

HDFC BANK NRI ACCOUNT

(The Instruction mentioned below will help you fill the application form)

Download and fill the Account Opening Form and affix photographs



Attach the required Documents as per checklist and enclose cheque.



Please ensure attestation on documents. Attach Letter of Mandate if required.



 $Customers\ staying\ in\ USA/Canada/UK/Germany/Singapore/Australia/Malaysia/Thailand/UAE/Saudi\ Arabia/Bahrain/Kuwait\ send\ documents\ to\ P.O.\ Box$



Customers in other locations send documents to our offices at Kamala Mills, Mumbai, India

- 1. Please download the Account Opening Form and ensure that you all applicants sign the form and affix photographs in the spaces provided on the form. Please ensure that your preference of branch is mentioned on the form. **Any alterations on the form will need full signatures of the applicants.**
- 2. Please attach the documents as per the checklist, provided below and enclose a cheque equivalent to Rs 10,000 or more from your account in India or overseas. The cheque/Draft should be drawn in the favour of 'HDFC Bank (Your name)'. Please do not send cash with your account opening documents.
- 3. Incase you want to fund your account by way of a demand draft, then please attach proof showing that the DD was purchased by you.
- 4. Incase you reside in a FATF country(refer www.fatf-gafi.org for member list), then all photocopies have to be attested by your Banker/Notary/Indian Embassy official/Yourself(self attestation). All photocopies have to be signed by the applicant in full as "True Copies." Please attach one additional document in case of self attestation. Incase you reside in a non FATF country then all photocopies have to be attested by Notary/Indian Embassy. Please attach a Signature Change Form in case signature on the form differs from that on the passport. Please fill in Letter of Mandate to add your family member as a Mandate Holder in your NRI account
- 5. For customers staying in USA/UK/Singapore/Canada/Australia/UAE/Saudi Arabia, kindly send the documents to our P.O. Box address in your respective locations. (For more information on the P.O. Box in your location please visit www.hdfcbank.com/nri/accounts/pobox.htm)
- 6. You can also send the completed form to HDFC Bank Ltd., NRI Services, Modern Centre, 'C' Wing, Ground Floor, Sane Guruji Marg, Mahalaxmi, Mumbai 400 011.
- 7. If you prefer our representatives to call and assist you with account opening formalities, email us at **admin@hdfcbanknri.com**<u>Documents required to open an account:</u>
- Photocopy of relevant pages of your passport containing the personal address, passport and visa details.
- Photocopy of valid visa / work permit
- Address proof
- One additional document in addition to the documents mentioned above.

OVERSEAS ADDRESS PROOF

- Photocopy of valid passport mentioning the overseas address
- 2. Photocopy of utility bill not more than 3 months old
- 3. Photocopy of overseas bank statement not more than 3 months old
- 4. Photocopy of valid driving license
- 5. Photocopy of Government issued ID Card
- 6. Photocopy of credit card bill not more than 3 months old
- 7. Photocopy of lease agreement/rent receipt (not more than 3 months old)
- 8. Photocopy of appointment letter
- 9. Photocopy of company ID card with address
- 10. Original letter issued by the company for the purpose of account opening on its letterhead
- 11. Photocopy of bank statement or passbook of a NRI account with another bank
- 12. Proof of address of the sponsor along with proof of relationship of the primary applicant with the sponsor
- 13. Photocopy of Overseas Citizen of India (OCI) Card mentioning the overseas address

LIST OF ADDITIONAL DOCUMENTS

- 1. A cheque drawn on a bank account abroad including IP cheque
- 2. Any cancelled paid cheque in original drawn on a bank abroad showing the signature, bank name, account number etc.
- $3. \quad \text{Photocopy of overseas / Indian bank statement not more than 3 months old} \\$
- 4. Photocopy of utility bill not more than 3 months old
- 5. Photocopy of ID card like drivers license, employee ID card, labour card
- 6. Photocopy of local government ID card
- 7. Original Letter from the employer issued for the purpose of opening of this account
- 8. Copy of appointment letter issued by the overseas employer for the employment overseas
- 9. Photocopy of credit card statement not more than 3 months old
- 10. Copy of lease / rental agreement / rent receipt (not more than 3 months old)
- 11. Letter from university abroad (in case of NRI Students)

