

# 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 asa Mandate Holder in your NRI account
- 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)
- You can also send the completed form to HDFC Bank LTD., NRI Services, 1st Floor, Above Kamala Mills Branch, Senapati Bapat Marg, Lower Mumbai-13.
- 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**

- 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
- Photocopy of Government issued ID Card 5.
- 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)
- 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

- A cheque drawn on a bank account abroad including IP cheque
- 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
- Photocopy of utility bill not more than 3 months old
- 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
- 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
- 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
- 4. Photocopy of electricity bill not exceeding 2 months prior to date of account
- 5. Photocopy of Bank pass book or Bank account statement not exceeding 3 months prior to date of account opening
- Photocopy of Ration card
- 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)
- 10. Photocopy of title deeds of the property duly registered and stamped
- 11. Photocopy of Lease deed/Rent agreement copy duly stamped
- 12. Photocopy of Senior citizens card from Indian Railways/Indian Airlines (if it has address)
- 13. 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
- Photocopy of valid permanent Driving license
- Photocopy of Income Tax PAN Card
- Photocopy of Government ID Card
- Photocopy of Election Card
- 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 Co	ode.	
LC CODE		Product Code			
ACCOUNT NO					
HDFC BA	ANK ACCOUN	Γ OPENING FO	ORM FOR NON	RESIDENT	INDIANS
•	ccount at your		Branch		City
PERSONAL D	OFTAILS				·
INDIVIDUAL DET					
1ST APPLICANT 2ND APPLICANT 3RD APPLICANT	Mr/Mrs/Ms		MIDDLE NAME		
	DATE OF BIRTH	SEX	MOTHER'S MA		
1ST APPLICANT					
2ND APPLICANT  3RD APPLICANT					
	SHORT NAME (This name will	be displayed on Statements/Advices	s/ATM/DEBIT Card/Correspondence)	CUSTO	MER ID
1ST APPLICANT					
2ND APPLICANT					
3RD APPLICANT					
Name of Parent / natu	ral guardian ( In case the appli	cant is a minor)			
	would like your correspondend				
(Town)	((	City)	(State)		
Mobile No.:	sidence : E- E- S :	-mail Id :			
	(C				
Passport Details					
	Applicant Name	Passport	No. Date & Place of issue	Nationality	Present Occupation
1st			or issue		Coupation
2nd					
3rd					

ACCOUNT DETAILS					
	CURRENT ACCOUNTS	8			
NRE Savings Account NRO Savings Account	<ul><li>□ NRE Current Account</li><li>□ NRO Current Account</li></ul>				
TYPE OF DEPOSIT A	CCOUNTS				
	Account Nos. (Bank use only)	Amount	Tenure	Rate of Interest	
NRE FIXED DEPOSIT					
Simple Fixed Deposit Reinvestment Deposit					
NRO FIXED DEPOSIT					
Simple Fixed Deposit					
Reinvestment Deposit FCNR DEPOSIT					
Simple Fixed Deposit  □ USD □ GBP □ JPY  □ EURO □ AUD □ CAD  □ Reinvestment Deposit  □ USD □ GBP □ JPY					
□ EURO □ AUD □ CAD					
Value Date	( Signature	of Branch Manager for valu	ue date)		
INTEREST PAYMENT / REI INTEREST PAYMENT: (ON SIMPLE DEPOSIT)	MATUR	ITY INSTRUCTIONS: v Principal only			
<ul> <li>□ Transfer to Savings/         Current Account No</li></ul>					
RECURRING DEPOS	SIT DETAILS:				
Monthly Installment Amount: Rs Maturity Instructions (No Auto renewal possible)  Tenure: Months Payment of Deposit on Maturity by  Rate of Interest pa • Transfer to Saving / Current account A/c no • Manager's Cheque to Mailing address					
PAYMENT DETAILS					
\$					
☐ 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.  Not available for ECNR Accounts					
Not available for FCNR Accounts.					

