

## **Documents Required to Open NRE / NRO, Savings / PIS Account**

### **ALL ACCOUNT OPENING DOCUMENTS ( INCLUDING ORIGINAL) NEEDS TO BE SELF ATTESTED)**

You would need to forward below mentioned documents along with Account Opening forms :

- Passport size Photograph signed across the face.
- The Initial payment cheque/Draft should be favoring “**HDFC BANK A/c (Customer's Name)**” The Cheque for the initial payment should be amounting Rs. 15,000/- from your self NRE/NRO account or a draft of Rs 15000/- made out of your self NRE/NRO account (has to be submitted along with the Letter from the bank confirming the Draft is issued from your self account)
- Foreign currency cheque amounting to equivalent INR 15000/- issued from your self overseas bank or Indian Rupees draft purchased abroad & the Initial pay should be favoring “**HDFC BANK A/c; (Customer's Name)**” (has to be submitted along with acknowledgment slip copy /advice clearly showing that the DD was purchased by the customer himself should be attached or the Letter from the bank confirming the Draft is issued from customer's self account).
- In case there is no remitter name proof (like acknowledgement copy) for Initial Payin draft/cheque then an original bank statement(not more than three months old, attested by the customer) from the customer's account either overseas or in India has to be submitted self attested. In such cases a customer declaration needs to be collected stating the remitter's name.

**[Average Monthly Balance requirement is Rs. 10,000/- in NRE and NROSB Account**

- Photocopy of passport -self attested
- Photocopy of valid visa / work permit -self attested
- Pan Card copy (**Mandatory for NRE PIS/NRO PIS accounts-self attested** )
- Address proof -self attested.
- Atleast one document provided has to be in English apart from passport

**In case if the customer does not visit the branch (Non Face to Face Case) to open these accounts then all photocopies of documents to be attested by customer himself and to be attested by Indian Embassy or by Notary or by Banker overseas.**

**Optionally Customers residing in FATF (Financial Active Task Force) countries (List attached at the end of this documents) who are unable to attest the documents as above have the option of submitting an additional document (as per list provided in option “C” in this document to be obtained ) along with the prescribed documents self-attested**

**In case of non face-to-face account opening for customers from Non FATF countries, all the documents should be attested by Indian Embassy or by Notary**

**Documents accepted as Address Proof:-**

One document will be obtained from the first applicant confirming either the mailing or overseas address. The address on the document has to match the address mentioned in the application form.

The list of documents that will be acceptable as address proofs are:

**A. Overseas Address (Any one) : self attested**

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. copy of PIO/OCI Card

**B. Indian Address as mailing address (Any one): self attested**

1. Photocopy of valid passport mentioning the Indian address
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 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.
14. Letter from any recognized public authority (In original)

In case of **Non Face to Face** NRI Account opening, one additional document will be obtained for all applicants.

**C. List of Additional documents (Any one): self attested**

The following documents will be accepted as additional document in case of Non Face to Face accounts:

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)

## **FATF Country List**

The FATF currently comprises 33 member jurisdictions and 2 regional organizations, representing most major financial centres in all parts of the globe.

List of FATF countries	Greece	Republic of Korea
Argentina	Hong Kong, China	Russian Federation
Australia	Iceland	Singapore
Austria	Ireland	South Africa
Belgium	Italy	Spain
Brazil	Japan	Sweden
Canada	Kingdom of the Netherlands*	Switzerland
China	Luxembourg	Turkey
Denmark	Mexico	United Kingdom
European Commission		
Finland	New Zealand	United States
France	Norway	India
Germany	Portugal	
Gulf Co-operation Council (UAE, Kuwait, Bahrain, Qatar, Oman, Saudi Arabia)		

### **Important Points to be noted while submitting the Account opening form**

- ◆ In case if the NRE/NRO A/C is getting opened with zero payin then original bank statement self attested has to be submitted (Mandatory)
- ◆ In case of sole account,nomination form (DA1) compulsory for each account.
- ◆ Name and the Signature on Account opening form should be same as passport.(In case if signature differs then change of signature declaration should be attached)
- ◆ In case of foreign passport having place of birth not India then PIO/OCI card needs to be submitted. PIO Declaration can be given In lieu of PIO/OCI card
- ◆ In case if any of the document is Non English language then Non English declaration to be submitted (Filled in by the customer himself) Not more than one document can be accepted in Non English Language)
- ◆ Email address of all the customers is mandatory
- ◆ Indian address is mandatory to be filled in the Account opening form (address proof of the same is not mandatory)
- ◆ In case of face to face and if the second holder does not have any address proof then both holders can sign Joint applicant declaration and close relative declaration along with the documents of the declarant

**HDFC BANK LTD,**

NRI Centre,101-104, Tulsiani Chambers, Free Press Journal Road,Nariman Point,  
Mumbai 400 021India

Tel.: +91-22-40808395/96/97 Fax No: +91-22-22876505



Please quote this reference no. for any future Communication.

