

OFFICE USE
*Please staple the relevant documents here along with the applicants latest visiting card.

CUSTOMER COPY
Please quote the reference no. for future reference.
Acknowledgment Date : DD MM YYYY Fixed Deposit Rate _____
Tenure : Months _____ days _____ Interest Payout Option _____
Signature of Bank official: _____

(Please staple all documents in the space provided above)

FIXED DEPOSIT FORM

(To be filled by applicant only)



Please open my Fixed deposit Account at your _____ Branch

(Please fill the form in BLOCK LETTERS only-All fields marked " * " are MANDATORY) *Application Date DD MM YYYY

(A) *PERSONAL DETAILS (THIS IS A MACHINE READABLE FORM AND WILL PASS THROUGH A SCANNER)

APPL.	PREFIX	Full Name	(Please leave one space between words for e.g.)	A	J	A	Y	R	A	M	M	I	S	H	R	A
1st																
2nd																
3rd																

*NAME TO BE DISPLAYED ON CORRESPONDENCE	*DATE OF BIRTH	Category	*Male / Female
1st Appl.	DD MM YYYY		M F
2nd Appl.	DD MM YYYY		M F
3rd Appl.	DD MM YYYY		M F

(B) *PAN No. (If not available please attach Form 60/61)	FORM 60 / 61 ATTACHED	*MOTHER'S MAIDEN NAME
1st Appl.	Y N	
2nd Appl.	Y N	
3rd Appl.	Y N	

• In case the applicant is a minor, please write parent/guardian's name (as an applicant) below the minor's name.
• As per Section 139A(5A) of the Income Tax Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of the Income Tax Act shall provide his PAN number to the person responsible for deducting such tax. In case the PAN number is not provided, the bank shall not be liable for the non availment of the credit of tax deducted at Source.
• As per section 206AA introduced by Finance (No. 2) Act, 2009 wef 01.04.2010, every person who receives income on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% in case of Domestic deposits and 30.90% in case of NRO deposits" Please further note that in the absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable.

MAILING ADDRESS : For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank.

*Company Name / Flat No. & Bldg. Name

* Road No./Name

* Landmark

* City

* State

* Tel. (O) EXT. No. STD Code * Tel. (R)

Mobile No. Email ID

The Fixed Deposit advice will be dispatched to your recorded mailing address within 3-4 working days of account opening. Customer registered for email statement will receive FD advice through email

"Please mention a prominent landmark to ensure that the deliverables reach you"

(C) If any of the applicants are EXISTING ACCOUNT HOLDERS, please mention the Customer Identification No.

1st Appl. Cust Id 2nd Appl. Cust Id 3rd Appl. Cust Id

(D) INTRODUCTION DETAILS HDFC BANK Customer(Introducer's) Name

ACCOUNT NO . CUSTOMER ID

I confirm that I am an account holder with HDFC Bank Limited for over six months . I confirm that I personally know the applicant/s detailed above for more than 6 months and confirm his /her identity, occupation and address.

Date: _____

Signature _____

Attach copy of any one :

PAN Card Passport

Election ID Card/Ration Card/Driving License**

**Accompanied by cheque signed by you

FOR BANK USE

Signature Verified : Yes

Date of A/c. Opened : _____

Signature of PB : _____

PB Code: _____

NOMINATION: Yes *Name of nominee No, I declare that I do not wish to make a nomination in my deposit account. *(Please attach Nomination Form)

PAYMENT DETAILS

Amount Rs. _____ ps. Cash (To open an account with cash, the customer must deposit the cash, in person, only at the account branch)

Cheque No. _____ dated DD MM YYYY drawn on _____ Bank, _____ Branch.

The cheque should be crossed A/c Payee and drawn payable to "HDFC Bank Limited A/c. _____ (Customer Name)"

Account Operating Instructions

Single Either/Any one or Survivor Jointly**

**In the event of the death of the depositor, premature liquidation of the term deposits will be allowed. Such premature liquidation will not attract any penal charge.
**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.

BELOW FIELDS ARE MANDATORY

ACCOUNT NO . CUSTOMER ID F P N

Name : PREFIX Full Name (Please leave one space between words) Please tick in case permanent address is the same as mailing address

1st Appl.

PERMANENT ADDRESS

*Company Name / Flat No.&Bldg.Name

* Road No./Name

* Landmark

* City

* State

*PIN Code

Country: _____

Account Opening Rules:

- All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts.
- 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.
- As per the Terms & Conditions of Fixed Deposit Accounts of the bank, the penalty on premature closure of Fixed Deposits including sweep-in and partial closures has been fixed by the Bank at the rate of 1%.
- 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.
- In case the Supersaver / Sweep-in facility is withdrawn, the depositor has to maintain the stipulated Average Quarterly Balance for that entire quarter and also in subsequent quarters.
- 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.
- 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.
- In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to support@hdfcbank.com or call up local phone banking number.

Tax Deduction at Source

- TDS rates will be as applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. The current rates applicable for TDS would be displayed by the Bank on its website. Currently, TDS is deducted when interest payable or reinvested per customer, per branch, exceeds Rs. 10,000/- in a Financial Year
- No deductions of tax shall be made for taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Form (Form 15G / Form 15 H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil
- Form No. 15G / 15H to be submitted in Triplicate. A fresh Form No. 15G / 15H to be submitted in each new financial year
- The bank shall not be liable for any consequences or loss arising due to delay or non submission of form 15G/form 15H. To enable us to serve you better kindly submit the form 15G/15H within the first week of the new financial year .
- Note:- The above is subject to change as per directives of Finance Ministry Govt. of India.
- 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

FIXED DEPOSIT DETAILS

Amount : ps. Tenure : Months Days Rate of Interest: p. a.

