

**NRE, NRO, NRE PIS AND NRO SECURITIES A/C & PERMISSION APPLICATION FORM – HDFC BANK LTD**

**Portfolio Investment Scheme (PIS)** is a scheme of Reserve Bank of India under which Non-Resident Indian NRIs/OCI/PIO can purchase or sell Shares or convertible debentures of Indian companies on a Recognised Stock Exchanges.

**Following Accounts Required to be Opened in Respective Category (NRE-Repatriable/NRO-NON Repatriable):**

- ✓ NRE/NRO Regular Savings Account (AMB RS. 10,000/-) with Any HDFC Bank Branch.
- ✓ NRE PIS/NRO SECURITIES (Zero Balance) Savings Account with PIS Designated HDFC Bank Branch.
- ✓ NRE PIS/NRO SPECIAL Permission Letter from HDFC BANK LTD. (One Time Issuance Fee Rs.1000/- & Yearly AMC Rs.1000/-)
- ✓ NRE/NRO TRADING & DEMAT Account with Stock Broking House.

**MANDATORY LIST OF KYC DOCUMENTS REQUIRED (Self Attested 1 Copy): Please Tick**

- ☐ **Passport size Photograph**
- ☐ **PAN Card**
- ☐ **Valid Indian or Foreign Passport** (ID Page and Relevant Pages like Address Page, Visa Page etc.,) *(Self-attested & Original verified copy by External authority in case of NON-FACE TO FACE NEW TO BANK Customer)*
- ☐ **Valid VISA** *(Employment / Residence / Student / Dependent etc.) or Work / Residence Permit copy and For Foreign Passport Holder OCI/PIO card or PIO Declaration. And For Mariner's fresh or previous Contract Copy, CDC booklet copy which contains name, other details and latest discharge stamping (not applicable on fresh contract).*
- ☐ **Indian or Foreign Address Proof** *(Any One Valid Address Proof Either INDIAN or OVERSEAS is Mandatory) (Self-attested & Original verified copy by External authority in case of NON-FACE TO FACE NEW TO BANK Customer)*
- ☐ **Initial Payment (IP) Cheque** favoring "HDFC BANK Ltd A/c (Customer's Name)" from OWN NRE/NRO bank account of Min Rs. 15000/-.

**IMPORTANT:**

In case FACE TO FACE Account Opening by a **NEW TO BANK** customer visiting branch or meeting HDFC Bank staff directly then the KYC OVD should be attested by HDFC Bank staff by following regular process of "OSV & CSIMP"

**Or**

In case of **NON-FACE TO FACE** Account Opening by a **NEW TO BANK** customer then the **Passport ID Page and a Valid Address Proof** needs to be attested (TRUE COPY / OSV verification) by any one of the following:

1. Any authorized official of overseas branches of Scheduled Commercial Banks registered in India.
2. Any branch of overseas bank with whom HDFC Bank has relationship.
3. Notary Public abroad
4. Court Magistrate abroad
5. Judge abroad
6. Indian Embassy/Consulate General in the country where the NRI/PIO resides

**(For HDFC Bank Existing account holder in both cases only self-attestation is required in KYC documents)**

**Signature Markings: F - First Holder Sign, S - Second Holder Sign and T - Third Holder Sign.**

CUSTOMER PROFILE SHEET		
FILL IN CAPITAL LETTERS AND FILL DETAILS AS PER PROOFS ONLY	DATE:	PLACE:
CUSTOMER DETAILS:	FIRST HOLDER	SECOND HOLDER (IF ANY)
CUSTOMER NAME AS PER PASSPORT OR EXISTING AC		
EXISTING HDFC BANK AC CUSTOMER ID IF ANY		
Overseas or Indian Number can be used as Primary Mobile Number for Passwords, Fill the below 2 boxes vise versa as required.		
PRIMARY MOBILE NO FOR PASSWORDS (OTP): Start with country code (Starting + sign or Zero's Not required)		
SECONDARY MOBILE NO ONLY FOR RECORD		
EMAIL ID FOR PASSWORD		
DATE OF BIRTH		
PAN NUMBER		
PASSPORT NUMBER		
PASSPORT EXPIRY DATE		
NATIONALITY		
CITY OF BIRTH		
COUNTRY OF BIRTH		
FATHERS NAME		
MOTHERS NAME		
SPOUSE NAME IF MARRIED		
OVERSEAS COUNTRY OF RESIDENCY		
TAX ID NO AT THE OVERSEAS COUNTRY		
TAX ID TYPE OR TAX ID DOCUMENT NAME		
OVERSEAS ADDRESS:		
HOUSE NAME & NO OR ADDRESS DETAILS		
CITY		
STATE		
COUNTRY		
PIN CODE		
INDIAN ADDRESS:		
HOUSE NAME & NO OR ADDRESS DETAILS		
CITY		
STATE		
COUNTRY	INDIA	INDIA
PIN CODE		
COMMUNICATION ADDRESS:	INDIAN ADDRESS	OR OVERSEAS ADDRESS
NOMINEE DETAILS:		
NOMINEE NAME		
NOMINEE DATE OF BIRTH		
NOMINEE RELATIONSHIP		
STOCK BROKER DETAILS:		
STOCK BROKING COMPANY NAME		
CONTACT PERSON (RM/DEALER) NAME		
CONTACT PERSON (RM/DEALER) NUMBER		
FOR BANK USE ONLY:		
BRANCH NAME		
BRANCH CODE		
LG CODE		
LC CODE		
PIS OFFICER NAME		
IMPORTANT NOTES:		
Signature should be with Blue/Black Ink/Ball Pen.	Use Studio Photo - No Paper Photo.	
In NON-FACE TO FACE Account Opening by a NEW TO BANK customer then External attested also required -Please Refer Page 1.		
External Attested KYC documents also should be self attested.	Keep originally External Attested document.	
No Xerox or Color Xerox of External Attested document.	Do Wet Signature - No Digital Signature.	
Do you have Any Existing PIS/ PINS Account or DEMAT A/C or Shares with Any Other BANK or STOCK BROKER at Present. If YES, Please provide the details.		

Application Date	D	D	M	M	Y	Y	Y	Y
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Application Type - **New**      A/c Type - **Normal**

055

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
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Branch	Branch Code(Bank use only)	(All fields marked "*" are MANDATORY)
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**\*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		I N C A P I T A L L E T T E R S O N L Y		
Maiden Name		I N C A P I T A L L E T T E R S O N L Y		
2nd		I N C A P I T A L L E T T E R S O N L Y		
Maiden Name		I N C A P I T A L L E T T E R S O N L Y		

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

*Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Transgender	Date of Birth	D	M	M	Y	Y	Y		Applicant Type	Minor	<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									
Existing Cust Id	<input type="text"/>				<input type="checkbox"/> 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.							*Passport Expiry Date	DD-MM-YYYY								
%PAN No.	<input type="text"/>				Aadhaar No.	<input type="text"/>							*Passport No.	<input type="text"/>							
%If PAN not available, kindly attach Form 60	<input type="checkbox"/> Y	<input type="checkbox"/> N	Mother's Name				*Father's Name														
*Mother's Maiden Name																					
**Country / ies of Tax Residency (Outside India)	1-					*City of birth															
	2-					*Country of birth															
*Nationality	1-					**Tax Id No. (TIN) For tax resident of other country than India	1-														
	2-							*Tax Id No. (TIN) Type 1- 2-													

**^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^**

US	Indian Address	Overseas Address	Attached Address Proof of	Indian Address	Overseas Address
<p>(For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank)</p>					

**Choice of Correspondence** ☐ Indian Address ☐ Overseas Address (If not tie)  
(For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank)

Attached Address Proof of	Indian Address	Overseas Address
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Flat No &						*Name of Proof of Address	
Bldg. Name						<input type="checkbox"/> Passport	<input type="checkbox"/> Driving License
Landmark						<input type="checkbox"/> UID (Aadhar)	<input type="checkbox"/> Voter ID
						<input type="checkbox"/> NREGA Job Card	
City					State	<input type="checkbox"/> Others _____	
Country					PIN Code		
*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	<input type="checkbox"/> Please tick if Address for Tax purpose is other than correspondence address	
<div style="border: 1px solid red; padding: 5px; color: red; text-align: center;">             Please mention a prominent landmark to ensure that the deliverables reach you           </div>							

Please mention a prominent landmark to ensure that the deliverables reach you

Flat No &

Flat No &											
Bldg. Name											
Landmark											
City						PIN Code					
State						Country	I	N	D	I	A
*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	<input type="checkbox"/> I confirm that I do not have any Indian Address					

Please mention a prominent landmark to ensure that the deliverables reach you

\*E-mail ID

INCAPITALLETTERSONLY

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 codeArea code

\*Mobile No.