Date :

Signature of Bank official

\* Please staple the relevant documents here.

(Please staple all documents in the space provided above)

# SAVINGS/CURRENT ACCOUNT OPENING FORM FOR NON RESIDENT INDIVIDUALS

(To be filled by applicant only)



Please open my  NRE (Non Resident External) /  NRO (Non Resident Ordinary)  NRE & NRO (Both) account at your \_\_\_\_\_ Branch

(Please fill the form in **BLOCK LETTERS** only-All fields marked "\*" are MANDATORY)

(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																

If you are an existing customer please move directly to section "C".

*NAME TO BE DISPLAYED ON ATM / DEBIT CARD/CORRESPONDENCE	*DATE OF BIRTH	*Male / Female	Status (NRE) (Resident/Non-resident)	Status (NRO) (Resident/Non-resident)
1st Appl.	D D M M Y Y Y Y	M F	R N	R N
2nd Appl.	D D M M Y Y Y Y	M F	R N	R N
3rd Appl.	D D M M Y Y Y Y	M F	R N	R N

Please tick where you would like your correspondence to be sent  Local  Overseas

(B) Overseas Address (\*Compulsory)

*City	*State	PIN Code
*Country	Tel. (O)	Mobile No.
*Tel. (R)		
Fax		

Note: If no option is ticked then correspondence / deliverables will be sent to overseas address

Please mention the e-mail id on page no. 2 under section NETBANKING registration.

If local address is same as above pls. tick the box

Local Address

*City	*State	*PIN Code
*Country	Tel. (O)	Mobile No.
*Tel. (R)		
Fax		

(Please fill correct and complete address to enable delivery through courier/post)

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

APPL	*MOTHER'S MAIDEN NAME	Customer ID	CATEGORY (For Bank use only)
1st			
2nd			
3rd			

I Confirm that I do not have any existing customer ID / customer ID apart from the one mentioned above, in case found otherwise BANK reserves the right to consolidate the customer ID's as it may decide, without any prior notice to me

2nd Appl. address same as primary appl.  Yes  No 3rd Appl. address same as primary appl.  Yes  No (Joint Applicant Annexure to be filled if the joint applicant's address is not the same as that of the primary applicant.)

### 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 :

I/We hereby declare that only Legitimate dues in India which would include current income like rent, dividend, pension, interest etc., sale proceeds of assets including immovable property acquired out of rupee/foreign currency funds or by way of legacy/inheritance will be deposited in my/our NRO Account.

**NOMINATION :**  Yes ( If yes, please attach Nomination Form )  No ( I/We declare that I/We do not wish to make a nomination in my/our NRI Account/s)

Name of nominee

**PAYMENT DETAILS** Type of Currencies :  \$  £  €  ¥  A\$  C\$  Rs. Amount   Cash

Cheque No.  dated       drawn on \_\_\_\_\_ Bank, \_\_\_\_\_ Branch.

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

### Account Operating Instructions

**NRE**  Single  Either / Any one or Survivor  Jointly (No Debit/ATM Card will be issued)

**NRO**  Single  Either / Any one or Survivor  Jointly (No Debit/ATM Card will be issued)

### Mandate/POA (Please attach relevant documents)

Yes  No

Yes  No

PAN No. (If not available please attach Form 60/61)

PAN No.  Form 60/61  1<sup>st</sup> Applicant PAN No.  Form 60/61  2<sup>nd</sup> Applicant PAN No.  Form 60/61  3<sup>rd</sup> Applicant

\* Are you or any of the applicants a Politically Exposed Person (PEP) ?  If Yes, please fill separate AML Form for all applicants.

F  P  N

Source of Funds  Salary  Business Income  Agriculture  Investment Income  Other (pls specify) \_\_\_\_\_

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) \_\_\_\_\_



**Instructions :**

Welcome kit would be delivered to the mailing address only.

If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at nri@hdfcbank.com or contact the nearest branch.

The PIN number for ATM/Debit card for carrying out transaction on the ATM will be despatched to your mailing address by post.

