





**(M) NOMINATION (DA1)**

Yes, I/We wish to nominate (as per details below)  No, I/We declare that I do not wish to make a nomination in my/our 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 / We nominate the following person to whom in the event of my/our/minor's death the amount of the above opened Account / Fixed Deposits / Recurring Deposits, may be returned by  
HDFC BANK Ltd. by the account opening branch. This Nomination will be applicable for  Savings / Current / Kids Advantage Account  Fixed Deposit  Recurring Deposit

Nominee Name \_\_\_\_\_  
\*Company Name / Flat No & Bldg Name \_\_\_\_\_  
\*Road No./Name \_\_\_\_\_  
\*Landmark \_\_\_\_\_  
\*City \_\_\_\_\_ \*PIN Code \_\_\_\_\_  
\*State \_\_\_\_\_ Country \_\_\_\_\_  
\*Tel (R) \_\_\_\_\_ Relationship with Depositor, if any \_\_\_\_\_  
Date of Birth of Nominee \_\_\_\_\_  Please tick if mailing address is same as of the applicant

**(Leave out if nominee is not a minor)**  
As nominee is a minor on this date, I appoint \_\_\_\_\_ of Age \_\_\_\_\_  
Name \_\_\_\_\_ Address \_\_\_\_\_  
to receive the amount of the deposit in the account on behalf of the nominee in the event of my/minor's death during the minority of the nominee.

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

Witness 1 Name \_\_\_\_\_ Signature \_\_\_\_\_  
Address \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_  
Witness 2 Name \_\_\_\_\_ Signature \_\_\_\_\_  
Address \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_

**(N) CLOSE RELATIVE DECLARATION (To be filled by the applicant if he/she do not have any address proof)**

I hereby confirm that Mr./Ms. (\* Applicant Name) \_\_\_\_\_ who is desirous of opening an account with your Bank is my (\* Relationship) \_\_\_\_\_ He / She is residing with me since \_\_\_\_\_ \*Month \_\_\_\_\_ (\*Year) at the below mentioned address:

\* Building Name \_\_\_\_\_ \* City \_\_\_\_\_  
\*State \_\_\_\_\_ \*Country \_\_\_\_\_ \* PIN Code \_\_\_\_\_ \*Telephone Number \_\_\_\_\_

The applicant does not hold a documentary address proof in his /her Independent name. Since the applicant is residing with me, the address proof in my name is being provided to the bank for the purpose of address verification. I have no objection towards receiving any correspondence from the bank in the name of applicant at my above-mentioned address.

I enclose herewith the below:

- 1. Self-attested (\*Document Name) \_\_\_\_\_ as Identity Proof
- 2. Self-attested (\*Document Name) \_\_\_\_\_ as Address Proof

Name of the Declarant \_\_\_\_\_ CusID (if an existing customer) \_\_\_\_\_ **Declarant Signature**

**(O) SIGNATURE MISMATCH DECLARATION**

The signature on the ID proof / Address / Cheque provided is different from my signature on the Account Opening Form. Please consider the signature on the Account Opening Form as my updated signature in your Bank records.

Old Signature as per documents \_\_\_\_\_ New Signature as per account opening form \_\_\_\_\_

**(P) TATKAL ACKNOWLEDGEMENT (If Applicable)**

I / We  confirm having received the Welcome Kit in an untampered / sealed condition and confirm that the below deliverables have been received by me:  
1) Chequebook with 10 Cheque Leaves 2) Debit Card Pin 3) Netbanking Pin 4) Phone banking Pin 5) International Debit Card 6) T & C booklet

**(Q) ADDITIONAL INFORMATION**

Do you have any loan with other Bank  Personal Loan  Auto Loan  Two-wheeler Loan  Housing Loan  Credit card  Others \_\_\_\_\_  
Are you interested in any loan products  Personal Loan  Auto Loan  Two-wheeler Loan  Housing Loan  Credit card  Others \_\_\_\_\_

**(R) AADHAAR CARD NO. - Please link my Aadhaar Number to the account to avail Government subsidies/payments. Copy of Aadhaar card attached.**

1st Applicant \_\_\_\_\_ 2nd Applicant \_\_\_\_\_

**(S) DECLARATION FOR REQUIRED BALANCE**

The Average Monthly / Quarterly / Half Yearly Balance required to be maintained for this account is Rs \_\_\_\_\_ Product: \_\_\_\_\_

I/We have understood that non-maintenance of the above Average Monthly / Quarterly / Half Yearly Balance will attract charges. These charges have been explained to me for the respective Product. I/We understand the detailed charging structure for non-maintenance and the same is available on HDFC bank's Website and Service charges and fees brochure.

**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) Pione Banking, (C) Debit Cards, (D) Mobile Banking, (E) Net Banking, (F) Bill Pay facility, (G) InstaAlert facility, (H) Email Statement. I/We accept and agree to be bound by the said Terms & Conditions. I/We agree that I/we are in possession of and have read the Terms & 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. Net banking 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. Notwithstanding 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. In case of change of address due to relocation or any other reason, I/We would intimate the new address to the bank within two weeks of such a change with a valid address proof. **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 the Bank's website www.hdfcbank.com or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

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

Photo to be signed across

Do not sign this form if it is BLANK, Please ensure all relevant sections and columns are completely fitted to your satisfaction and then only sign the form

Please paste latest Passport Size photo of the 2nd Applicant.

Photo to be signed across

**1st Applicant Signature**

**2nd Applicant Signature**  
Guardian signature in case of minor

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

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

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 account been opened by Bank officer Mr./Ms. \_\_\_\_\_ and I / we have signed in his/her presence.

**FOR BANK USE ONLY**

Product Code	Account Number	Promo Code
CASA A/C		
Reimbursement A/C		
FD / RD		

Customer ID	Customer Category	Document Submitted	Branch Codes
1st Applicant		ID Proof Add Proof Photo	No cheque book to be Issued CPV Initiated Sourcing
2nd Applicant		ID Proof Add Proof Photo	Tatkal Kit issued for Existing customer Servicing

Group ID \_\_\_\_\_ Portfolio Code \_\_\_\_\_ Program to be raised to \_\_\_\_\_

Service ID / Emp.Code <sup>A</sup>	Company Code	LG CODE	LC CODE	MIS Code

<sup>A</sup> (For Oofenco Accounts Only)

Value Date	Funds Parked A/C No.	UDN
D D M M Y Y Y Y		

UDF 1 \_\_\_\_\_ UDF 2 \_\_\_\_\_

CUSTOMER SIGNED IN MY PRESENCE	Emp Name		Signature	TELE CONFIRMATION DONE	Emp Name		Signature
	Emp Code				Emp Code		

Branch Stamp with Date

PB/RM Signature & Date

BDA / BM Signature & Date

CPU Stamp with Date

DVU Signature & Date

FCU Signature & Date

FORM UTILITY

## Customer Copy

## Instructions Overleaf

Please quote this reference no. for any future communication.

Date:

### 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](http://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.
- 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 PhoneBanking number.

Nomination taken

Yes  No

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

U 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.

\* Business Trading Partnerships/Proprietary/Company/Corporate 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 if 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 account 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 bank's 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 Rs 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 closed 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 the entire month and also in subsequent months.