INDIAN ADDRESS PROOF

- Photocopy of valid passport
- 2. Permanent Driving license that is not expired
- Photocopy of telephone bill of private & public operators (e.g. MTNL, BSNL, Reliance, Airtel & Tata Indicom) not exceeding 2 months prior to date of account opening
- 4. Photocopy of electricity bill not exceeding 2 months prior to date of account opening.
- Photocopy of Bank pass book or Bank account statement not exceeding 3 months prior to date of account opening
- 6. Photocopy of Ration card
- 7. Photocopy of Election card / Voters ID (if it has address)
- Letter from the society (only Registered societies) on the letterhead, which
 carries the society's Registration No. The letter should carry the applicant's
 name & full address as well as the signatories' full name, designation
 (Secretary, President) and address.
- Photocopy of monthly outgoings bill from Registered Housing society on the letterhead which carries the society's Registration No. (Maintenance charges receipt issued by the society NOT acceptable)
- 9. Photocopy of title deeds of the property duly registered and stamped
- 10. Photocopy of Lease deed/Rent agreement copy duly stamped
- $11. \ \ Photocopy of Senior citizens card from Indian Railways/Indian Airlines (if it has address)$
- 12. Photocopy of mobile post paid bill Airtel, Hutch, BSNL, Idea Cellular, etc.

ID DOCS IN CASE OF RESIDENT INDIAN JOINT HOLDER (ONLY NRO ACCOUNTS) OR MANDATE HOLDER

- Photocopy of relevant pages of the passport containing the passport and personal details
- 2. Photocopy of valid permanent Driving license
- 3. Photocopy of Income Tax PAN Card
- 4. Photocopy of Government ID Card
- 5. Photocopy of Election Card
- 6. Photocopy of Photo Credit Card
- Banker's Verification with Photograph as per HDFC Bank proforma The Address proof document in case of Resident Indian Joint Holder (Only NRO Accounts) OR Mandate Holder will be the same as the Indian Address Proof documents mentioned above

LG CODE Branch Cod			ode.		
		Product Code			
	ANK ACCOUN		ORM FOR NON	RESIDENT	T INDIANS
Please open my NRI A	ccount at your		Branch		City
PERSONAL D	DETAILS				
INDIVIDUAL DET	CAILS	FIRST NAME	MIDDLE NAME	SURN	AME
1ST APPLICANT 2ND APPLICANT 3RD APPLICANT	Mr/Mrs/Ms				
	DATE OF BIRTH	SEX	MOTHER'S MA		
1ST APPLICANT		M/F			
2ND APPLICANT 3RD APPLICANT					
	SHORT NAME (This name wil	l be displayed on Statements/Advice	s/ATM/DEBIT Card/Correspondence)	CUSTO	MER ID
1ST APPLICANT					
2ND APPLICANT					
3RD APPLICANT					
Name of Parent / natu	ral guardian (In case the appl	icant is a minor)			
	would like your corresponden				
(Town)_	((State)		
		- ·			
	sidence :				
	S:				
(Town)	(City)	(State)		
TELEPHONE : Res	sidence :	Office :	Fax :		
Passport Details					
_	Applicant Name	Passpor	t No. Date & Place of issue	Nationality	Present Occupation
1st					1
2nd					
3rd					

TYPE OF SAVINGS / CURRENT ACCOUNTS NRE Savings Account NRE Current Account NRO Savings Account NRO Current Account TYPE OF DEPOSIT ACCOUNTS Account Nos. Rate of Amount **Tenure** (Bank use only) **Interest** NRE FIXED DEPOSIT Simple Fixed Deposit Reinvestment Deposit NRO FIXED DEPOSIT Simple Fixed Deposit Reinvestment Deposit **FCNR DEPOSIT** Simple Fixed Deposit \square USD \square GBP \square JPY \square EURO \square AUD \square CAD Reinvestment Deposit \square USD \square GBP \square JPY \square EURO \square AUD \square CAD (Signature of Branch Manager for value date) Value Date INTEREST PAYMENT / RENEWAL INSTRUCTIONS **INTEREST PAYMENT: MATURITY INSTRUCTIONS:** (ON SIMPLE DEPOSIT) ☐ Renew Principal only ☐ Transfer to Savings/ Current Account No. ☐ Renew Principal plus interest ☐ Cheque in INR/USD/GBP/EURO □ Do not renew and (Please tick one) \square Monthly interest \square Quaterly interest O Mail managers cheque for maturity amount in INR/USD/GBP/EURO (ON REINVESTMENT DEPOSIT) ○ Transfer to Savings/Current Account No. ☐ Transfer to Saving / Current a/c.___ ☐ Cheque in INR/USD/GBP/EURO ☐ Renew with Principal PAYMENT DETAILS □ A\$ □ C\$ \$ ¥ Rs. Amount Cash Draft / Cheque No ______ drawn on _____ Bank, _____ Branch, Dated ☐ INWARD T T reference No. ______ Date of Report _____ ____ (To be Completed by Branch as per Bulletin Board) **SWEEP IN INSTRUCTIONS** □ I wish to avail of Sweep in facility against the above mentioned deposit Incase of insufficient balance in my savings account no. , please clear my cheque/allow withdrawal by transferring funds to my savings account by breaking units of my/our fixed deposits.