**ATM CARD / DEBIT CARD**

To apply for an HDFC Bank ATM / Debit Card, please tick your choice :

	ATM CARD NRE	INTERNATIONAL DEBIT CARD*		ATM CARD NRO	ATM CARD MANDATE	
		VISA**	Gold		NRE	NRO
1st Appl.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2nd Appl.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Appl.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\*\* Only NRE Accounts      \* ATM Card will be issued to NRO Account      Please attach separate application form for Mandate Card request

If you already have an HDFC Bank ATM/Debit Card, please give the card number to which the Savings / Current/ SuperSaver account that you now wish to open is to be linked. (Please note this facility is available for operating instruction: Single, Either / Anyone or Survivor only.)

ATM/Debit Card No. \_\_\_\_\_

1st Applicant NRE \_\_\_\_\_

2nd Applicant NRE \_\_\_\_\_

3rd Applicant NRE \_\_\_\_\_

1st Applicant NRO \_\_\_\_\_

2nd Applicant NRO \_\_\_\_\_

3rd Applicant NRO \_\_\_\_\_

For VISA/Maestro Cards annual charges applicable.

**NETBANKING REGISTRATION**

To apply for NetBanking, please tick each of the boxes below. Please provide an email ID for each of the applicants for future communication.

The same IPIN will be used when you access your account on your mobile phone using WAP. If you are using SMS, you need to apply for MobileBanking only. If you are using WAP, you need to apply for NetBanking only. Please check with your branch for the availability of MobileBanking service in your city.

**NETBANKING**

E-mail ID: (Write in **BLOCK LETTERS** only for e.g.)

A J A Y R M I S H R A @ A B C . C O . I N

1<sup>st</sup> Appl. \_\_\_\_\_

2<sup>nd</sup> Appl. \_\_\_\_\_

3<sup>rd</sup> Appl. \_\_\_\_\_

**EMAIL ALERTS**

I/We hereby authorise HDFC BANK to send e-mail alerts relating to transactions in my/ our account(s). I/ We also confirm that the alerts can be sent to:

E-mail ID of first account holder to the account as mentioned above

**The Average Monthly Balance (AMB) required to be maintained for this account is Rs.**

**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, (G) InstaAlert facility, (H) Email Statements. 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 agree that the Bank may debit my/our account for the service charges applicable from time to time. I/We authorise 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/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.

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 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. **Semi urban / Rural** : If AMB in the account is between Rs 2,500 to Rs 5,000 - Rs 250/- per month would be levied, If AMB is less than Rs 2,500 - Rs 350/- per month would be levied. **NR Current Account (AMB Rs 25,000/-** - 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 Rs 10,000/-** 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 phone banking, Net Banking, ATM & Branch services as detailed in the services charges & fee brochure

Please Paste PHOTO of 1st Applicant

**Average Monthly Balance of Rs 25,000/- or Rs 10,000/- or Rs 5,000/-\* or any other as specified\*\* for which the Bank will provide free :**

- ATM
- PhoneBanking
- NetBanking
- MobileBanking\*
- Branch Banking
- Chequebooks
- EFT
- Quarterly Statements except where otherwise specified in the schedule of charges.

\*Applicable for NR Current Account  
\*Available in select locations  
\*\*Available for specific categories of customers  
\*Currently available for India only

Please Paste PHOTO of 2nd Applicant

Please Paste PHOTO of 3rd Applicant

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.

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 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 \_\_\_\_\_

**FOR BANK USE ONLY**

Branch Code : \_\_\_\_\_ Funds Parked Branch Code \_\_\_\_\_ PCode (NRE) \_\_\_\_\_ UDN : \_\_\_\_\_ Welcome Kit to Branch \_\_\_\_\_

(Br code where a/c is to be opened)

Company Code : \_\_\_\_\_ A/c No-NRE : \_\_\_\_\_ A/c No-NRO : \_\_\_\_\_

VALUE DATE	FUNDS PARKED	STUDENT	P B SIGNATURE	DATE	FOR CPU USE	DATE
		Y N			DVU	
		MIS Code			FCU	
Date Month Year			APPROVED BY (BM)			
NRE AMOUNT (Rupees)	Cust ID		SOURCING BR CODE			
NRO AMOUNT (Rupees)						

Self Employed since \_\_\_\_\_ Years \_\_\_\_\_ Months

Nature of Business  Manufacturing  Service Provider  Agriculture  Stock Broker  Real Estate  Trader  Others \_\_\_\_\_

Date of Incorporation DD MM YYYY

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/Annual \_\_\_\_\_ < 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

Remittance in the account (In Rupees) \_\_\_\_\_ 7,50,000 - 10,00,000 \_\_\_\_\_ 10,00,000 - 15,00,000 \_\_\_\_\_ >15,00,000



Please quote this reference no. for any future Communication.

Date :

Signature of Bank official

\* Please staple the relevant documents here.