(OTP will be sent to this mobile number)

Please register me for A) Insta Alert ☐ SMS ☐ E-MAIL

Tel (R)

NUMBER

- E X T N

Tel (O)

NUMBER

- E X T N

(OTP will be sent to this mobile number)

Please register me for A) Insta Alert ☐ SMS ☐ E-MAIL ☐

Source of funds	Salary	Business income	Agriculture	Investment income	Others
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Source of funds	Salary	Business income	Agriculture	Investment income	Others						
Occupation	Salaried	Self-employed	Retired	Politician	Self-employed Professional	Housewife	Student	Unemployed	Others		
If salaried employed with	Private ltd	Partnership	Proprietorship	Public limited	Public sector	Government	Multinational	Others			
Self employed professional	Doctor	CA	Lawyer	Architect	IT consultant	Others					

<u>Self employed since</u> <div> <div> <div></div> <div>Years</div> </div> <div> <div></div> <div>Months</div> </div> </div>		<u>Nature of business</u> <div> <div> <input type="checkbox"/> Manufacturing             <input type="checkbox"/> Service provider           </div> <div> <input type="checkbox"/> Agriculture             <input type="checkbox"/> Stock broker             <input type="checkbox"/> Trader           </div> <div> <input type="checkbox"/> Real estate             <input type="checkbox"/> Others _____           </div> </div>		<u>Type of company/firm</u> <div> <div> <input type="checkbox"/> Sole proprietorship             <input type="checkbox"/> Partnership           </div> <div> <input type="checkbox"/> Public ltd co.             <input type="checkbox"/> Private ltd co.           </div> <div> <input type="checkbox"/> Others _____           </div> </div>		<u>Residence Type</u> <div> <div> <input type="checkbox"/> Owned             <input type="checkbox"/> Rented /Lease           </div> <div> <input type="checkbox"/> Ancestral / Family           </div> <div> <input type="checkbox"/> Company provided           </div> </div>	
<u>Date of incorporation</u> <div> <div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div> </div>							

Name of currency											Mention the foreign currency which you are earning
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Gross annual income (₹)

Exp Remittance in NR

Accounts(INR) Annually	NIL	< 0.5 L	0.5 - 5 L	5 - 10 L	10 - 25 L	25 - 50 L	50 - 100 L	100 - 250 L	250 - 500 L	>500 L
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## D) SECOND APPLICANT'S DETAILS / GUARDIAN (in case of minor account)

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\*PERSONAL DETAILS

(Addition of Related Person)		KYC Number of Related Person (if available)																																											
Related Person Type		<input type="checkbox"/> Guardian of Minor	<input type="checkbox"/> Nominee	<input type="checkbox"/> Assignee	<input type="checkbox"/> Authorized Representative	<input type="checkbox"/> Beneficial Owner	<input type="checkbox"/> Beneficiary	Passport details mandatory if second applicant is an NRI																																					
*Gender		<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Transgender	Date of Birth	D	D	M	M	Y	Y	Y	Y	Applicant Type	<input type="checkbox"/> Minor	<input type="checkbox"/> Guardian	*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"/> Returning NRI	<input type="checkbox"/> Resident (F/S)			*Spouse's Name																																				
Existing Cust Id												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.										*Passport Expiry Date		DD-MM-YYYY																					
%PAN No.												Aadhaar No.												*Passport No.																					
%If PAN not available, kindly attach Form 60		<input type="checkbox"/> Y <input type="checkbox"/> N																																											
Election / Voter's ID												Driving License												Driving License Expiry Date		DD-MM-YYYY		NREGA Card																	
Govt ID Card												Others(pls specify)												Mother's Name		I N C A P I T A L L E T T E R S																			
		*Mother's Maiden Name																				*Father's Name																							
^*Country / ies of Tax Residency (Outside India)		1-																				*City of birth																							
		2-																				*Country of birth																							
*Nationality		1-																				**Tax Id No. (TIN) For tax resident of other country than India		1-										*Tax Id No. (TIN) Type		1-									
		2-																						2-												2-									
*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^																									

\*OVERSEAS ADDRESS

Choice of Correspondence		<input type="checkbox"/> Indian Address	<input type="checkbox"/> Overseas Address	(If not ticked, correspondence will be sent to Overseas address)																															
Attached Address Proof of		<input type="checkbox"/> Indian Address										<input type="checkbox"/> Overseas Address																							
Flat No & Bldg. Name												*Name of Proof of Address		<input type="checkbox"/> Passport <input type="checkbox"/> Driving License																					
Landmark														<input type="checkbox"/> UID (Aadhar) <input type="checkbox"/> Voter ID																					
City												State												NREGA Job Card											
Country												PIN Code												Others											
*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										Please tick if Address for Tax purpose is other than correspondence address																							
Please mention a prominent landmark to ensure that the deliverables reach you																																			

\*INDIAN ADDRESS

Flat No & Bldg. Name												PIN Code											
Landmark												Country		I N D I A									
City												State											
*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											
Please mention a prominent landmark to ensure that the deliverables reach you																							

\*CONTACT DETAILS

*E-mail ID		I N C A P I T A L L E T T E R S O N L Y																			
Country code		Area code																			
*Mobile No.												(OTP will be sent to this mobile number)									
Tel (R)												Please register me for A) Insta Alert <input type="checkbox"/> SMS <input type="checkbox"/> E-MAIL									
Tel (O)												N U M B E R - E X T N									

\*OCCUPATIONAL AND INCOME DETAILS

Source of funds		<input type="checkbox"/> Salary	<input type="checkbox"/> Business income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Investment income	Others													
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	Others									
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	Others										
Self employed professional		<input type="checkbox"/> Doctor	<input type="checkbox"/> CA	<input type="checkbox"/> Lawyer	<input type="checkbox"/> Architect	<input type="checkbox"/> IT consultant	Others												
Self employed since		Years		Months		Nature of business		Type of company/firm		Residence Type									
Date of incorporation		D		D		M		M		Y		Y		Y		Y		<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service provider <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Owned <input type="checkbox"/> Rented /Lease	
																		<input type="checkbox"/> Agriculture <input type="checkbox"/> Stock broker <input type="checkbox"/> Trader <input type="checkbox"/> Public ltd co. <input type="checkbox"/> Private ltd co. <input type="checkbox"/> Ancestral / Family	
																		<input type="checkbox"/> Real estate <input type="checkbox"/> Others <input type="checkbox"/> Others <input type="checkbox"/> Company provided	
Name of currency		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		<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																	

## E) PEP DECLARATION

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. PEPs 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

## F) DEBIT CARD DETAILS

NRE ACCOUNT				NRO ACCOUNT		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 NRE		X	X	X	X	X	X		
1 <sup>st</sup> appl	<input type="checkbox"/>	<input type="checkbox"/> Regular <input type="checkbox"/> Platinum <input type="checkbox"/> Others		<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> appl NRE		X	X	X	X	X	X		
						1 <sup>st</sup> appl NRO		X	X	X	X	X	X		
2 <sup>nd</sup> appl	<input type="checkbox"/>	<input type="checkbox"/> Regular <input type="checkbox"/> Platinum <input type="checkbox"/> Others		<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> appl NRO		X	X	X	X	X	X		

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☐ No, I/We declare that I do not wish to make a nomination in my/our account.

