



Yes, I wish to nominate (as per details below)  No, I declare that I do not wish to make a nomination in my account

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) rules 1985 in the respect of Bank deposits. I nominate the following person to whom in the event of my/minor's death the amount of the above opened Account, may be returned by HDFC BANK Ltd. By the account opening branch. This Nomination will be applicable for Salary Account.

**Nominee Name** \_\_\_\_\_  Please tick if mailing address is same

**Flat No & Bldg Name** \_\_\_\_\_

**\*Road No./Name** \_\_\_\_\_

**\*Landmark** \_\_\_\_\_

**\*City** \_\_\_\_\_ **\*PIN Code** \_\_\_\_\_

**\*State** \_\_\_\_\_ **Country** \_\_\_\_\_

**\*Tel (R)** S T D - N U M B E R \_\_\_\_\_ **Relationship with Depositor, if any** \_\_\_\_\_

**Date of Birth of Nominee** D D M M Y Y Y Y **\*Mobile No.** 91 \_\_\_\_\_

Nomination(DA1)

To be filled if nominee is minor for DA1 (Leave out if nominee is not minor)

**Nominee Name** \_\_\_\_\_

**Flat No & Bldg Name** \_\_\_\_\_

**\*Road No./Name** \_\_\_\_\_

**\*Landmark** \_\_\_\_\_

**\*City** \_\_\_\_\_ **\*PIN Code** \_\_\_\_\_

**\*State** \_\_\_\_\_ **Country** \_\_\_\_\_

As nominee is minor on this date, I appoint to receive the amount of deposit in the account on behalf of the nominee in the event of my/minor's death during the minority of nominee

**Personal Details of the Witness** (Thumb impression shall be attested by 2 witnesses)

Witness 1 Name \_\_\_\_\_ Signature \_\_\_\_\_

Address \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_

Witness 2 Name \_\_\_\_\_ Signature \_\_\_\_\_

Address \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_

Existing Card Linkage: Customer can mention their Card No. to which they want to link this account.

(Please note this facility is available for operating instruction: Single)

XXXXXXX

New Card Request

ATM Card	Debit Card (Charges Applicable)		
<input type="checkbox"/>	<input type="checkbox"/> Regular	<input type="checkbox"/> Platinum	<input type="checkbox"/> Others

Your CHIP Debit Card is activated for International & Domestic Usage. Deactivation of International usage on Debit Card can be done through Net/ Phone Banking

If Other mention Card Code **To be filled by Bank Staff Only**

\_\_\_\_\_

**Tatkal Acknowledgment (If Applicable)**

I/ We  Confirm having received the Welcome Kit in an untampered/ Sealed condition and confirm that the below deliverable have been received by me.

- 1) Chequebook with 10 Cheque Leaves 2) Debit Card Pin 3) Netbanking Pin 4) Phone Banking 5) International Debit Card 6) T&C booklet 7) Passbook

**Cross Sell Products**

**OVERDRAFT FACILITY AGAINST SALARY CREDIT**

(Tick the box if you are interested to avail Overdraft Facility)

I confirm that no cash / bearer cheque has been collected from me up-front towards processing the overdraft application. I further confirm that no discount / free gift or any other commitment is given whatsoever which is not documented in the Terms & Conditions by HDFC Bank or any of its authorized representative(s). I agree that the sanction of limit is at the sole discretion of HDFC Bank and no commitment has been given to me regarding the Application processing will be done as per Bank's criteria with confirmed salary credits into the salary accounts as required.

**INSTRUCTION FOR FIXED DEPOSIT / RECURRING DEPOSIT**

I wish to open Fixed deposit / Recurring deposit as ticked **Operating Instruction**  Single

The advice will be received at your mailing address within 7-8 working days of account opening. Customer registered for email statement will receive FD advice through email. In the event of death of the depositor, premature liquidation of the term deposit/s will be allowed. Such premature liquidation will not attract any penal charge. In the event of death of one of the Joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. I agree that in case of Joint Fixed Deposit with survivorship clause the bank shall be discharged by paying the fixed deposit proceeds prematurely to survivor/s, on request, in the event of death of one or more joint depositor.

FD / RD Tenure		Rate of Interest %	Not Applicable For Recurring Deposit							
			Interest Payment			Maturity Instruction		Tick anyone		
Months	Days		Monthly	Quarterly	Maturity	Renew Principal & Interest	Renew Principal & Pay Interest	Do not Renew	Super Saver	Sweep In
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please Debit  New a/c / Existing a/c no. \_\_\_\_\_ for RD Installments / FD booking and also credit the maturity / interest payout in same account. I further understand that Super Saver or Sweep-In Facility will be activated in the same account.