ACCOUNT DETAILS

Not available for FCNR Accounts.

SUPER SAVER FACILITY (PLEASE TICK YOUR CHOICE) ☐ I wish to avail of Super Saver Facility against the above mentioned deposit (available only on INR deposits above six month/FCY deposits of 1 year).					
☐ I do not wish to avail of Super Saver facility against the above mentioned deposit.					
Amount of deposit Deposit Rate of Interest					
Rate of interest on the overdraftMargin on Term Deposit -25% 10% Overdraft limit					
Term Deposit Account Number(s) (Branch Managers Approval and Signature)					
DECLARATION					
I declare that the overdraft/loan sanctioned against my NRI deposit above is for the purpose of meeting my personal/business expenditure					
I further declare that the overdraft/loan amount will not be utilised for					
- Relending -Investment in Real Estate Business					
-Agriculture and plantation actives					
ACCOUNT OPERATING INSTRUCTIONS					
☐ Single ☐ Either / Anyone or survivor ☐ Jointly					
DETAILS OF PAN No. (If not available please attach form 60/61)					
1st applicant PAN No. form 60/61 [Y] N					
2nd applicant PAN No. form 60/61 [Y] N					
3rd applicant PAN No. form 60/61 Y N					
NOMINATION					
Yes *(Name of Nominee) *(Please attach Nomination form					
No (I/We declare that I/We do not wish to make a nomination in my/our Savings/Fixed Deposit Account/s)					
ATM CARD / DEBIT CARD (PLEASE TICK APPROPRIATE BOX ONLY)					
This facility is available for operating instruction: Single, Either or Survivor only. If you already have an HDFC Bank ATM Card, please give the card number to which the account that you now wish to open is to be linked.					
cara number to which the account that you now wish to open is to be tinked.					
Card No. of 1st Applicant Card No. of 1st Ap					
Card No. of 1st Applicant					
Card No. of 1st Applicant Card No. of 2nd Applicant ATM Card International Debit Card No. of 3rd Applicant ATM Card NRO Debit					
Card No. of 1st Applicant Card No. of 2nd Applicant ATM Card International Debit Card NRO Card NRO Card NRO Card					
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Card No. of 1st Applicant Card No. of 2nd Applicant ATM Card International Debit Card NRO Card NRO Card NRO Card NRO Card Applicant 2nd Applicant 3rd Applicant Strain Applicant Card Applicant Card Applicant Card Applicant Card Card Card Card Card Card Card Card					
Card No. of 1st Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card NRE VISA GOLD Ist Applicant 2nd Applicant International Debit Card NRO Card NRO Card NRO Card International Debit Card NRO Card NRO Card NRO Card					
Card No. of 1st Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card International Debit Card NRO USA GOLD 1st Applicant 2nd Applicant 3rd Applicant NET BANKING					
Card No. of 1st Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card NRE VISA GOLD Ist Applicant 2nd Applicant 3rd Applicant 3rd Applicant The Bank offers NetBanking to allow you another option to access your account. A PIN will be mailed to you to enable you to use NetBanking					
Card No. of 1st Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card NRE VISA GOLD NET BANKING The Bank offers NetBanking to allow you another option to access your account. A PIN will be mailed to you to enable you to use NetBanking E MAIL ID					
Card No. of 1st Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card International Debit Card NRO Debit NRE VISA GOLD 1st Applicant 2nd Applicant 3rd Applicant The Bank offers NetBanking to allow you another option to access your account. A PIN will be mailed to you to enable you to use NetBanking E MAIL ID 1ST APPL					
Card No. of 1st Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card NRE VISA GOLD Ist Applicant 2nd Applicant 3rd Applicant The Bank offers NetBanking to allow you another option to access your account. A PIN will be mailed to you to enable you to use NetBanking E MAIL ID IST APPL 2ND APPL 3RD APPL					
Card No. of 1st Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card NRE VISA GOLD Ist Applicant 2nd Applicant 3rd Applicant The Bank offers NetBanking to allow you another option to access your account. A PIN will be mailed to you to enable you to use NetBanking E MAIL ID IST APPL 2ND APPL					
Card No. of 2nd Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card International Debit Card NRO Debit NRO Card NRO Debit NRO Card NRO					
Card No. of 1st Applicant Card No. of 2nd Applicant Card No. of 3rd Applicant ATM Card NRE VISA GOLD Ist Applicant 2nd Applicant 3rd Applicant The Banking The Bank offers NetBanking to allow you another option to access your account. A PIN will be mailed to you to enable you to use NetBanking E MAIL ID EMAIL ALERTS If We hereby authorise HDFC BANK to send e-mail alerts relating to transactions in my/our account(s). If We also confirm that the alerts can be sent to:					