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Place : \_\_\_\_\_ Date 

D	D	M	M	Y	Y	Y	Y
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Registration Date: 

D	D	M	M	Y	Y	Y	Y
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**\*\* 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.**

## NRE ACCOUNT

Initial Payment Amount	.
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Currency	₹	\$	£	€	¥	A\$	C\$	Other	AMB To Be
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## NBO ACCOUNT

Initial Payment Amount .

Currency	₹	\$	£	€	¥	A\$	C\$	Other _____	Avg. Monthly Balance To Be Maintained	.
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## DEPOSIT

NRE RD	Deposit Amount	Tenor	Months
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Maturity Amt. to be paid in	New A/c opened above	<input type="checkbox"/> NRE A/c	<input type="checkbox"/> Existing A/c
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## TERM DEPOSIT

Deposit Currency	Deposit Amount	.	Tenor	Months	Days
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Deposit Maturity Instruction	Renew Principal & Interest	Renew Principal & Pay Interest	Do Not Renew-1	Credit to Account
< First applicant's name as mentioned in account opening form >				

Interest /Maturity Amt. to be credited/paid in	1.NRE A/c	2.NRO A/c	Existing A/c

Initial Payment by HDEC Bank A/c Transfer	HDEC Bank A/c No.	
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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
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Currency	¥	\$	€	£	¥	A\$	C\$	Other	FCY Cash (only in person)	Amount
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## S

Link my/our deposit with ☐ 1.NRE A/c ☐ 2.NRO A/c ☐ 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.

[illegible]

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. 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.

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



## 1/5


 University of Twente  
 Enschede, The Netherlands  
 www.utwente.nl

7

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.

## Tatkal Acknowledgement - Branch Copy

Nomination taken

☐ Yes ☐ No

The PIN number for ATM/Debit card for carrying out transactions on the ATM will be dispatched to your mailing address by post.

If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at [nri@hdfcbank.com](mailto:nri@hdfcbank.com) or contact nearest branch.

We request you to maintain confidentiality of the PIN number and the bank will not be modified by adding the below text in continuation.

Welcome kit would be delivered to the mailing address only.

- All necessary documentation as mandated by the regulatory / bank authorities should be provided for opening the accounts.
- In event of no salary credits for any continuous six months, the salary account will be converted to saving regular account & Fees and charges of Saving Regular Account will be applicable.
- All accounts should maintain the stipulated monthly balance based on the product program and branch in which the account is opened.
- In case of the non-maintenance of the stipulated average monthly balance, charges are outlined in the service charges and fees brochure from time to time will be applicable.
- \*Savings account can be opened only by individuals for non-business purposes.
- In case of any query / suggestion / feedback / complaint 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.

Signature of Bank official

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

- 1) Chequebook with 10 Cheque Leaves 2) Netbanking Pin 3) Phone banking Pin  
4) International Debit Card 5) Debit Card Pin 6) T & C booklet

Account Holder

Contact Number

Date	Place
------	-------

Date \_\_\_\_\_ Place \_\_\_\_\_

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

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

F2

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

First Applicant

F3

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

Old Signature as per passport/ Existing Customer ID

S2

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

Second Applicant

S3

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

1 Document Name

2 Document Number

3 Issued By (Authority)

4 Issued At (Place)

5 Issued On

6 Valid Till

SECOND APPLICANT

D D M M Y Y Y Y

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.

U) DECLARATION OF SAUDI ARABIA RESIDENTS ON VISIT TO INDIA

FIRST APPLICANT

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) \_\_\_\_\_  
dd \_\_\_\_\_mm \_\_\_\_\_yyyy.

SECOND APPLICANT

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) \_\_\_\_\_  
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

 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. Incase 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. Incase of monthly deposit scheme, the interest will be calculated for the quarter and paid monthly at discounted value. \*Incuse 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. Incase 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. Incase 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. Incase the supervisor facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.

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
	<b>If customer does not agree to be Specified U.S. person/ reportable person status</b>
1 U.S. place of birth	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; 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/immoveable 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.

F4

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

S4

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.



Application Date	D	D	M	M	Y	Y	Y	Y
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Application Type - **New**      A/c Type - **Normal**

055

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)
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**\*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		I N C A P I T A L L E T T E R S	O N L Y	
Maiden Name		I N C A P I T A L L E T T E R S	O N L Y	
2nd		I N C A P I T A L L E T T E R S	O N L Y	
Maiden Name		I N C A P I T A L L E T T E R S	O N L Y	

**\*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)

<b>NRE/FCNR/RFC Account</b>	Single	Either or Survivor	Former or Survivor	Minor under Guardian	Jointly (ATM / Debit card not issued)	Yes	No
<b>NRO Account</b>	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>	<b>*Gender</b>	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Transgender	Date of Birth	D	M	M	M	Y	Y	Y	Applicant Type	Minor	<input type="checkbox"/> Y	<input type="checkbox"/> N	<b>*Marital Status</b>	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Other	
	<b>*Residential Status</b>	<input type="checkbox"/> NRI	<input type="checkbox"/> PIO/OCI	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Resident (Returning NRI)*	<b>*Spouse's Name</b>															
	Existing Cust Id					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.					Aadhaar No.					<b>*Passport No.</b>										
	%If PAN not available, kindly attach Form 60				<input type="checkbox"/> Y	<input type="checkbox"/> N	Mother's Name														
					<b>*Mother's Maiden Name</b>				<b>*Father's Name</b>												
<b>**Country / ies of Tax Residency (Outside India)</b> 1-													<b>*City of birth</b>								
2-													<b>*Country of birth</b>								
<b>*Nationality</b> 1-													<b>*Tax Id No. (TIN) For tax resident of other country than India</b> 1-								
2-													<b>Tax Id No. (TIN) Type</b> 1-								
													2-								

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

<sup>#</sup>In case Tax Identification Number is not available, kindly provide functional equivalent<sup>^</sup>

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	

*OVERSEAS ADDRESS	Flat No &				*Name of Proof of Address			
	Bldg. Name				<input type="checkbox"/> Passport	<input type="checkbox"/> Driving License		
	Landmark				<input type="checkbox"/> UID (Aadhar)	<input type="checkbox"/> Voter ID		
					<input type="checkbox"/> NREGA Job Card			
	City				State		<input type="checkbox"/> Others _____	
	Country			PIN Code				
*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 <input type="checkbox"/> Please tick if Address for Tax purpose is other than correspondence address								

*INDIAN ADDRESS	Flat No &				Please mention a prominent landmark to ensure that the deliverables reach you
	Bldg. Name				
	Landmark				
	City		PIN Code		
	State		Country	I N D I A	
*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	<input type="checkbox"/> I confirm that I do not have any Indian Address		

LS	*E-mail ID	IN CAPITAL LETTERS ONLY
----	------------	-------------------------

\*CONTACT DETAILS

Country code

Area code

\*Mobile No.

Tel (R)

Tel (O)

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.