SUPER SAVER FA	CILITY (PLEASE TICK YOUR CHOICE)				
<ul> <li>□ 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).</li> <li>□ I do not wish to avail of Super Saver facility against the above mentioned deposit.</li> </ul>					
Amount of deposit	Tenure Deposit Rate of Interest Margin on Term Deposit -25% 10% Overdraft limit				
Term Deposit Account Nur	v				
(Branch Managers Appro	* *				
DECLARATION					
	/loan sanctioned against my NRI deposit above is for the purpose of meeting my personal/business expendit				
- Relending	verdraft/loan amount will not be utilised for				
-Investment in Real Estate	e Business				
-Agriculture and plantatio	n actives				
ACCOUNT OPER	ATING INSTRUCTIONS				
Single	☐ Either / Anyone or survivor ☐ Jointly				
DETAILS OF PAN	<b>No.</b> (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 💟 🔃				
NOMINATION					
Yes <sup>†</sup> Name of Nomine	e)*(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 / DEB	SIT CARD (PLEASE TICK APPROPRIATE BOX ONLY)				
	operating instruction: Single, Either or Survivor only. If you already have an HDFC Bank ATM Card, please give t count that you now wish to open is to be linked.				
Card No. of 1st Applicant					
Card No. of 2nd Applicant					
Card No. of 3rd Applicant					
ATM Car					
1st Applicant NRE	VISA GOLD NRO Card				
2nd Applicant					
3rd Applicant					
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				
1ST APPL					
2ND APPL					
3RD APPL					
<b>EMAIL ALERTS</b>					
	K to send e-mail alerts relating to transactions in my/ our account(s). I/ We also confirm that the alerts can be sent to:  er to the account as mentioned above or  E-mail ID provided below:				
E-mail iD of first account floids	is to the account as meritioned above or E-mail to provided below.				
DED D					

PEP Declaration :

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:**

## 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.) Cycle No.(If applicable) Billing Unit 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**

Qty/Half yearly/yearly. Premium Frequency\_

Short Name for the Co.

Premium Payble

Name of Co.\_

Please check with your branch for the availability of the bill pay service in your city.

BILL PAYMENTS FACILITY (for Electricity, Telephone and Cellular Phone & Insurance Companies in India)

## **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 Monthly Balance of Rs 25, 000/- or Rs 10,000/- or Rs 5,000 /-.I/We have understood that non maintenance of the above Average Monthly Balance will attract the following charges:-.

### NR Savings Regular:

For Urban/Metro branches:

If AMB in the account is between Rs 5,000 to Rs 10,000 - Rs 250/- per month would be levied;

If AMB is less than Rs 5,000 - Rs 350/- per month would be levied.

For Semi-urban/Rural branches:

If AMB is less than Rs 2,500 - Rs. 350/- per month would be levied.

#### NR Current Account (AMB Rs25, 000):

If AMB in the account is between Rs 10,000/- to Rs 25,000/ - Rs 350 per month would be levied.

If AMB is less than Rs 10,000 – Rs 500 per month would be levied.

#### NR Current Account (AMB Rs10, 000):

If AMB in the account is between Rs 5,000 to Rs 10,000 - Rs 250/- per month would be levied,

If AMB is less than Rs 5,000 - Rs 350/- per month would be levied

And other Charges for PhoneBanking, NetBanking, ATM & Branch services as detailed in the services charges & fee brochure.

			ervice etc for Marketing purp above Declaration, and tha		ne/Mobile/SMS/Email by the B n the form are correct.	ank/its
Name	Date	Name	Date	Name	Date	
	SIGNATURE		SIGNATURE		SIGNATURE	
	РНОТО		РНОТО		РНОТО	
_	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 applicant	ts a Politically Exposed Person (	PEP) ? Y If Yes, please fill se	parate AML Form for all applican	ts.	
AOD Reference No.				F P N	
A/c.NoNRE		A/c.NoNRO			
Cust ID-NRE		Cust ID-NRO			
	PREFIX Full Name				
Name (as on AOF)					
Occupation	Salaried	Self-employed	Retired	Self-employed professional	
	Housewife	Student	Unemployed	Others	
If salaried employed with	Private Ltd.	Partnership	Proprietorship	Public Limited	
	Public sector	Government	Multinational	Others (pls specify)	
Self Employed since Nature of Business	Manufacturing	Months Service Provider Agric	culture Stock Broker	Real Estate Trader Others	
Date of Incorporation  Type of company	Sole Proprietorship Partnership Public Limited Co. Private Limited Co Others (pls specify)				
Self employed Professional Name of the Currency         Doctor         CA/CS         Lawyer         Architect         IT Consultant         Others (pls specify)           Gross Annual income (In Rupees)         < 50,000         50,000 - 1,00,000         1,00,000 - 3,00,000         3,00,000 - 5,00,000         5,00,000 - 7,50,000           7,50,000 - 10,00,000         10,00,000 - 15,00,000         >15,00,000         >15,00,000					
Signature of 1st Applica	ant	Signature of 2n	d Applicant	Signature of 3rd Applicant	