Politically Exposed Persons are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government / judicial / military officers, senior executives of state-owned corporations, important political party officials, etc. In addition, a 'Politically Exposed Person' includes the immediate family members of a Politically Exposed Person such as spouses, children, parents and other relatives. Politically Exposed Person includes even close associates like advisors, secretaries and other associates of a Politically Exposed Person who conduct transactions on behalf of a Politically Exposed Person.

Declaration for credits to NRO Accounts:

BILL PAYMENTS FACILITY (for Electricity, Telephone and Cellular Phone & Insurance Companies in India) Filling in the following details will enable you to avail of the free BILL PAY FACILITY. You can pay for 5 different Consumer Nos. in case of Electricity and Telephone companies and 5 different Cellular Phone Company Account Nos. using this facility. Please use a separate form to register, if you have more than one bill of each company. Please select SHORT NAME (a combination of 4 alphabets or number of your choice) to help you remember the bills while paying at the ATMs. This Short Name will appear on the ATM screen while the bill details are displayed. **ELECTRICITY** Short Name for the Co. Name of Co. Customer ID. No. (As provided by the Electricity Co.) Billing Unit No. (If applicable) Cycle No.(If applicable)____ **TELEPHONE** _Short Name for the Co. Name of Co. Customer A/c. No. (As provided by the Telephone Co.) Telephone No. Name in which Telephone is registered___ **CELLULAR PHONE** Name of Co.__ _____ Short Name for the Co. Account No.(As given by the Cellular Phone Co.) ______Cellular Phone No.__ **INSURANCE** __ Short Name for the Co. Name of Co.___ _____ Oty/Half yearly/yearly. Premium Frequency ______ Premium Payble _ Policy no. _ Please check with your branch for the availability of the bill pay service in your city. DECLARATION I/we have read and understood the Terms and Conditions (a copy of which I am in possession of) 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) Net Banking (d) Bill Pay Facility. I 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 absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I agree that the Bank may debit my account for service charges as applicable from time to time. 1. I/We hereby declare that I am/we are Non Resident Indian (s) of Indian origin. 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 any interest on the deposit made by me/us. 2. 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 the deposit(s). I/We agree to abide by the provisions of the Foreign Currency Non-Resident (External) Account Scheme. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival. 3. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India. 4. I/We would confirm that all debits to my / our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of RBI. I will ensure that investments in shares / securities or immovable property in India out of funds held in my / our account with you are governed by respective regulations of Reserve Bank of India. I/We have understood that I/We am/are required to maintain average quarterly balance requirement of Rs. 5000/- or Rs. 10000/- I/We also understood that non maintenance of above specified average quarterly balance will attract charges of Rs. 750/- per quarter and other charges for phone Banking, Net Banking, ATM and Branch services as detailed in the schedule of charges. *I/We consent/ do not consent to receive information / service etc for Marketing purposes through Telephone/Mobile/SMS/Email by the Bank/its agents. I/We confirm that I/We have read and understood the above Declaration, and that the details provided on the form are correct. _____ Name____ **SIGNATURE SIGNATURE SIGNATURE** РНОТО РНОТО **PHOTO** 1st APPLICANT 2nd APPLICANT 3rd APPLICANT Note.: Please sign in black ink. Photographs should be signed across by the applicants.

FOR NON RESIDENT INDIVIDUALS * Are you or any of the applicants a Politically Exposed Person (PEP) ? Y If Yes, please fill separate AML Form for all applicants. AOD Reference No. A/c.No.-NRE A/c.No.-NRO Cust ID-NRE Cust ID-NRO PREFIX Full Name Name (as on AOF) Self-employed professional Occupation Salaried Self-employed Retired Housewife Student Unemployed Others If salaried employed with Partnership Proprietorship Private Ltd. **Public Limited** Public sector Government Multinational Others (pls specify)_ Self Employed since Years Months Manufacturing Agriculture Service Provider Stock Broker Real Estate Nature of Business Trader Others Date of Incorporation Sole Proprietorship Partnership Type of company Public Limited Co. Private Limited Co Others (pls specify) Self employed Professional CA/CS Lawyer Architect IT Consultant Others (pls specify) Doctor Name of the Currency < 50,000 50,000 - 1,00,000 1,00,000 - 3,00,000 3,00,000 - 5,00,000 Gross Annual income 5,00,000 - 7,50,000 (In Rupees) 7,50,000 - 10,00,000 10,00,000 - 15,00,000 >15.00.000 Signature of 1st Applicant Signature of 2nd Applicant Signature of 3rd Applicant