(OTP will be sent to this mobile number)

Please register me for A) Insta Alert ☐ SMS ☐ E-MAIL

Source of funds	Salary	Business income	Agriculture	Investment income	Others
1					

Occupation ☐ Salaried ☐ Self-employed ☐ Retired ☐ Politician ☐ Self-employed Professional ☐ Housewife ☐ Student ☐ Unemployed ☐ Others \_\_\_\_\_  
 If salaried employed with ☐ Private ltd ☐ Partnership ☐ Proprietorship ☐ Public limited ☐ Public sector ☐ Government ☐ Multinational ☐ Others \_\_\_\_\_  
 Self employed professional ☐ Doctor ☐ CA ☐ Lawyer ☐ Architect ☐ IT consultant ☐ Others \_\_\_\_\_

<u>Self employed since</u> <div> <div> <div></div> <div>Years</div> <div></div> </div> <div> <div></div> <div>Months</div> <div></div> </div> </div> <div> <u>Date of incorporation</u>  <div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div> </div>		<u>Nature of business</u> <div> <div> <input type="checkbox"/> Manufacturing             <input type="checkbox"/> Service provider           </div> <div> <input type="checkbox"/> Agriculture             <input type="checkbox"/> Stock broker             <input type="checkbox"/> Trader           </div> <div> <input type="checkbox"/> Real estate             <input type="checkbox"/> Others _____           </div> </div>		<u>Type of company/firm</u> <div> <div> <input type="checkbox"/> Sole proprietorship             <input type="checkbox"/> Partnership           </div> <div> <input type="checkbox"/> Public ltd co.             <input type="checkbox"/> Private ltd co.           </div> <div> <input type="checkbox"/> Others _____           </div> </div>		<u>Residence Type</u> <div> <div> <input type="checkbox"/> Owned             <input type="checkbox"/> Rented /Lease           </div> <div> <input type="checkbox"/> Ancestral / Family           </div> <div> <input type="checkbox"/> Company provided           </div> </div>	
---	--	---	--	---	--	--	--

Name of currency

Mention the foreign currency which you are earning

Gross annual income (₹)	< 50K	50K - 1 L	1 - 3 L	3 - 5 L	5 - 7.5 L	7.5 - 10 L	10 - 15 L	15 - 25 L	25 - 50 L	50 L - 1 CR	>1 CR
Exp Remittance in NR											
Accounts(INR) Annually	NIL	< 0.5 L	0.5 - 5 L	5 - 10 L	10 - 25 L	25 - 50 L	50 - 100 L	100 - 250 L	250 - 500 L	>500 L	

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**Passport details mandatory if second applicant is an NRI**

Please mention a prominent landmark to ensure that the deliverables reach you

Please mention a prominent landmark to ensure that the deliverables reach you

(OTP will be sent to this mobile number)

**Mention the foreign currency which you are earning**

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

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☐ No, I/We declare that I do not wish to make a nomination in my/our account.

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																													Please mention a prominent landmark to ensure that the deliverables reach you		
*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																							

<div> <div>Leave out if nominee is not a minor</div> </div>	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 <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Witness 2 Name : _____	*Witness 2 Signature : _____
Address : _____	Place : _____ Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

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

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

\*\* 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.

**NRE ACCOUNT**

Select any one <input type="checkbox"/> NRE Savings <input type="checkbox"/> NRE Current <span style="color: red;">* Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. &lt; First applicant's name as mentioned in account opening form &gt;"</span>																	
Payment mode <input type="checkbox"/> Cheque * <input type="checkbox"/> FCY Cash (only in person) <input type="checkbox"/> DD		Initial Payment Amount <input type="text"/> . <input type="text"/>															
Cheque / DD No. <input type="text"/>		Dated <table border="1"> <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	Bank/Branch Name <input type="text"/>					
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"/> AS <input type="checkbox"/> CS <input type="checkbox"/> Other <input type="text"/>		AMB To Be Maintained <input type="text"/> . <input type="text"/>															

**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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Bank/Branch Name		
Currency	<input type="checkbox"/> ₹	<input type="checkbox"/> \$	<input type="checkbox"/> £	<input type="checkbox"/> €	<input type="checkbox"/> ¥	<input type="checkbox"/> AS	<input type="checkbox"/> CS	<input type="checkbox"/> Other			Avg. Monthly Balance To Be Maintained				

## DEPOSIT

Debit A/c for installment	New A/c opened above	<input type="checkbox"/> NRE A/c	<input type="checkbox"/> Existing A/c	
Maturity Amt. to be paid in	New A/c opened above	<input type="checkbox"/> NRE A/c	<input type="checkbox"/> Existing A/c	

## TERM DEPOSIT

<b>Select any one</b> <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 <input type="text"/>		Deposit Amount <input type="text"/>		Tenor <input type="text"/>		Months <input type="text"/>		Days <input type="text"/>		<div style="border: 1px solid black; padding: 5px;">           *NRE / FCNR Deposit will be for a minimum term of 1 year ** Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c." &lt; First applicant's name as mentioned in account opening form &gt;         </div>							
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 <span style="color: red;">*For Payout details, please attach a separate instruction</span>																	
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 <input type="text"/>																	
Initial Payment by HDFC Bank A/c Transfer <input type="checkbox"/> HDFC Bank A/c No. <input type="text"/>																	
Initial Payment by Cheque/DD/Wire Transfer <input type="checkbox"/> Cheque / DD <input type="checkbox"/> Wire Transfer <b>Cheque/DD/Wire Transfer No.</b> <input type="text"/> <b>Dated</b> <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"/>																	
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 _____ <b>FCY Cash (only in person for placing FCNR)</b> <b>Amount</b> <input type="text"/>																	
Bank/Branch Name <input type="text"/>						FD Type <input type="checkbox"/> Withdrawable <input type="checkbox"/> Non Withdrawable											

**Select any one** ☐ Super Saver (For NRE/NRO/FCNR Deposit. OD Limit is set in NRO A/c)  
(Separate Overdraft application to be submitted) ☐ Sweep-In (For NRE A/c against NRE Deposit & NRO A/c against NRE/NRO Deposit)

Link my/our deposit with ☐ 1.NRE A/c ☐ 2.NRO A/c ☐ 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.**

	FDR	Spread	Swap Cost (FCNR)	Total	TT Buying Rate (FCNR)	OD Limit
Super Saver Facility	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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. 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 terms and conditions as per your overdraft application. Premature RePayment and SuperSaver will be allowed as per Operating Instructions - I/We authorize Bank, to request "all point 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. Incase 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.

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

CPU Stamp with date

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

F6

First Applicant

New Signature Desired for account opening

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

F7

Old Signature as per passport/ Existing Customer ID

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

S6

Second Applicant

New Signature Desired for account opening

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

S7

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.

1 Document Name

2 Document Number

3 Issued By (Authority)

4 Issued At (Place)

5 Issued On

6 Valid Till

D

D

M

M

Y

Y

Y

Y

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.

U) DECLARATION OF SAUDI ARABIA RESIDENTS ON VISIT TO INDIA

FIRST APPLICANT

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)  dd  mm  yyyy.

SECOND APPLICANT

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)  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         and I am his/her natural and lawful guardian/guardian appointed by court order dated         (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. Incase 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. Incase of monthly deposit scheme, the interest will be calculated for the quarter and paid monthly at discounted value. \*Incuse 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. Incase 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. Incase 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. Incase the supervisor facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.



## W) MARINERS DECLARATION (Only for First Applicant)

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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
	<b>If customer does not agree to be Specified U.S. person/ reportable person status</b>
1 U.S. place of birth	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; 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/mailling 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/immoveable 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.

F8

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

S8

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.



**APPLICATION FOR PORTFOLIO INVESTMENT SCHEME (NRE)**

Date:

The Manager

NRI and PIS Services

HDFC Bank

\_\_\_\_\_ Branch.

Stock Broker's name: \_\_\_\_\_

Customer's PAN: \_\_\_\_\_

Attached

☐ Debit Authorization  
Sweep in

Dear Sir,

**Ref: Application for permission to deal in shares in secondary market under the Portfolio Investment Scheme (PIS)**

We hereby appoint HDFC Bank as a Designated Bank for PIS. We hereby advise that we have read and understood the terms and conditions as specified under the portfolio Investment Scheme and hereby declare that we agree to comply with all statutory formalities under the PIS scheme from time to time. We confirm that as on date, we do not hold PIS PERMISSION (Repatriable as well as non repatriable) with any other bank.