I wish to have the maturity / interest payout through manager's cheque at my mailing address for the above FD / RD.

\* Convert to Fixed Deposit for tenure of 1 year 1 day  Only Principal  Principle + Interest \* Deposit will be reinvestment of interest with maturity instruction as Renew Principal and Interest

**TDS Details for FD : Deduct TDS (if applicable)**  Yes  No  If No, attach  Form 15G/H  Income Tax exemption letter  Waiver marked on cust ID

**PAYMENT DETAILS: Payment done by below mode (tick one)**

Cheque  HDFC Bank A/C Transfer  Cash (To open account with cash, customer must deposit the cash in person in a/c opening branch only)

Total Amount (Rs)	Cheque No./Account No. for FD/RD	Cheque Date	Bank Name	Branch
_____	_____	_____	_____	_____

Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. <Applicant's Name>"

Amount (Rs) for FD/RD account \_\_\_\_\_ Amount (Rs) for SB account \_\_\_\_\_

## FATCA Details & Declaration

FATCA Details

Maiden Name (if any)																						
Father's Name (Mandatory)																						
Spouse's Name																						
Country of Birth																						
City of Birth											Marital Status	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Other								
Country of Tax Residency (Other than India)											Tax Id No. (TIN) For tax resident of other country than India											
Identification Type (TIN or Other)											Nationality (if national of more than one country mentioned all countries)											
Residential Status	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin																		
Address for Tax Purpose other than Mailing Address(Please Tick)	<input type="checkbox"/> Same as Permanent Address																					
Address for Tax Purpose other than Residential Address(Please Tick)	<input type="checkbox"/> Residential and Business	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office																			
Proof of Address	<input type="checkbox"/> Passport	<input type="checkbox"/> Driving License	<input type="checkbox"/> Aadhaar Card	<input type="checkbox"/> Voter ID																		
	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Other																				
Identification Type	<input type="checkbox"/> Passport	Expiry Date	D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> Driving License	Expiry Date	D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> Aadhaar Card	<input type="checkbox"/> Voter ID
	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> PAN	<input type="checkbox"/> Other																			
Identification Number- For Identification Type mentioned																						

### DECLARATION

I have read and understood the Terms & Conditions governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (A) ATMs, (B) Phonebanking, (C) Debit Cards, (D) Mobilebanking, (E) Netbanking, (F) BillPay facility, (G) InstaAlert facility, (H) Email Statement. I accept and agree to be bound by the said Terms & Conditions including those excluding/limiting the Bank's liability. I understand that the Bank may, at its sole discretion, amend any of the services completely or partially with atleast 30 days notice and/or provide an option to switch to other services to me. I agree that the Bank may debit my account for the service charges applicable from time to time. I confirm that I am resident of India. I authorize the bank to disclose, from time to time any information relating to my savings account to any parent/subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by the Bank, for purposes as detailed in the Terms & Conditions Booklet. I confirm that I am in possession of and have read the Terms and Conditions booklet which details the rules governing account operations, the Service charges and Fees Brochure which specifies the charges applicable from time to time for various services and the tear away Customer copy detailing the instructions and account opening rules. Netbanking and SMS Banking Services will be available to the customer upon opening of account with the bank without requiring completion of any formalities for activation of such services not withstanding the documentation and account opening form provided. The Bank reserves the right to accept/reject your application. The Bank decision in this regard would be final. Incase of change of address due to relocation or any other reason, I would intimate the new address to the Bank within 2 weeks of such a change with valid address proof. I am interested in buying insurance policy/ies and would like to make inquiries for the same. I hereby consent to receive information/services through telephone/mobile/SMS/Email/Whats App/Any other mode of communication from the Bank. For Terms & Conditions and Privacy policy, please visit www.hdfcbank.com.

If No Salary received for 3 months, the account will be converted into Regular Saving Bank Account & Average Monthly Balance will be applicable as per respective branch type.

**DO NOT CALL REGISTRY:** I understand that in case I do not wish to receive promotional information through telephone calls/email/sms on products and services not currently availed by me, I can register for "Do Not Call" service through Bank's website www.hdfcbank.com or other channels that Bank may offer. I agree that this service will not apply to receipt of advise and information regarding products and services availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient

**FATCA Certification:** I have understood the information requirements of this Form as per the CBDT notified Rules 114F to 114H and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I also confirm that I have read and understood the Terms and Conditions below and hereby accept the same. I understand that my personal details as provided /available in the bank records will be used for CBDT reporting / Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS / Email.