Ve understand yo	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.						
	1/ we	I/We					
	nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account, particulars whereof are given below, may be returned by HDFC Bank Ltd.,						
	(Name	of branch where account is h	eld).				
Deposit	Nature of Deposit	Account No.		Additional tails, 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'						
Personal Details of Your Witnesses	Name 1)Address						
Witnesses Signature	Signature Place :						
	Custome	ers Signature ***TI		nature(s) / sion(s) of Depositor(s)			
	* Leave out if nominee is not a m ** Where deposit is made in the na entitled to act on behalf of the n Thumb impression shall be attes	inor. me of a minor, the nominatio ninor.	•	.,,			

For Bank use only

Nomination Serial No.:

C118 / V1.0 / 01.08.04 / P0330

# LETTER OF MANDATE

For NRI Account Holders

Place Date	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
The Branch Manager HDFC Bank Branch			MANDATEES PHOTO DULY SIGNED ACROSS THE FACE
Dear Sir,			
Re: Mandate to operate NRI Savings/ Current account n	umber		
I/ We refer to the above mentioned NRI savings/ current the name/s of			, residing at
take this letter as a standing instructions / mandate for :		and I/ W	Ve hereby request you to
- honouring all cheques drawn on the said account	1	resident	of
with Contact No.: Resi. No	/Mobile	No	,
Email Idcheques may create an overdraft or increase it to any exte	ent.	not	withstanding that such
negotiable instrument of any description for investment units and operate the account for making necessary is through Net Banking. I/ we hereby ratify and bind my instructions the said person has given on my/our behalf.  **  Specimen signature of the Mandate holder	<b>investment</b> an self / ourselv	nd grant view	ving rights to my account
х.	v		
Above signature verified by account holder(s)	Above s	signature veri	ified by account holder(s)
I hereby confirm that the purpose of adding a mandat outside India.	te holder is foi	r operation o	of my account as I reside
The mandatee shall however, while acting under this with the instructions and directions that may be issue or the Government of India or any other body or auth	d from time t		
I/ We agree to bear any losses, claims that may arise diffusionstruction/ mandate and the instruction given thereof			unt of the Bank acting on
This authority shall continue in force until $I/\ We\ shall$ delivered to you.	1 have express	sly revoked	it by a notice in writing
Yours Faithfully,			
X. Signature of the Account Holder (s)	Х.	Signature o	of the Account Holder (s)
X Signature of the account holder.  **Signature of the Mandatee.			

An	nexure 1 - Address of Joint	Applicants	
Account Opening Form No.		For Regular Acc	ounts
Account No.	For Instant Accounts		
Address of the 2nd applicant is the same as that of the	Yes	No (Please fill the below form)	
Address of the 3rd applicant is the same as that of the p	rimary applicant	Yes	No (Please fill the below form)
This form needs to be signed by All Applicants Fill in the below details only if the joint applicant's addre	ss is different from the primary	applicant and attach add	dress proof as per KYC policy
	2nd Applicant		
PREFIX Full Name			
MAILING ADDRESS Flat No. & Bldg. Name			
Road Name			
Landmark			
City		*PIN C	Code
State		Coun	
Tel (O)	Ext.	STD Code	
Tel (R)	Fax		
Mobile No.	Email ID		
MAILING ADDRESS Flat No. & Bldg. Name Road Name Landmark City State Tel (O) Tel (R) Mobile No.	Ext. Fax Email ID	*PIN C Coun STD Code	
Signature of the 1st app.	Signature of the 2nd a		Signature of the 3rd app.
Name	Name		Name
	For CPU use only		
Account No.			
Customer ID - 2nd App.			
Customer ID - 3rd App.			
Address updates in finware on - date			