We hereby agree:

- ☐ The facility is available only to customers maintaining their PIS account with designated branches of HDFC Bank.
- ☐ I/We agree that if the PIS account/PIS Permission is transferred from any other bank to HDFC Bank, then I/We shall furnish a "No Objection Certificate" from my/our present banker along with a holding statement (having details of scrip name, date of purchase, cost of purchase, quantity) as specified by HDFC Bank along with a latest copy of the Demat Statement of securities.
- ☐ To deal with only one designated branch at any given point of time for PIS. All transactions under PIS will be routed through designated branch only.
- ☐ That both the NRE and NRO PIS accounts and PIS PERMISSION will be held with only one bank at any given point in time.
- ☐ The NRE/ NRO PIS account will not be used to route any other transactions besides transactions related to the purchase and sale of shares. All routine transactions, Demat charges, dividend warrants etc will be routed through the regular NRE/NRO savings account (NON-PIS savings account) held with the bank.
- ☐ To submit the complete details of all shares held by me which was purchased from the Primary market as a non resident or from the primary / secondary market prior to becoming a non resident in the formats as specified by the bank.
- ☐ To do only delivery based transactions and not indulge in speculative transactions. To purchase and sell shares of an Indian company, through registered broker on a recognized stock exchange.
- ☐ To place purchase orders only if the Bank can earmark sufficient balance covering the purchase consideration of securities and other applicable charges in client's Bank account.
- ☐ To report to the Bank all transactions done directly through stockbrokers within 48 hours after trade, by submitting original broker contract notes to PIS designated branch only where PIS account is maintained. Details like, PIS Permission number, PIS account, purchase payments (cheque no, date of cheque, gross amount of purchase) will be mentioned on purchase contract note. To mention PIS PERMISSION number on sale contract note.
- ☐ To report all purchase or sale of shares in the secondary market through the PIS account.
- ☐ To send details to the Bank of all payments made to the stock broker on account of purchase of securities along with the details of the securities purchased in the format prescribed or may be prescribed by the Bank from time to time.
- ☐ Payments for shares/ receipts from the broker on account of sale of shares will be made against the amounts specified on the bills and no adjustment of purchases against sale transactions will be done even if various sale and purchase transactions are doing during the same period.
- ☐ To deposit all payment instruments (cheque/DD etc) received from a stockbroker on account of sale of securities for crediting in appropriate account along with complete details and the bills at PIS designated branch where PIS account is maintained.
- ☐ The purchase of equity shares/convertible debentures in each company with repatriation and non repatriation benefits shall not exceed 5 % (or as prescribed by Reserve Bank of India from time to time) of the paid up capital of the company, subject to an overall ceiling of 10 % (or as prescribed by Reserve Bank of India from time to time) All consequences of failure in such compliance, including any losses arising out of reversal of transactions shall be to our account.
- ☐ The bank will recover its fees /charges applicable for PIS by the debit to the NRE/NRO savings (non-PIS) account held.
- ☐ The bank will deduct capital gains tax as applicable on each transaction and the sale proceeds net of tax will be credited to the designated account within 48 working hours after receipt of clear funds from broking firm.
- ☐ To submit the CA certificate and undertaking as per the formats specified under PIS along with net sale proceeds of shares in case I/We are arranging to PIS capital gains separately through our chartered accountant.
- ☐ To allow the Bank to calculate the Capital Gains Tax on transactions done through HDFC securities.
- ☐ The Bank will be able to set off losses against capital gains on equity shares only. The benefit of set off of losses is available per contract note basis (i-e: losses made in one contract note can be set off against the gains made on that contract note

only. The bank will report purchase and sale contract notes on FIFO basis and compute capital gain tax accordingly, even if trades have been executed through multiple brokers.

- In case I sell shares some of which belong to PIS and others to Non PIS account, all the sale proceeds after the deduction of TDS will be credited to the PIS account.
- Tax deducted at source by the bank will not be on exchange rate adjustment.
- The sale made will be adjusted on First In First Out basis (FIFO) at the PIS permission level (for eg: if a customer has multiple Demat accounts-- FIFO will be applied across them while calculating capital gains) for the purpose of calculating capital gains.
- The bank will not undertake any follow up for deliveries of any shares purchased by us.
- The bank will not undertake monitoring and follow up of corporate actions associated with any holdings of the account holder.
- To ensure before placing / conveying Sale orders that I/We actually hold free shares (shares pending Demat or locked /pledge are not free shares).
- Not to make any contract for sale either directly through a stockbroker or through the Bank in respect of any securities, which the client has not taken delivery of.
- Shares purchased in the primary market, shares under corporate action, and during resident tenor are not to be considered under the PIS scheme. Therefore any sales proceeds pertaining to NON PIS Scheme will be credited directly into your NON -PIS account. However, in case the sale contract consist of PIS as well non PIS shares, then the sale proceeds will be credited to PIS account only.
- In case of a delay or default in providing details pertaining to shares within the prescribed time, I/we shall be solely responsible for the following consequences:
  - Any impact on FIFO method of capital gains computation for such transactions and/or subsequent transactions
  - Any delay in credit to my PIS/Savings Bank account.
  - In case I/We are unable to provide documentary evidence that the shares were bought from the NRE accounts to the satisfaction of the Bank, the sales proceeds will be credited to my Non Repatriable Account ( NRO) or shall be kept on hold by the Bank till the required details are submitted by me.
  - I/We shall not purchase Banned/Cautioned scrips that are prohibited by RBI. In case of default, I/We shall arrange to sell the same immediately and losses and applicable charges, if any, on account of such transaction will be borne by me/us and I/we shall be responsible for legal consequences, if any. Further, the First in First out (FIFO) method of Capital Gain computation shall be affected and accordingly Tax shall be deducted at source.
  - I/We agree to adhere to the RBI guidelines and restrictions on purchase of shares (Banned / Caution) and shall refer RBI website before dealing on recognized stock exchange (check site <http://www.rbi.org.in>).
  - I/We shall intimate the bank about any change in the status of security holdings on account of Corporate Actions or otherwise (IPO/FPO, Rights, Buy Back, ESOP, Inheritance, Gift, off-market transactions etc.,) to facilitate proper reporting under NRE/NRO PIS to RBI and Capital Gain computations as per the Income Tax Act, 1961.
  - As an NRI /PIO, under PIS facility I/we will not *invest in any company which is engaged or proposes to engage in the following activities* (i) Business of chit fund, or (ii) Nidhi company, or (iii) Agricultural or plantation activities, or (iv) Real estate business\* or construction of farm houses, or (v) Trading in Transferable Development Rights(TDRs).[\*Real estate business" does not include construction of housing/ commercial premises, educational institutions, recreational facilities, city and regional level infrastructure, townships].
- In case I wish to avail of DTAA benefit; I will submit the required documents in the beginning of every financial year.
- Any changes such as a change in the residential status/name/address/email ID/telephone numbers/Contact person etc, in any of my Accounts shall be intimated to the Bank Immediately.

The Bank shall comply with instructions and procedures as laid down by Regulatory Authorities for PIS from time to time.

I /We shall indemnify and hold harmless the Bank against any direct losses costs or claims which Bank might incur/suffer as a result under PIS.

I/We specifically agree to hold the Bank harmless from any and all claims and agree that the Bank shall not be liable for any loss, actual or perceived, caused directly or indirectly by equipment failure, communication line failure, system failure, Internet failure, securities failure on the Internet, unauthorized access or any other problem technological or otherwise, that might prevent the client from executing or the Bank from executing an order or other conditions beyond Bank's control.