For Bank use only

Nomination Serial No.: _

NOMINATION	Nomination under Section 45 ZA of the Banking Regulation Act 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule 1985 in respect of Bank deposits. I/We						
Deposit	Nature of Deposit	Account No.		Additional tails, if any			
Personal Details of Your Nominee	*As the nominee is a minor on this date, I to receive the amount of the deposit in the death during the minority of the nominee.	Name, add		Date of Birth of Nominee			
Personal Details of Your Witnesses Witnesses Signature	Name 1)	***Theor. me of a minor, the nomination inor.	umb impress	nature(s) / ion(s) of Depositor(s) ned by a person lawfully			

LETTER OF MANDATE

For NRI Account Holders

Place	Mandates
Date	Photo duly
	sign across the face
The Branch Manager HDFC Bank	the face
Branch.	
Dear Sir,	
Re: Mandate to operate NRI Savings / Current account number	
I/We refer to the above mentioned NRI savings / currents account no the name/s of	at your bank in _ residing at
and I / We hereby request you to take this letter as a standing instructions / mandate for -honoring all chequest drawn on the said account and instruction for local disbursement resident of not with standing at such cheques meaning and I / We hereby request you to take this letter as a standing instructions / mandate for -honoring all chequest drawn on the said account and instruction for local disbursement resident of not with standing at such cheques meaning and I / We hereby request you to take this letter as a standing instructions / mandate for -honoring all chequest drawn on the said account and instruction for local disbursement resident of not with standing at such cheques meaning and I / We hereby request you to take this letter as a standing instructions / mandate for -honoring all chequest drawn on the said account and instruction for local disbursement resident of	nts only by
not with standing at such cheques m increase it to any extent.	ay create an overdraft or
increase it to any extent.	
make, draw, endorse, accept or other wise sign any bills of exchange, promissory instruments and to discount the same with your bank or otherwise and also to matched or any other negotiable instrument of any description for investment in steposits , bonds, units and operate the account for making necessary investment a bind my self/ourselves and confirm to all and whatever intructions the said person has	shares, debentures, fixed and I/We hereby ratify and
Signature of Account Holder (s)	
The mandate shall however, while acting under this mandate ensure that he/she actinstructions and directions that may be issued from time to time by the Reserve Bank of India or any other body or authority.	
$\rm I/We$ agree to bear any losses, claims that may arise directly or indirectly on account instruction/mandate and the instruction given there of by said person.	t of the Bank acting on this
This authority shall continue in force until I / We shall have expressly revoked it by a not you.	otice in writing delivered to
Yours Faithfully,	
Account Holder (s)	
Specimen signature of the Mandate holder	
Above signature verified by account holder (s)	

Annexure 1 - Address of Joint Applicants						
Account Opening Form No.		For Regular Accounts				
Account No.		For Instant Accounts				
Address of the 2nd applicant is the same as that of the pri	Yes	No (Please fill the below form)				
Address of the 3rd applicant is the same as that of the prin	mary applicant	Yes	No (Please fill the below form)			
Form to be filled only if the joint applicant's address is NOT the same as that of the primary applicant. Please attach address proof as per the KYC Policy						
2nd Applicant						
PREFIX Full Name						
MAILING ADDRESS Flat No. & Bldg. Name						
Road Name						
Landmark						
City		*PIN (Code			
State		Cour	ntry:			
Tel (O)	Ext.	STD Code				
Tel (R)	Fax					
Mobile No.	Email ID					
PREFIX Full Name	3rd Applicant					
MAILING ADDRESS						
Flat No. & Bldg. Name						
Road Name						
Landmark						
City		*PIN (
State		Cour	ntry:			
Tel (O)	Ext.	STD Code				
Tel (R)	Fax					
Mobile No.	Email ID					
Signature of the 1st app.	Signature of the 2nd	арр.	Signature of the 3rd app.			
Name Na	ime		Name			
For CPU use only						
A						
Account No.						
Customer ID - 2nd App. Customer ID - 3rd App.						
Signature						
Address updates in finware on - date						