**CBDT Terms and Conditions -** The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with HDFC Bank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**CBDT Instructions -** If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA/ CRS Indicia observed	Documentation required for Cure of FATCA/ CRS indicia
	<i>If customer does not agree to be Specified U.S. person/ reportable person status</i>
1. U.S. place of birth	1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a US resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); <b>AND</b> 3. <b>Any one</b> of the following documents: <b>a.</b> Certified Copy of "Certificate of Loss of Nationality or <b>b.</b> reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
2. Residence/ mailing address in a country other than India	1. Self-certification (in attached format) that the account holder is not resident for tax purposes in that country; <b>and</b> 2. Documentary evidence (refer list below)
3. Telephone number in a country other than India (and no telephone number in India provided)	1. Self-certification (in attached format) that the account holder is not resident for tax purposes in that country; <b>and</b> 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes: 1. Certificate of residence issued by an authorized government body\* 2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.) \* Government or agency thereof or a municipality

Please paste latest Passport Size photo of the 1st Applicant.

Photo to be signed across

1st Applicant Signature

**Do not sign this form if it is BLANK, please ensure all relevant sections are complete filled to your satisfaction and then only sign the form**

Authentication Type	Applicant
e-KYC OTP	<input type="checkbox"/>
e-KYC Biometric	<input type="checkbox"/>
e-KYC IRIS	<input type="checkbox"/>
Certified Copies	<input type="checkbox"/>

Name: \_\_\_\_\_ Date: \_\_\_\_\_

I confirm that I have read and understood the above Declaration, and that the details provided on the form are correct. I also confirm that my account been opened by Bank officer Mr./Ms. \_\_\_\_\_ and I have signed in his/her presence.

AADHAAR CONSENT DECLARATION

Non\_DBT\_Cust\_Consent Version\_20122019  
 APPLICATION FOR ACCOUNT OPENING USING AADHAAR / E-KYC FOR CUSTOMERS  
 NOT OPTING FOR DBT (DIRECT BENEFIT TRANSFER)

To,  
 The Branch Manager, \_\_\_\_\_ branch.  
 HDFC Bank Limited ("Bank" which term shall include its successors and assigns)

Subject: Aadhaar - informed consent

- I voluntarily opt for Aadhaar OVD KYC or e-KYC or offline verification, and submit to the Bank my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, "Information").
- I am informed by the Bank, that:
  - submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All options were given to me.
  - For e-KYC/authentication/offline verification, Bank will share Aadhaar number and/or biometrics with CIDR/UIIDAI, and CIDR/UIIDAI will share with Bank, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned in 3 below.
- I authorise and give my consent to the Bank (and its service providers), for following informed purposes:
  - KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Bank, existing and future.
  - collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;
  - enabling my account for Aadhaar enabled Payment Services (AEPS);
  - producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
- I understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CIDR submission. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Bank or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.
- The above consent and purpose of collecting Information has been explained to me in my local language.

Applicant Signature

Applicant's Name \_\_\_\_\_

Bank Use Section

Application Date

066

Product Code

Account Number

Promo Code

CASA A/C

Reimbursement A/C

FD / RD

Sourcing Branch Code

Servicing Branch Code

Customer ID

Customer Category

Document Submitted

1st Applicant

ID Proof

Add Proof

Photo

No cheque book to be issued

CPV Initiated

Tatkal Kit issued for Existing customer

Group ID

Portfolio Code

Program to be raised to

Service ID / Emp. Code<sup>^</sup>

Company Code

LG Code

LC Code

MIS Code

<sup>^</sup> (For Defence & HDFC Staff Accounts Only)

Value Date

Funds Parked A/C No.

UDN

UDF1

UDF2

CUSTOMER SIGNED IN MY PRESENCE

EMP Name

EMP Code

Signature

TELE CONFIRMATION DONE

EMP Name

EMP Code

Signature

EMP Designation

Key Official  Key Influencer  Designation

- PAN Verification Done
- UCIC Check Done
- Banned Dedupe check done

Branch Stamp with Date

CPU Stamp with Date

PB/RM Signature & Date

BDA / BM Signature & Date

DVU Signature & Date

FCU Signature & Date

# Dear Customer,

As per RBI guidelines Banks are advised to exercise due diligence by closely examining the transactions carried out in the account on an ongoing basis. This is done in order to ensure that the transactions are in sync with the customer profile as provided while opening the account. Hence it is imperative that the Profile details provided by you is correct and accurate. It is very important for your profile details to correspond / match with the transaction pattern and balances in your account. Basis the information provided, the Bank shall review the transaction pattern in your account which would be used to report transactions of suspicious nature if any. Should there be any change in your Profile details, request you to please visit your nearest HDFC Bank Branch and update the details.