**Yours Sincerely,**

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S9

T9

Signature of the 1<sup>st</sup> Applicant

Signature of the 2<sup>nd</sup> Applicant

Signature of the 3<sup>rd</sup> Applicant

**FEE SCHEDULE FOR PORTFOLIO INVESTMENT SCHEME – NRI CUSTOMERS**

<b>Sr No</b>	<b>Fee Head</b>	<b>Fees *</b>
1	PIS approval issuance fee (onetime fee)	Rs.1000.00
2	Annual account maintenance fee	Rs.1000.00
3	PIS Reporting Charges	
	Purchase	Rs.100 per contract
	Sale	Rs.100 per contract
	Purchase / Sale on same contract	Rs.200 per contract
4	Processing of sale proceeds purchased through Secondary market under PIS - Transaction Fees	
	- Transaction value upto Rs 50000.00	Rs.100.00
	- Transaction value between Rs 50000.00 to Rs 300000.00	Rs.250.00
	- Transaction value above Rs 300000.00	Rs.500.00
5	Processing of sale proceeds purchased through Primary market as a resident / non-resident / inherited (by a customer registered for PIS)	
	- Transaction value upto Rs 50000.00	Rs.200.00
	- Transaction value between Rs 50000.00 to Rs 300000.00	Rs.400.00
	- Transaction value above Rs 300000.00	Rs.600.00
6	Processing of sale proceeds purchased through Primary market (customer not registered for PIS).	Rs.500.00

**\* Plus Service tax and education cess as applicable.**

- ☐ Charges/ service standards are subject to revision at the Bank's sole discretion and as informed by circulars sent by ordinary post
- ☐ Account Maintenance fees are non-refundable and levied on a financial year basis.
- ☐ Fees for issuing approvals and annual account maintenance fee will be debited annually, while the fees for processing the sale proceeds will be debited each time the transaction is processed.
- ☐ All fees will be debited to the designated savings account.
- ☐ The above charges are independent of the Demat account charges and the brokers fees I / We have accepted the above schedule of charges.

F10

S10

T10

\_\_\_\_\_  
Signature of the 1<sup>st</sup> Applicant\_\_\_\_\_  
Signature of the 2<sup>nd</sup> Applicant\_\_\_\_\_  
Signature of the 3<sup>rd</sup> Applicant

**(To be signed by all holders and submitted along with the PIS application form)**

## RPI

**(To be submitted to designated branch of an authorised dealer)**

Application from Non-Resident individuals of Indian Nationality or origin (NRIs) for purchase of eligible securities @ through stock exchange/s in India with repatriation benefits

<b>1</b>	<b>Particulars of the Applicant:</b>	<b>1st Holder</b>	<b>2nd Holder</b>	<b>3rd Holder</b>
<b>I</b>	Full Name:			
<b>II</b>	Overseas Address:			
<b>III</b>	Nationality			
<b>IV</b>	<b>Details of Current Passport:</b>			
	a. Passport No.			
	b. Place and Date of Issue			
	c. Issued by			
	d. Country of residence			
	e. Country of birth			
<b>V</b>	If the applicant is not a citizen of India, the basis on which he/she claims to be a person of Indian Origin (Please see footnote)			
<b>VI</b>	Whether resident outside India permanently; if not, since when residing abroad.			
<b>VII</b>	Occupation (employment, business, vocation, etc)			
<b>VIII</b>	Relationship with other joint holders			
<b>2</b>	<b>Details of bank account with HDFC Bank Ltd</b>			
<b>I</b>	NRE non PIS SB account Number			
<b>II</b>	NRE PIS SB account Number with PIS designated branch			
<b>3</b>	Whether the NRI applicant already holds any eligible securities acquired through Primary market with benefit of repatriation. If so, please attach a complete list of such shares/ convertible debentures indicating the name and address of the company, total number and face value of the shares/ convertible debentures held along with reference number and date of RBI approval. (Format of Annexure 1 attached)			

I/We solemnly declare that the particulars given above are true and correct to the best of my/our knowledge and belief and that I/we am/are citizen(s) of India/person of Indian origin.

I/We hereby undertake that I/we have no dealing/will not deal with any other designated branch/bank under PIS.

I/We agree and undertake to ensure that my/our total holding of equity/preference shares/convertible debentures in any one Indian company that may be allowed to be purchased through stock exchange/s (including the equity/preference shares/convertible debentures already held, if any, in that company) with repatriation benefits/non repatriate shall, at no time, exceed five per cent of the paid-up capital/paid-up value of each series of convertible debentures of that company.

Place: \_\_\_\_\_

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

F11

S11

T11

\_\_\_\_\_  
Signature of the 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of the 2<sup>nd</sup> Applicant

\_\_\_\_\_  
Signature of the 3<sup>rd</sup> Applicant

@ The eligible securities will include shares/debentures/bonds of Indian companies, Govt. securities (other than bearer securities)/treasury bills/units of public sector/private sector mutual fund scheme including units of UTI.

Note: For the purpose of the facility of investment in shares and securities, a person (not being a citizen of Pakistan or Bangladesh) shall be deemed to be of Indian Origin, if (a) he, at any time, held Indian Passport or (b) he or either of his parents or any of his grandparents was an Indian and a permanent resident in undivided India at any time. A spouse (not being citizen of Pakistan or Bangladesh) of a citizen of India or of a person of Indian origin will so be deemed to be Indian Origin even though she may be of non-Indian origin.

#### ANNEXURE I

#### FOR SHARES PURCHASED THROUGH PRIMARY MARKET AS AN NRI ON REPATRIABLE BASIS (NRE SHARES)

Company Name	No of shares	Date of purchase (Date/Month/Year)	Face Value/ Acquisition price	RBI Approval number

F12

S12

T12

\_\_\_\_\_  
Signature of the 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of the 2<sup>nd</sup> Applicant

\_\_\_\_\_  
Signature of the 3<sup>rd</sup> Applicant

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

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

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

\*\*\* Please attach a Demat latest holding copy if any shares to be reported in the above annexure along with the repatriation proof.

Date: -

The Manager,

HDFC Bank Ltd.,

NRI Services – PIS Section,

\_\_\_\_\_Branch

Attached

☐ Debit Authorization

☐ Sweep in

Dear Sir / Madam,

**Re.: Extension of NRE PIS Permission.**

I have already taken NRE PIS permission on repatriable basis.

My existing NRE PIS Permission details are as follows: -

**Customers Name** \_\_\_\_\_

**Permission number** \_\_\_\_\_

**NRE saving account no.** \_\_\_\_\_

**NRE PIS account no.** \_\_\_\_\_

**and Stock Broker's name** \_\_\_\_\_

I wish to trade on an **Online / Offline** basis through **HDFC Securities / Broker** on repatriable basis.

I request you to issue extension letter from **Online / Offline** to **Online / Offline** on repatriable basis.

Kindly provide the same at the earliest.

Thanking you,

Yours Sincerely,

F13

S13

T13

\_\_\_\_\_  
**Signature of the 1<sup>st</sup> Applicant**

\_\_\_\_\_  
**Signature of the 2<sup>nd</sup> Applicant**

\_\_\_\_\_  
**Signature of the 3<sup>rd</sup> Applicant**

**Name:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Name:** \_\_\_\_\_



**APPLICATION FOR ACQUISITION OF SECURITIES OR UNITS BY NRI ON NON-REPATRIATION BASIS UNDER SCHEDULE "4" OF FEMA**

Date:	Broker's name: _____	Attached
The Manager		
NRI Services	Customer's PAN: _____	<input type="checkbox"/> Debit Authorization
HDFC Bank		
_____ Branch.	NROA/CNO: _____	Sweep in

Dear Sir,

**Ref: Application for acquisition of securities or units on non-repatriation basis under schedule "4" of FEMA (Transfer or Issue of Security by a person Resident outside India)**

As per the **Foreign Exchange Management Act (Transfer or Issue of Security by a person Resident outside India) (Amendments) regulations, 2016**, I/we would like to purchase and sale securities on non repatriation basis.

