sup> applicant's signature(Guardian's signature in case of minor)

2<sup>nd</sup> applicant's signature(Guardian's signature in case of minor)

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_

By signing on this form I / We agree to abide with all the above mentioned declarations ("A" to "Y")

I / We confirm that I / We have read and understood the above Declaration and that the details provided on the form are correct. I / We also confirm that my account has been opened by Bank officer Mr./Mrs. \_\_\_\_\_ and I/We have signed in his/her presence.

**By signing on this form I/We agree to abide with all the above mentioned declaration & term and conditions ("A" to "L")**

Product Code	Account No.	Value date	Promo code	Sourcing Branch Code
NRE A/c Current/ Savings				
NRO A/c Current/ Savings				Company Code
NRE/NRO/ FCNR/RFC				
RECURRING DEPOSIT				MIS Code
Funds parked for NRE A/c in	Amount in Rs.		Variance (Super Saver)	Document Received Self-Certified
Funds parked for NRO A/c in	Amount in Rs.		LG CODE	LC CODE
Funds parked for FCNR in	Amount		ROI (Bank use)	%
Funds parked for RD in	Amount in Rs.		ROI (Bank use)	%
Funds parked for FD in	Amount in Rs.		ROI (Bank use)	%

  

Customer ID	Customer Category	Document Submitted
1 <sup>st</sup> App.	<input type="checkbox"/> 1 <sup>st</sup> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo	
2 <sup>nd</sup> App.	<input type="checkbox"/> 2 <sup>nd</sup> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo	

  

EMP Name _____	EMP Designation _____	<input type="checkbox"/> Customer signed in my presence	BDA Name _____
<input type="checkbox"/> Signature verified   EMP Code _____	Emp Branch Name _____	<input type="checkbox"/> Signature verified <input type="checkbox"/> Form approved	Emp Code _____

  

EMP Signature	BDA Signature	Branch Stamp with date	CPU Stamp with date
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I / We hereby declare that I/We am/are a Person of Indian Origin (PIO) because I satisfy one of the below mentioned conditions.

I / We confirm the above information is true and correct and that I may be required to prove my status as a PIO if I am questioned by any authority.

## Customer Signature \_\_\_\_\_



P) SIGNATURE MISMATCH DECLARATION

I/ We declare that the signature on the Passport is different than my/ our signature on this account opening form. Please consider the signature on this account opening application as my/ our updated Signature for Bank Records.

Old Signature as per passport/ Existing Customer ID

1<sup>st</sup> applicant's signature

FIRST APPLICANT

New Signature Desired for account opening

1<sup>st</sup> applicant's signature

Old Signature as per passport/ Existing Customer ID

2<sup>nd</sup> applicant's signature

SECOND APPLICANT

New Signature Desired for account opening

2<sup>nd</sup> applicant's signature

Q) AMB DECLARATION

The Average Monthly Balance required to be maintained for the account is Rs.  **Product:** ☐ NRE Savings ☐ NRE Current ☐ NRO Savings ☐ NRO Current

I/We have understood that non-maintenance of the above Average Monthly Balance will attract charges. These charges have been explained to me for the respective product. I/We confirm that in event of no salary credits received in my/our salary account for continuous six months, the salary account will be converted to Regular Savings Account. I/We understand the detailed charging structure for non-maintenance of the same is available on HDFC Bank's website on the link : [www.hdfcbank.com/nrifees](http://www.hdfcbank.com/nrifees)

R) TATKAL ACKNOWLEDGEMENT (If Applicable)

I / We ☐ confirm having received the Welcome Kit in an untampered / sealed condition and confirm that the below deliverables have been received by me/us:

1) Chequebook with 10 Cheque Leaves    2) Debit Card Pin    3) Netbanking Pin    4) Phone banking Pin    5) Debit Card for NRE A/c / ATM card for NRO A/c    6) T & C booklet

S) CLOSE RELATIVE DECLARATION (To be filled by the applicant if he/she does not have any address proof)

I hereby confirm that Mr. /Ms. \_\_\_\_\_ who is desirous of opening an account with your Bank is my \_\_\_\_\_ (in relation). He / She is residing since \_\_\_\_\_ (months/years) at the below mentioned address:

\_\_\_\_\_ and telephone Number \_\_\_\_\_

being \_\_\_\_\_ Mr. /Ms. \_\_\_\_\_ does not hold a documentary address proof in his /her independent name and hence the address proof in my name is being provided to the bank for the purpose of address verification. I have no objection towards receiving any correspondence from the bank in the name of applicant at my above-mentioned address since the applicant is residing with me.

I enclose herewith (1) Self-attested (document name) \_\_\_\_\_ as identity Proof

(2) Self-attested (document name) \_\_\_\_\_ as Address Proof.

Declarant's Name \_\_\_\_\_ Customer ID (If banking with HDFC Bank) \_\_\_\_\_

Declarant's Signature

T) DECLARATION FOR A NON- ENGLISH LANGUAGE DOCUMENT SUBMITTED IN THE BANK

Since my/our document is in \_\_\_\_\_ language, I / We hereby submit the following Non English document (translated below) for account opening and also confirm the validity of the Non English document.