Please quote this reference no. for any future communication.

Date:

**SU0000000001**

Signature of Bank official \_\_\_\_\_

Nomination taken

Yes

No

**Instructions:**

Welcome Kit would be delivered to the addressee only on the mailing address provided. If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at [www.hdfcbank.com/services](mailto:www.hdfcbank.com/services) or contact the nearest branch. The PIN number for the ATM/Debit card for carrying out transactions on the ATM will be despatched to your mailing address by post. We request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.

**ACCOUNT OPENING RULES**

- All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts.
- In event of no Salary Credits for any continuous three months, the Salary Account will be converted to Savings Regular Account and Fees and charges of Savings Regular Account will be applicable
- All accounts should maintain the stipulated average monthly balance based on the product program and branch in which the account is opened.
- In case of non-maintenance of the stipulated average monthly balance, charges as outlined in the Service Charges & Fees Brochure from time to time will be applicable. \* Savings accounts can be opened only by individuals for non-business purposes.
- In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to [www.hdfcbank.com/services](http://www.hdfcbank.com/services) or call up local Phone Banking number.

\* Business/Trading/Partnership/Proprietary/Company/Corporations cannot open a savings account. Trusts/Societies/Charitable/Educational Institutions may open a savings account subject to conditions. The bank reserves the right to close the account in case the savings account is used for business purposes as evinced by the transaction behaviour. \* Cheque book of 10 leaves & 50 leaves will be issued to Savings and Current a/c holders respectively by default. \* Savings accounts will be issued only 25 cheque leaves per calendar quarter. The branch manager can be contacted for additional cheque leaves at a nominal charge. \* Adequate balance should be maintained in the account before issuing a cheque. \* Details of charges on funds transfer, inter branch banking and other services are available in the Service Charges & Fees Brochure. \* Copy of the Terms & Conditions, Service Charges & Fees Brochure and the Code of Bank's Commitment for Individual Customers can be obtained from the branch/website. \* Interest on Savings account will be paid at the rate stipulated by RBI from time to time. \* No unarranged overdraft would be allowed in the Savings account. In case of exceptions, the bank would charge interest at commercial rate. \* The bank reserves the right to close the account in case of unsatisfactory conduct of the account. \* In the event of the death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. \* The deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rupees one lakh within two months from the date of claim list from the liquidator. \* For availing passbook facility, please visit your home branch.

\* In terms of Reserve Bank of India Directives, interest will be calculated at quarterly intervals on Term Deposits and paid at the rate decided by the bank depending upon the period of deposits. In case of Monthly Deposit Scheme, the interest will be calculated for the quarter and paid monthly at discounted value. \* In case of premature withdrawal of the fixed deposit based on depositor's instructions or the instructions of all the joint depositors in the case of joint deposit, the bank has the right to recover interest already paid or the penalty, if any, from the proceeds of the fixed deposit in accordance with prevailing regulations of the bank and the Reserve Bank of India. \* The Deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rupees one lakh within two months from the date of claim list from the liquidator. In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to [www.hdfcbank.com/services](http://www.hdfcbank.com/services) or call up local phone banking number. \* HDFC Bank computes interest based on the actual number of days in a year. In case, the Deposit is spread over a leap and a non-leap year, the interest is calculated based on the number of days i.e., 366 days in a leap year & 365 days in a non leap year. The TAT for processing the Fixed Deposit request is 3-5 working days. The Fixed Deposit advice will be dispatched to your recorded mailing address within 7-8 working days of account opening.

Penalty of 1% pa will be levied on premature closure of Fixed Deposits (including sweep-in/partial closures). This is subject to terms & conditions.

In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal.

In case the super saver facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.

**Sweep - Out Instructions:** Sweep-In facility is automatically available for fixed deposit booked through sweep-out. PAN No. is mandatory for Sweep-out options and will be triggered every Monday beginning of day. Under Sweep-out option for Kids Advantage: If balance >= Rs. 35,000/- then amount in excess of Rs. 25,000/- will be booked as FD in Kids name for 1 year and 1 day at applicable interest rate. Under Savings Max: if the balance >= Rs. 1,25,000/-, then amount in excess of Rs. 1,00,000/- and under Women's Savings Account : if balance >= Rs. 1,00,000/- then amount in excess of RS. 75,000/-, All FD will be booked for 1 year and 1 day. For SBMAX & Women's Savings Account, the minimum FD value is Rs. 25,000/-.

\*Nomination details provided for the funding saving account will be replicated for all sweep-out deposit's.