(Please staple all documents in the space provided above)

## SAVINGS/CURRENT ACCOUNT OPENING FORM FOR NON RESIDENT INDIVIDUALS

(To be filled by applicant only)



Please open my  NRE (Non Resident External) /  NRO (Non Resident Ordinary)  NRE & NRO (Both) account at your \_\_\_\_\_ Branch

(Please fill the form in **BLOCK LETTERS** only-All fields marked "\*" are MANDATORY)

(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															

If you are an existing customer please move directly to section "C".

*NAME TO BE DISPLAYED ON ATM / DEBIT CARD/CORRESPONDENCE	*DATE OF BIRTH	*Male / Female	Status (NRE) (Resident/Non-resident)	Status (NRO) (Resident/Non-resident)
1st Appl.	D D M M Y Y Y Y	M F	R N	R N
2nd Appl.	D D M M Y Y Y Y	M F	R N	R N
3rd Appl.	D D M M Y Y Y Y	M F	R N	R N

Please tick where you would like your correspondence to be sent  Local  Overseas

(B) Overseas Address (\*Compulsory)

*City	*State	*Country	PIN Code
*Tel. (R)	Tel. (O)	Fax	Mobile No.

Note: If no option is ticked then correspondence / deliverables will be sent to overseas address

Please mention the e-mail id on page no. 2 under section NETBANKING registration.

If local address is same as above pls. tick the box

Local Address

*City	*State	*Country	*PIN Code
*Tel. (R)	Tel. (O)	Fax	Mobile No.

(Please fill correct and complete address to enable delivery through courier/post)

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

APPL	*MOTHER'S MAIDEN NAME	Customer ID	CATEGORY (For Bank use only)
1st			
2nd			
3rd			

I Confirm that I do not have any existing customer ID / customer ID apart from the one mentioned above, in case found otherwise BANK reserves the right to consolidate the customer ID's as it may decide, without any prior notice to me

2nd Appl. address same as primary appl.  Yes  No 3rd Appl. address same as primary appl.  Yes  No (Joint Applicant Annexure to be filled if the joint applicant's address is not the same as that of the primary applicant.)

### 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 :

I/We hereby declare that only Legitimate dues in India which would include current income like rent, dividend, pension, interest etc., sale proceeds of assets including immovable property acquired out of rupee/foreign currency funds or by way of legacy/inheritance will be deposited in my/our NRO Account.

**NOMINATION :**  Yes ( If yes, please attach Nomination Form )  No ( I/We declare that I/We do not wish to make a nomination in my/our NRI Account/s )

Name of nominee

**PAYMENT DETAILS** Type of Currencies :  \$  £  €  ¥  A\$  C\$  Rs. Amount   Cash

Cheque No.  dated       drawn on \_\_\_\_\_ Bank, \_\_\_\_\_ Branch.

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

### Account Operating Instructions

**NRE**  Single  Either / Any one or Survivor  Jointly (No Debit/ATM Card will be issued)

**NRO**  Single  Either / Any one or Survivor  Jointly (No Debit/ATM Card will be issued)

### Mandate/POA (Please attach relevant documents)

Yes  No

Yes  No

PAN No. (If not available please attach Form 60/61)

PAN No.  Form 60/61  1<sup>st</sup> Applicant PAN No.  Form 60/61  2<sup>nd</sup> Applicant PAN No.  Form 60/61  3<sup>rd</sup> Applicant

\* Are you or any of the applicants a Politically Exposed Person (PEP) ?  If Yes, please fill separate AML Form for all applicants.

F  P  N

Source of Funds  Salary  Business Income  Agriculture  Investment Income  Other (pls specify) \_\_\_\_\_

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) \_\_\_\_\_



**Instructions :**

Welcome kit would be delivered to the mailing address only.

If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at nri@hdfcbank.com or contact the nearest branch.

The PIN number for ATM/Debit card for carrying out transaction on the ATM will be despatched to your mailing address by post.

**ATM CARD / DEBIT CARD**

To apply for an HDFC Bank ATM / Debit Card, please tick your choice :

	ATM CARD NRE	INTERNATIONAL DEBIT CARD*		ATM CARD NRO	ATM CARD MANDATE	
		VISA**	Gold		NRE	NRO
1st Appl.		VISA	Gold			
2nd Appl.		VISA	Gold			
3rd Appl.		VISA	Gold			

\*\* Only NRE Accounts      \* ATM Card will be issued to NRO Account      Please attach separate application form for Mandate Card request

If you already have an HDFC Bank ATM/Debit Card, please give the card number to which the Savings / Current/ SuperSaver account that you now wish to open is to be linked. (Please note this facility is available for operating instruction: Single, Either / Anyone or Survivor only.)