	FIRST APPLICANT	SECOND APPLICANT								
1 Document Name	<input type="text"/>	<input type="text"/>								
2 Document Number	<input type="text"/>	<input type="text"/>								
3 Issued By (Authority)	<input type="text"/>	<input type="text"/>								
4 Issued At (Place)	<input type="text"/>	<input type="text"/>								
5 Issued On	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	For the document in a foreign language other than english, I/We permit HDFC bank and its officers to verify the details of the document by using translation of external sources which are available in public domain and also the use of external agencies wherever applicable. In consideration of same, I/We hereby keep HDFC bank and its successors and its officers saved against all losses and damages arising out of the information shared with these external agencies.
D	D	M	M	Y	Y	Y	Y			
6 Valid Till	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	
D	D	M	M	Y	Y	Y	Y			

U) DECLARATION OF SAUDI ARABIA RESIDENTS ON VISIT TO INDIA

FIRST APPLICANT	SECOND APPLICANT
I hereby confirm that I have just returned from Saudi Arabia. I have a valid residential visa (IQAMA) with (*Company Name) _____.	I hereby confirm that I have just returned from Saudi Arabia. I have a valid residential visa (IQAMA) with (*Company Name) _____.
I am on a leave for (*No. of days & months) _____ Days _____ Months and will be going back to Saudi Arabia on / by (*Date) _____	I am on a leave for (*No. of days & months) _____ Days _____ Months and will be going back to Saudi Arabia on / by (*Date) _____
dd _____mm _____yyyy.	dd _____mm _____yyyy.
I/we request you to kindly open an NRE/NRO account in my/our name on the basis of the valid passport and the immigration stamp on the passport confirming my/our landing in India. I/we also confirm that I/we will inform the bank in case I/we am/are unable to proceed to Saudi Arabia for work or choose not to go, and will have the non- resident accounts opened in my/our name re-designated to resident/RFC accounts (as eligible).	

V) DECLARATION FOR MINOR ACCOUNT (Not applicable if nominee is not a minor)

**Type of Guardian:** ☐ Father ☐ Mother ☐ Court Appointed

**Declaration:** I hereby declare that the date of birth of the minor who is my \_\_\_\_\_ is 

D	D	M	M	Y	Y	Y	Y
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 and I am his/her natural and lawful guardian/guardian appointed by court order dated 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I declare that the amounts withdrawn from this account by me will be used for the benefit of the minor. I indemnify the bank against the claim of the above minor for any withdrawal/ transactions made by me in his/ her account.

#Dear Customer,

As per RBI Guidelines banks are advised to exercise due diligence by closely examining the transactions carried out in the account on an ongoing basis. This is done in order to ensure that the transactions are in sync with the customer profile as provided while opening the account Hence it is imperative that the profile details provided by you is accurate and correct. It is very important for your profile details to correspond/match with the transaction pattern and balance in your account. Basis the information provided, the bank shall review the transaction pattern in your account which would be used to report transactions of suspicious nature if any. Should there be any change in your profile details, request you to please visit your nearest HDFC bank branch and update the details.

\*Business / Trading/ Partnership / Proprietary / Company / Corporations cannot open a Savings Account. Trusts / Societies / Charitable / Educational Institutions may open a savings account subject to conditions. The Bank reserves the right to close the account in case the savings account is used for business purposes as evinced by the transaction behavior. \*Cheque Book of 10 leaves & 50 leaves will be issued to savings & current account holders respectively by default. \*Savings Accounts will be issued only 25 Cheque Leaves per calendar quarter. The Branch Manager can be contacted for additional cheque leaves at nominal charge. \*Adequate balance should be maintained in the account before issuing a cheque. \*Details of charges on funds transfer, interbranch banking and other services are available in the service charges & fees brochures. \*Copy of the terms & conditions, service charges & fees brochures and the code of Banks commitment for individual customers can be obtained from the branch / website. \*Interest on Savings Account will be paid at the rate stipulated by RBI from time to time. \*No unarranged overdraft would be allowed in the Savings Account. In case of exceptions, the Bank would charge interest at commercial rate. \*The Bank reserves the right to close the Account in case of unsatisfactory conduct of the Account. \*In the event of the death of one of the Joint Account Holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. \*The deposits of the Bank are insured with DICGC and in case of liquidation of the Bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rs.1 lac within 2 months from the date of claim list from the liquidator. \*For availing Passbook facility please visit your home branch. \*In terms of Reserve Bank of India directives, interest will be calculated at quarterly intervals on term deposits and paid at the rate decided by the Bank depending upon the period of deposits. In case of monthly deposit scheme, the interest will be calculated for the quarter and paid monthly at discounted value. \*In case of premature withdrawal of the fixed deposit based on depositors instructions or the instructions of all the joint depositors in the case of joint deposit, the Bank has the right to recover interest already paid or the penalty, if any, from the proceeds of the fixed deposits in accordance with prevailing regulations of the Bank and the Reserve Bank of India. \*The deposits of the Bank are insured with DICGC and in case of liquidation of the Bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rs.1 lac within 2 months from the date of claim list from the liquidator. In case of any query / suggestion / feedback / complaints relating to features of any of the products, you may write to [www.hdfcbank.com/services](http://www.hdfcbank.com/services) or call up local phone banking number. \*HDFC Bank computes interest based on the actual number of days in a year. In case the deposit is spread over a leap & a non-leap year, the interest is calculated based on the number of days i.e. 366 days in a leap year and 365 days in a non-leap year. The TAT for processing the fixed deposit request is 3-5 working days. The fixed deposit advice will be dispatched to your recorded mailing address within 7-8 working days of account opening. Penalty of 1% p.a. will be levied on premature closure of fixed deposits (including sweep in / partial closures). In case of NRE/FCNR deposits, there is no penalty on premature closure of fixed deposits. This is subject to terms and conditions. In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal. In case the saver facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.