I/We hereby agree:

- To open the special NRO account with designated branch to acquire securities or units in secondary market on non repatriation basis. The transactions related to this special NRO account will be routed only through designated branches.
- To submit the complete details of all shares held by me which were purchased during resident tenure or were acquired from primary / secondary market as a non resident on non repatriation basis, in the formats as specified by the Bank.
- To do only delivery based transactions and not indulge in speculative transactions. To purchase and sell shares of an Indian company, through registered broker on a recognized stock exchange or outside it.
- To make payment as per purchase value from the NRO special savings account.
- To share the details with the Bank of all transactions done directly through stockbrokers within 48 hours after trade, by submitting original broker contract notes to designated branch only where the Special NRO account is maintained. Details like, Unique reference number allotted by the bank, Special NRO account number to be mentioned on purchase/sale contract note.
- To update all purchase or sale of shares transactions in the secondary market or outside it, by submitting respective contract notes or any documentary evidence showing the transaction at the designated branch.
- Payments for shares/receipts from the broker on account of sale of shares will be made against the amounts specified on the bills and no adjustment of purchases against sale transactions will be done even if various sale and purchase transactions have been done during the same period.
- I/We confirm that all investment made by me/us in securities through any mode/other bank will be confirmed and updated to Bank for computing capital gain tax on sale of such securities. The computation of tax will be done without indexation benefit.
- To deposit all payment instruments (Cheque/DD etc.) received from a stockbroker on account of sale of securities, for crediting in special NRO account along with complete details and the bills for trades executed on non-repatriation basis at designated branch where the special NRO account is maintained
- I/We confirm that any sale proceeds that are credited to NRO account will be net of applicable taxes only. In case any sale proceeds credited directly to this account, I/We will be paying applicable taxes separately at my end. I/We shall indemnify and hold harmless the Bank against direct losses, costs or claims which Bank might incur/suffer as a result under this facility.
- Sales proceeds (net of applicable taxes) of securities or units acquired under this schedule shall be credited only to NRO account irrespective of the type of account from which considerations for acquisition were paid.
- The bank will recover its fees /charges applicable for this facility by debiting the special NRO savings/NRO SB account.
- The bank will deduct capital gains tax as applicable on each transaction and the sale proceeds net of tax will be

credited to the designated account within 48 working hours, after receipt of clear funds from broking firm provided all details in order.

- To submit the CA certificate and undertaking as per the formats specified by Income Tax authority from time to time along with net sale proceeds of shares in case I/We are arranging to compute capital gains separately through our chartered accountant.
- The Bank will be able to set off losses against capital gains for financial year on equity shares only. The bank will update purchase and sale contract notes details on FIFO basis and compute capital gain tax (without indexation method) accordingly, even if trades have been executed through multiple brokers.
- Tax deducted at source by the bank will not be on exchange rate adjustment.
- Computation of capital gain tax will be done without indexation method.
- The bank will not undertake any follow up for deliveries of any shares purchased under this schedule.
- The bank will not undertake monitoring and follow up of corporate actions associated with any holdings of the accountholder.
- To ensure that before placing / conveying sale orders I/We actually hold free shares (shares pending for demat or locked /pledge are not free shares).
- In case of a delay or default in providing details pertaining to shares within the prescribed time, I/we shall be solely responsible for the following consequences:
  - Any impact on FIFO method of capital gains computation for such transactions and/or subsequent transactions
  - Any delay in credit to my NRO Savings/Special NRO Bank account.
- I/We shall intimate the Bank about any change in the status of security holdings on account of Corporate Actions or otherwise (IPO/FPO, Rights, Buy Back, ESOP, Inheritance, Gift, off-market transactions etc.,) to facilitate proper updation under the reference number and Capital Gain computations as per the Income Tax Act, 1961.
- As an NRI /PIO, I/We will not make any *investment under this schedule, in equity shares, convertible preference shares, convertible debentures, warrants or units of a Nidhi company or a company engaged in agricultural/plantation activities or real estate business or construction of farm houses or dealing in Transfer of Development Rights as amended from time to time or any restricted sector, as declared by Govt of India/RBI from time to time.*
- I/We will follow guidelines/directives given by various government agencies on time to time.
  - In case I/We wish to avail of DTAA benefit, I/We will submit the required documents in the beginning of every financial year.
  - Any changes such as a change in the residential status/name/address/email ID/telephone numbers/Contact person etc, in any of my Accounts shall be intimated to the Bank Immediately.
- The Bank shall comply with instructions and procedures as laid down by Regulatory Authorities from time to time.
- I /We shall indemnify and hold harmless the Bank against any direct losses costs or claims which Bank might incur/suffer as a result of this facility.
- I/We specifically agree to hold the Bank harmless from any/all claims and agree that the Bank shall not be liable for any loss, actual or perceived, caused directly or indirectly by equipment failure, communication line failure, system failure, Internet failure, securities failure on the Internet, unauthorized access or any other problem technological or otherwise, that might prevent the client from executing or the Bank from executing an order or other conditions beyond Bank's control.

**Yours Sincerely,**

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**Signature of the 1<sup>st</sup> Applicant**

**Signature of the 2<sup>nd</sup> Applicant**

**Signature of the 3<sup>rd</sup> Applicant**

**Name:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**FEE SCHEDULE FOR INVESTMENT IN SHARES ON NON-REPATRIATION BASIS**

Sr No	Fee Head	Fees*
1	NRO Securities Ledger creation charges (one time fee)	Rs.1000.00
2	Annual Ledger maintenance fee	Rs.1000.00
3	Updation of Ledger	
	Purchase transaction per trade date	Rs.100.00
	Sale transaction per trade date	Rs.100.00
	Purchase / Sale on same contract	Rs.200.00
4	Processing of sale proceeds purchased through secondarymarket- Transaction Fees	
	- Transaction value upto Rs 50000.00	Rs.100.00
	- Transaction value between Rs 50000.00 to Rs 300000.00	Rs.250.00
	- Transaction value above Rs 300000.00	Rs.500.00
5	Processing of sale proceeds purchased through Primarymarket- Transaction Fees	
	- Transaction value upto Rs 50000.00	Rs.200.00
	- Transaction value between Rs 50000.00 to Rs 300000.00	Rs.400.00
	- Transaction value above Rs 300000.00	Rs.600.00

**\* Plus service tax /GST as applicable**

- ☐ Charges/service standards are subject to revision at the Bank's sole discretion and as informed by circulars sent by ordinary post
- ☐ Account Maintenance fees are non-refundable and levied on a financial year basis.
- ☐ Fees for issuing NRO security ledger creation and annual account maintenance fee will be debited annually, while the fees for processing the sale proceeds will be debited each time the transaction is processed.
- ☐ All fees will be debited from either from the NRO savings or Special NRO Savings account.
- ☐ The above charges are independent of the demat account charges and the brokers fees.

I / We have accepted the above schedule of charges.

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\_\_\_\_\_  
Signature of the 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of the 2<sup>nd</sup> Applicant

\_\_\_\_\_  
Signature of the 3<sup>rd</sup> Applicant

(To be signed by all holders and submitted along with the application form)

**ANNEXURE II**

**FOR SHARES PURCHASED THROUGH PRIMARY MARKET/SECONDARY MARKET AS AN NRI ON NON-REPATRIABLE BASIS (NRO SHARES) OR THROUGH PRIMARY MARKET/SECONDARY MARKET DURING RESIDENT STATUS /RECEIVED IN INHERITANCE/ UNDER PRIVATE ARRANGEMENT.**

Company Name	No of shares	Date of purchase (Date/Month/Year)	Face Value/ Acquisition price	Details if any

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\_\_\_\_\_  
Signature of the 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of the 2<sup>nd</sup> Applicant

\_\_\_\_\_  
Signature of the 3<sup>rd</sup> Applicant

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

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

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

Date: -

The Manager,

HDFC Bank Ltd.,

NRI Services – PIS Section,

\_\_\_\_\_ Branch

Attached

☐ Debit Authorization

☐ Sweep in

Dear Sir / Madam,

**Re.: Opening an additional NRO Savings securities account**

I have already opened the NRO savings securities account to deal in secondary market on non -repatriation basis

My account details are as follows: -

**Customers Name** \_\_\_\_\_

**Unique reference number** \_\_\_\_\_

**NRO saving account no.** \_\_\_\_\_

**NRO savings securities No.** \_\_\_\_\_

**and Stock Broker's name** \_\_\_\_\_

I wish to open an additional NRO special savings account to deal with secondary market under different scheme with either same broker or different broker

Please allow to open an additional account having same unique reference number as above

Kindly provide the same at the earliest.

