

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. In case 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. In case 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. In case 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

Documents required to open an account:

- 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

1. 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. 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

1. Photocopy of valid passport
2. Permanent Driving license that is not expired
3. 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.
5. 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)
8. 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.
8. 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

1. 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
7. 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.

*Please note that applications received without adequate documents as mentioned in the checklist may delay processing of forms

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

Name of Co. _____ Short Name for the Co.
Customer ID. No. (As provided by the Electricity Co.) _____
Cycle No.(If applicable) _____ Billing Unit No. (If applicable) _____

TELEPHONE

Name of Co. _____ Short Name for the 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

Name of Co. _____ Short Name for the Co.
City. _____ Policy no. _____ Qty/Half yearly/yearly. Premium Frequency _____ Premium Payble _____

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.
5. 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.
6. 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 _____ Date _____ Name _____ Date _____ Name _____ Date _____

SIGNATURE

PHOTO

1st APPLICANT

SIGNATURE

PHOTO

2nd APPLICANT

SIGNATURE

PHOTO

3rd APPLICANT

Note.: Please sign in black ink. Photographs should be signed across by the applicants.

We understand your world

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 _____
Name(s) and address(es)

nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account, particulars whereof are given below, may be returned by HDFC Bank Ltd., _____

(Name of branch where account is held).

Deposit

Nature of Deposit	Account No.	Additional details, if any

Personal Details of Your Nominee

Name & Address of nominee	Relationship with Depositor, if any	Age	Date of Birth of Nominee

* As the nominee is a minor on this date, I/We appoint _____
Name, address & age

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.

Personal Details of Your Witnesses

Name	1) _____	2) _____
Address	_____	_____
	_____	_____
Signature	_____	_____
Place :	_____	_____
Date :	_____	_____

Witnesses Signature

Customers Signature

**Signature(s) /
***Thumb impression(s) of Depositor(s)

- * Leave out if nominee is not a minor.
- ** Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.
- *** Thumb impression shall be attested by 2 witnesses.

For Bank use only

Nomination Serial No.: _____

LETTER OF MANDATE

For NRI Account Holders

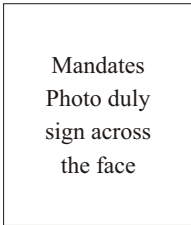
Place _____

Date _____

The Branch Manager

HDFC Bank

_____ Branch.



Dear Sir,

Re : Mandate to operate NRI Savings / Current account number _____

I / We refer to the above mentioned NRI savings / currents account no _____ at your bank in the name/s of _____ residing at _____

and I / We hereby request you to take this letter as a standing instructions / mandate for :

- honoring all cheque drawn on the said account and instruction for local disbursements only by _____ resident of _____

_____ not with standing at such cheques may create an overdraft or increase it to any extent.

- authorise Mr. / Ms. ("the said person") on my / our behalf to make, draw, endorse, accept or other wise sign any bills of exchange, promissory notes or other negotiable instruments and to discount the same with your bank or otherwise and also to make, draw, endorse or sign cheques or any other negotiable instrument of any description for **investment in shares, debentures, fixed deposits, bonds, units and operate the account for making necessary investment** and I / We hereby ratify and bind my self / ourselves and confirm to all and whatever intructions the said person has given on my / our behalf.

Signature of Account Holder (s) _____

The mandate shall however, while acting under this mandate ensure that he/she acts in accordance with the instructions and directions that may be issued from time to time by the Reserve Bank of India or the Government of India or any other body or authority.

I / We agree to bear any losses, claims that may arise directly or indirectly on account of the Bank acting on this instruction / mandate and the instruction given there of by said person.

This authority shall continue in force until I / We shall have expressly revoked it by a notice in writing delivered to you.

Yours Faithfully,

Account Holder (s)

Specimen signature of the Mandate holder

Above signature verified by account holder (s)
