

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 C	ode.	
ACCOUNT NO					
HDFC BA	ANK ACCOUN	T 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/Advice	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		Occupation
2nd					
3rd					

ACCOUNT DETAILS													
	CURRENT ACCOUNTS	<u>S</u>											
NRE Savings Account NRO Savings Account		E Current Account O Current Account											
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 value	ue date)										
INTEREST PAYMENT / REI		ITY INSTRUCTIONS :											
(ON SIMPLE DEPOSIT) □ Transfer to Savings/ Current Account No. □ Cheque in INR/USD/GBP/R □ Monthly interest □ ((ON REINVESTMENT DEP) □ Transfer to Saving / Current □ Cheque in INR/USD/GBP/R □ Renew with Principal	□ Renew □ Do no Quaterly interest OSIT) □ Acc. □ Do no □ Mai □ Tran	nsfer to Savings/Current A	ne) turity amount in INR/USD ccount No										
RECURRING DEPOS	SIT DETAILS:												
Monthly Installment Amount Tenure: Months Rate of Interest Linked CASA account for fur Account number	panding Recurring Deposit accour	Payment of Deposit or • Transfer to Saving /C	Current account A/c no	,									
PAYMENT DETAILS													
Cash Amo Draft / Cheque No Dated	□ \$ □ £ □ ¥ □ A\$ □ C\$ □ Rs.												
∐ INWARD T T reference N	Jo Da	te of Report	by Branch as per Bullet										
SWEEP IN INSTRUC	TIONS												
Incase of insufficient balance transferring funds to my savin	cility against the above mentioned in my savings account no. ngs account by breaking units of r	d deposit , pl ny/our fixed deposits.	ease clear my cheque/allow	withdrawal by									
Not available for FCNR Acco	unts.												

SUPER SAVER FA	CILITY (PLEASE TICK YOUR CHOICE)
deposits of 1 year).	Saver Facility against the above mentioned deposit (available only on INR deposits above six month/FCY Super Saver facility against the above mentioned deposit.
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	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 💟 🔃
NOMINATION	
Yes [†] 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	
EMAIL ALERTS	
	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.

Date	Name	Date	Name	Date
SIGNATURE		SIGNATURE		SIGNATURE
Stick photo here				
PHOTO sign accross		РНОТО		РНОТО
X the photo but no on the face.	t			
1st APPLICANT		2nd APPLICANT		3rd APPLICANT

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

		FOR NON RESIDE	NT INDIVIDUALS	
* Are you or any of the applican	ts a Politically Exposed Person (PEP) ? Y If Yes, please fill se	eparate 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	Years	Months		
Nature of Business	Manufacturing	Service Provider Agric	culture Stock Broker	Real Estate Trader Others
Date of Incorporation	D D M M Y Y Y			
Type of company	Sole Proprietorship	Partnership	Public Limited Co. Private Pri	vate 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 7,50,000 - 10,00,000	50,000 - 1,00,000 10,00,000 - 15,00,0	1,00,000 - 3,00,000 >15,00,000	3,00,000 - 5,00,000 5,00,000 - 7,50,000
X				
Signature of 1st Applic	ant	Signature of 2r	nd Applicant	Signature of 3rd Applicant





Form DA 1 NOMINEE ADDITION FORM

We understand your world We acknowledge receipt of nomination made by you in favour of:	Ne understand yo	ur world													
nominale 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 hold). Nature of Deposit Account No. Additional details, if any	NOMINATION	(Nomination) Rule 1985 in respect of Bank depo	sits.	and Rule 2(1)	of the Banking Com	panies									
particulars whereof are given below, may be returned by HDFC Bank Ltd., (Name of branch where account is held). Nature of		Name(s) and address(es)													
Nature of Deposit															
Deposit Deposit		(Name of	branch where account is h	eld).		26									
Personal Details of Nominee *As the nominee is a minor on this date, I/We appoint 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. Name 1)	Deposit		Account No.												
Personal Details of Your Nominee *As the nominee is a minor on this date, I/We appoint		of nominee	with Depositor,	Age		1000									
The personal Details and Signature of Your Witnesses Personal Details and Signature of Your Witnesses	of Your		int												
Address Signature		minority of the nominee.				2.50									
of 1st Applicant of 2nd Applicant of 3rd Applicant * 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 or behalf of the minor. *** Thumb impression shall be attested by 2 witnesses. For Bank use only Nomination Serial No.: Acknowled gement - DA 1 Date: Understand your world We acknowledge receipt of nomination made by you in favour of:	and Signature of Your	Address Signature Place:													
Nomination Serial No.:		* Leave out if nominee is not a minor. ** Where deposit is made in the name of a min behalf of the minor.	of 2nd Applicant and of 2nd Applicant or, the nomination should be		of 3rd Applicant										
We acknowledge receipt of nomination made by you in favour of:		Nomination Serial No.:													
We acknowledge receipt of nomination made by you in favour of:		Acknowled	lgement - DA 1		Date :										
Toronto Col		t of nomination made by you in favour of:													
Tipo.	Iame of the nominee	to the profession of the first the state of		Ag	ge:	years									
					Yours faithfully,										

Signature of bank official with seal

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