Thanking you,

Yours Sincerely,

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\_\_\_\_\_  
**Signature of the 1<sup>st</sup> Applicant**

\_\_\_\_\_  
**Signature of the 2<sup>nd</sup> Applicant**

\_\_\_\_\_  
**Signature of the 3<sup>rd</sup> Applicant**

**Name:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Annexure-I**

Date:

To,  
HDFC Bank Limited

\_\_\_\_\_ Branch

Dear Sir,

**Subject: Authority to debit NRE/NRO PIS account for payments against contract note(s) for purchase of securities.**

Ref # NRE /NRO savings bank account (NON PIS) no. \_\_\_\_\_

NRE /NRO (PIS) savings bank account no. \_\_\_\_\_

NRE /NRO PIS permission no. \_\_\_\_\_

I / We hereby authorize you to honour all claims/demand for payment in the form of contract notes for purchase of securities received from my/our share broker M/s \_\_\_\_\_ having SEBI registration no. \_\_\_\_\_ and its **registered office/place of business at** \_\_\_\_\_, who have been authorized by me / us to execute sale and purchase transactions of securities on my/our behalf .

I/We hereby authorize you from time to time to debit my/our NRE/NRO PIS account no. \_\_\_\_\_ for the amounts of purchase contract (s) received from the aforesaid stock broker and transfer the funds to the above mentioned broker's account for the purchase value as and when such purchase contract (s) are presented by the above broker to the bank.

I / We hereby authorize you to disclose the outstanding balance in my/our above account to my/our above mentioned broker whenever required by them/it. I /we will submit separate application for providing rights to broker for viewing balances in my/our PIS account.

I/We hereby authorize you to debit my/our SB NRE/SB NRO account no. \_\_\_\_\_ and transfer the funds to my/our above NRE PIS / NRO PIS account as and when funds are required on account of purchase of securities through the secondary market and for recovery of your charges on account of my PIS account and towards NON PIS transactions. Due to this transfer if any cheque(s) is returned unpaid from my/our NRE/NRO SB account ,due to insufficient balance / any other reason whatsoever I/we will not hold HDFC Bank responsible or liable for any consequences arising there from.

I/We hereby authorize you to debit my/our NON PIS NRE/NRO SB account no. \_\_\_\_\_ on receipt of instructions from above broker for payment of demat charges or any other charges related to my/our demat account (s) held with the aforesaid stock broker above mentioned broker and credit Broker's account held with you.

In case of closure of my/our PIS account, I/We will intimate broker and will not execute any transactions contemplated herein . In such instance , Bank will not be held responsible for making payment against purchase contract note(s).

I/ We hereby state that I/we and my/our executors/successors agree to keep HDFC Bank harmless and safe from any claims of any nature including damages for allowing transaction(s) as mentiioned above based on this letter of authority.

I/ We further confirm that I/ We shall not raise any objection or demands or claims against HDFC Bank for acting on such instructions and in debiting and crediting my/our account .

I /We confirm that I /We shall ratify all credits & debits which HDFC Bank may carry out based on the instructions contained in this letter of authority and it shall be deemed as if the said instructions have been carried out by me/us.

I / We confirm that this letter of authority shall remain binding and irrevocable till time such time this letter of authority is revoked in writing by me/us

I/We confirm that notwithstanding the revocation HDFC Bank shall continue to be saved and harmless for all the actions done prior to the said revocation.

**Yours truly,**

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\_\_\_\_\_  
**Signature of the 1<sup>st</sup> Applicant**\_\_\_\_\_  
**Signature of the 2<sup>nd</sup> Applicant**\_\_\_\_\_  
**Signature of the 3<sup>rd</sup> Applicant**

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

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

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

Date:

To,

The Manager,

HDFC Bank,

\_\_\_\_\_ Branch

Dear Sir,

**Subject: Declaration for Sweep in facility**

**NRE account.**

1. In case of insufficient balance in my/ our NRE PIS savings account no \_\_\_\_\_, I / We would like to avail of sweep in facility to clear my /our cheque by transferring funds from my/our NRE NON-PIS savings account no. \_\_\_\_\_.
2. In case of insufficient balance in my/ our NRE NON-PIS savings account no \_\_\_\_\_, I / We would like to avail of sweep in facility to clear my /our cheque by transferring funds from my/our NRE PIS savings account no. \_\_\_\_\_.

**NRO account.**

1. In case of insufficient balance in my/ our NRO PIS savings account no \_\_\_\_\_, I / We would like to avail of sweep in facility to clear my /our cheque by transferring funds from my/our NRO NON-PIS savings account no. \_\_\_\_\_.
2. 4. In case of insufficient balance in my/ our NRO NON-PIS savings account no \_\_\_\_\_, I / We would like to avail of sweep in facility to clear my /our cheque by transferring funds from my/our NRO PIS savings account no. \_\_\_\_\_.

**Yours truly,**

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\_\_\_\_\_  
Signature of the 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of the 2<sup>nd</sup> Applicant

\_\_\_\_\_  
Signature of the 3<sup>rd</sup> Applicant

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

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

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



## Application for 'E-Net' Corporate Internet Banking Services: View Services

Date Of Application:- DD/MM/YYYY

Place :-

<b>Existing Domain/ Group ID:</b>	
<b>Broking House Name &amp; Address :</b>	
<b>E-mail:</b>	
<b>Contact No:</b>	<b>Fax No:</b>

### For Account Holder :-

With refer to the E-Net facility which is currently availed by \_\_\_\_\_  
(Broking House) from HDFC Bank Limited ("Bank").

I / We do not have any objection to add my/our following account(S) to the E-Net facility being used to view the account(S) by \_\_\_\_\_  
(Broking House):

NO	Account Number	Account Holder Name	Branch Name
1		/	
2		/	
3		/	
4		/	

I / We hereby authorise the user as may be specifically authorised by \_\_\_\_\_  
(Broking House) from time to time, in the same manner for using electronic banking channels to view my / our above mentioned account(s) through the aforesaid E-net facility.

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Signature : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name : \_\_\_\_\_  
**1<sup>st</sup> Account holder**\_\_\_\_\_  
**2<sup>nd</sup> Account holder**\_\_\_\_\_  
**3<sup>rd</sup> Account holder**

### For Broking House :-

Please map all the above accounts to all the below users for **Viewing Rights only**.

NO	Users Names	User IDs	Email ID
1			
2			
3			
4			

We have read, understood and accept the terms & conditions applicable to ENet-Corporate Banking Services for viewing only, as available on HDFC Bank's website and shall abide by the said terms & conditions.

**Authorized Signatory/ies Along With  
Company Stamp as per the company BR /  
partnership Deed / proprietorship letter.**

**Name of Broking House :**

**[Note: This instruction to be signed only by those NRIs who wish to give the viewing authority of their accounts to brokers.]**

===== ( For Bank Use Only ) =====

<b>DOMAIN ID :</b>	<b>CHARGES IF APPLCABLE :</b>  Rs. _____/-	<b>SEGMENT/ZONE :</b>
<b>SETUP DATE :</b>	<b>SETUP DONE BY :</b>	<b>SETUP AUTHORIZED BY :</b>