SIMPLE FIXED DEPOSIT
INTEREST PAYMENT
 Monthly Interest Quarterly Interest (Monthly interest will be at a discounted rate)
Payment of Interest
 Manager's cheque to Mailing address Transfer to Current/Savings
 A/c. No.

MATURITY INSTRUCTIONS
 Renew Principal and interest Renew Principal and pay Interest
Payment of Interest on Maturity by
 Transfer to Current/Saving
 A/c. No.
 Manager's cheque to Mailing address
 Do not Renew
Payment of Deposit on Maturity by
 Transfer to Current/Saving
 A/c. No.
 Manager's cheque to Mailing address

REINVESTMENT DEPOSIT :
MATURITY INSTRUCTIONS
 Renew Principal and interest Renew Principal and pay Interest
Payment of Interest on Maturity by
 Transfer to Current/Saving
 A/c. No.
 Manager's cheque to Mailing address
 Do not Renew
Payment of Deposit on Maturity by
 Transfer to Current/Saving
 A/c. No.
 Manager's cheque to Mailing address

Senior Citizen Yes No
 If Yes, attach a copy of document showing proof of age. (Driving Licence/Passport Ration Card Election ID Card)

SUPER SAVER FACILITY

I wish to avail of SuperSaver facility in my Current/Savings
 A/c. No.
 against the above mentioned deposit.
 I wish to avail of this facility for Agricultural Purposes
 "TAT for account opening and activation of super saver/ sweep-in facility is 3-4 working days"

SWEEP-IN INSTRUCTIONS

I wish to avail sweep-in facility against the above mentioned deposit and in case of insufficient balance in my Current/Savings Account Number
 please honour my cheque/allow withdrawal by transferring funds to my current/savings account by breaking units of my fixed deposit.

***TDS DETAILS :** Deduct TDS (If applicable) Yes No (*Please Submit the TDS waiver document) Form 15G/H Income Tax exemption letter Waiver marked on Cust ID

Declaration : I/We 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. I/We accept and agree to be bound by the said Terms & Conditions including those excluding /limiting the Bank's liability. I/We 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/us. I/We confirm that I/We am/are resident/s of India. I/We authorise the Bank to disclose, from time to time any information relating to my 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/We confirm that I/We am/are 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.

Please Paste PHOTO of 1st Applicant	Sweep-in facility • Link your Fixed Deposit to your Savings or Current Account and use it to fall back on in case of emergencies. A deficit in your Savings or Current Account is taken care of by using up an exact value from your Fixed Deposit ((units of Re. 1/-) • In case of more than one deposit linked for Sweep-In, the system will first Sweep-In funds from the oldest deposit opened, i.e., the deposit which was first linked to the Savings Account on a FIFO (First-In-First-Out basis)	Please Paste PHOTO of 2nd Applicant	SuperSaver / Overdraft against Fixed Deposit facility • Enjoy a high rate of interest along with the liquidity of a Savings Account by opting for a SuperSaver Facility on your savings account. Avail of an overdraft facility of up to 75% of the value of your Fixed Deposit • For the amount withdrawn, the applicable rate is only 2% above the fixed deposit rate for the period that the money is used	Please Paste PHOTO of 3rd Applicant
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1) Please sign in black ink inside the box provided below. Photographs should be signed across by the applicants. 2) Please ensure that all mandatory fields have been filled correctly else the form is liable to be rejected.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Sign Here	Sign Here	Sign Here

* 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 agree and acknowledge that only direct telephone numbers (not board/general telephone numbers of offices/corporates/employers) will be accepted for registration of "Do Not Call". I/We am/are aware that post registration I/We may receive a call from the Bank to verify the correctness of registration. I/We confirm that I/We have read and understood the above Declaration, and that the details provided on the form are correct. I/We also confirm that my/our account been opened by Bank officer Mr./Ms. & I/We have signed in his/her presence.

Name Date Name Date Name Date

FOR BANK USE ONLY

A/C No. CUSTOMER ID NO. Promo Code :
 Branch code where FD is to be opened Product Code : LC CODE : LG CODE : MIS CODE :

<input type="checkbox"/> Preferred	VALUE DATE	FUNDS PARKED	P B SIGNATURE	DATE	CPU USE ONLY	DATE
<input type="checkbox"/>	<input type="text"/>	2 9 9 0 0 0 0			DVU	
<input type="checkbox"/>	Date Month Year		APPROVED BY (BM)		FCU	
<input type="checkbox"/> (Lien/Special deposit)						
			SOURCING BR CODE			

C314/V15.0/11.08.11/P0330

Occupation Salaried Self-employed Retired Self-employed prof. Housewife Politician Student Others (pls specify) _____
 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 D M Y Y Y
 Type of Company/Firm 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) _____
 Source of Funds Salary Business Income Agriculture Investment Income Others (pls specify) _____
 Gross Annual income < 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
 Residence type Owned Rented / Leased Ancestral / Family Company provided

ABOVE FIELDS ARE MANDATORY