

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, 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

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.
9. Photocopy of monthly outgoing 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

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 Monthly Balance of Rs 25, 000/- or Rs10,000/- 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.

*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 _____

X

SIGNATURE

SIGNATURE

SIGNATURE

Stick photo here and

PHOTO

sign across the photo but not on the face.

X

1st APPLICANT

PHOTO

2nd APPLICANT

PHOTO

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.

F P N

A/c.No.-NRE A/c.No.-NRO

Cust ID-NRE Cust ID-NRO

Name (as on AOF) PREFIX Full Name

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 Agriculture 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 Doctor CA/CS Lawyer Architect IT Consultant Others (pls specify) _____

Name of the Currency

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

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant



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 & Contact no. of nominee (USE CAPITAL LETTER ONLY)	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 and Signature of Your Witnesses

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

Signature/*/Thumb impression of 1st Applicant

Signature/*/Thumb impression of 2nd Applicant

Signature/*/Thumb impression 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 on behalf of the minor.

*** Thumb impression shall be attested by 2 witnesses.

For Bank use only

Nomination Serial No.: _____

9118/14.01.2013

We acknowledge receipt of nomination made by you in favour of:

Name of the nominee _____ Age: _____ years.

with respect to your A/c. nos. _____

Yours faithfully,

Signature of bank official with seal

Annexure 1 - Address of Joint Applicants

Account Opening Form No (For Non-Instant Accounts)

ACCOUNT NUMBER (For Instant Accounts)

Address of the 2nd Applicant is the same as that of the Primary Applicant

Yes No (Please fill the below form)

Address of the 3rd Applicant is the same as that of the Primary Applicant

Yes No (Please fill the below form)

THIS FORM NEEDS TO BE SIGNED BY ALL THE APPLICANTS

Fill in the below details ONLY if the joint applicant's address is different from the primary applicant and attach address proof as per KYC policy

	PREFIX	FULL NAME			
2nd App.	<input type="text"/>	<input type="text"/>			
OVERSEAS DETAILS	Add.	<input type="text"/>	Please tick where would you like to receive all correspondence* <input type="checkbox"/> Overseas <input type="checkbox"/> India		
	LandM.	<input type="text"/>			
	City	<input type="text"/>			State
	Pincode	<input type="text"/>			Country
	Email	<input type="text"/>			
	M.No.	I S D - S T D - N U M B E R			<input type="text"/>
	Tel. R.	I S D - S T D - N U M B E R			<input type="text"/>
	Tel. O.	I S D - S T D - N U M B E R			<input type="text"/> - E X T N
Fax No.	I S D - S T D - N U M B E R	<input type="text"/>	* (If No option selected, correspondence will be sent to Overseas Address)		
INDIA DETAILS	Add.	<input type="text"/>			
	LandM.	<input type="text"/>			
	City	<input type="text"/>	State		
	Pincode	<input type="text"/>	Country		
	Email	<input type="text"/>			
	M.No.	I S D - S T D - N U M B E R	<input type="text"/>		
	Tel. R.	I S D - S T D - N U M B E R	<input type="text"/>		
	Tel. O.	I S D - S T D - N U M B E R	<input type="text"/> - E X T N		
3rd App.	<input type="text"/>	<input type="text"/>			
OVERSEAS DETAILS	Add.	<input type="text"/>	Please tick where would you like to receive all correspondence* <input type="checkbox"/> Overseas <input type="checkbox"/> India		
	LandM.	<input type="text"/>			
	City	<input type="text"/>			State
	Pincode	<input type="text"/>			Country
	Email	<input type="text"/>			
	M.No.	I S D - S T D - N U M B E R			<input type="text"/>
	Tel. R.	I S D - S T D - N U M B E R			<input type="text"/>
	Tel. O.	I S D - S T D - N U M B E R			<input type="text"/> - E X T N
Fax No.	I S D - S T D - N U M B E R	<input type="text"/>	* (If No option selected, correspondence will be sent to Overseas Address)		
INDIA DETAILS	Add.	<input type="text"/>			
	LandM.	<input type="text"/>			
	City	<input type="text"/>	State		
	Pincode	<input type="text"/>	Country		
	Email	<input type="text"/>			
	M.No.	I S D - S T D - N U M B E R	<input type="text"/>		
	Tel. R.	I S D - S T D - N U M B E R	<input type="text"/>		
	Tel. O.	I S D - S T D - N U M B E R	<input type="text"/> - E X T N		

X

Signature of the 1st Applicant

Signature of the 2nd Applicant

Signature of the 3rd Applicant

FOR CPU USE ONLY

CUSTOMER ID - 2nd Applicant

CUSTOMER ID - 3rd Applicant

ADDRESS UPDATED IN SYSTEM -> DATE

Official's Signature: _____