ATM/Debit Card No.

1st Applicant NRE									
2nd Applicant NRE									
3rd Applicant NRE									
1st Applicant NRO									
2nd Applicant NRO									
3rd Applicant NRO									

For VISA/Maestro Cards annual charges applicable.

**NETBANKING REGISTRATION** To apply for NetBanking, please tick each of the boxes below. Please provide an email ID for each of the applicants for future communication. The same IPIN will be used when you access your account on your mobile phone using WAP. If you are using SMS, you need to apply for MobileBanking only. If you are using WAP, you need to apply for NetBanking only. Please check with your branch for the availability of MobileBanking service in your city.

**NETBANKING**

E-mail ID: (Write in **BLOCK LETTERS** only for e.g.)      A J A Y R M I S H R A @ A B C . C O . I N

1 <sup>st</sup> Appl.																			
2 <sup>nd</sup> Appl.																			
3 <sup>rd</sup> Appl.																			

**EMAIL ALERTS** I/ We hereby authorise HDFC BANK to send e-mail alerts relating to transactions in my/ our account(s). I/ We also confirm that the alerts can be sent to:

E-mail ID of first account holder to the account as mentioned above

The Average Monthly Balance (AMB) required to be maintained for this account is Rs. \_\_\_\_\_

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, (G) InstaAlert facility, (H) Email Statements. 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 agree that the Bank may debit my/our account for the service charges applicable from time to time. I/We authorise 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/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.

- 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.
- 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.
- 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.
- 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.
- 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.
- 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. Semi urban / Rural : If AMB in the account is between Rs 2,500 to Rs 5,000 - Rs 250/- per month would be levied, If AMB is less than Rs 2,500 - Rs 350/- per month would be levied. NR Current Account (AMB Rs 25,000/-) - 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 phone banking, Net Banking, ATM & Branch services as detailed in the services charges & fee brochure

Please Paste PHOTO of 1st Applicant	Average Monthly Balance of Rs 25,000/- or Rs 10,000/- or Rs 5,000/-* or any other as specified** for which the Bank will provide free : <ul style="list-style-type: none"> <li>• ATM</li> <li>• PhoneBanking</li> <li>• NetBanking</li> <li>• MobileBanking*</li> <li>• Branch Banking</li> <li>• Chequebooks</li> <li>• EFT</li> <li>• Quarterly Statements except where otherwise specified in the schedule of charges.</li> </ul> <small>*Applicable for NR Current Account *Available in select locations **Available for specific categories of customers *Currently available for India only</small>	Please Paste PHOTO of 2nd Applicant
Please Paste PHOTO of 3rd Applicant		

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.

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 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 \_\_\_\_\_

**FOR BANK USE ONLY**

Branch Code: \_\_\_\_\_ Funds Parked Branch Code: \_\_\_\_\_ PCODE (NRE): \_\_\_\_\_ UDN: \_\_\_\_\_ Welcome Kit to Branch: \_\_\_\_\_

(Br code where a/c is to be opened) LC: \_\_\_\_\_ LG: \_\_\_\_\_ PROMO CODE: \_\_\_\_\_

Company Code: \_\_\_\_\_ A/c No-NRE: \_\_\_\_\_ A/c No-NRO: \_\_\_\_\_

VALUE DATE	FUNDS PARKED	STUDENT	P B SIGNATURE	DATE	FOR CPU USE	DATE
		Y N			DVU	
		MIS Code			FCU	
Date Month Year			APPROVED BY (BM)			
NRE AMOUNT (Rupees)						
NRO AMOUNT (Rupees)		Cust ID	SOURCING BR CODE			

Self Employed since \_\_\_\_\_ Years \_\_\_\_\_ Months

Nature of Business Manufacturing  Service Provider  Agriculture  Stock Broker  Real Estate  Trader  Others \_\_\_\_\_

Date of Incorporation DD MM YYYY

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/Annual < 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

Remittance in the account (In Rupees) 7,50,000 - 10,00,000  10,00,000 - 15,00,000  >15,00,000



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	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 of Your Witnesses

Name 1) \_\_\_\_\_ 2) \_\_\_\_\_  
Address \_\_\_\_\_  
Signature \_\_\_\_\_  
Place: \_\_\_\_\_  
Date: \_\_\_\_\_

Witnesses  
Signature

Customers Signature

\_\_\_\_\_  
\*\*Signature(s) /  
\*\*\*Thumb impression(s) of Depositor(s)

- \* 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.: \_\_\_\_\_

Acknowledgement - DA 1

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

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

**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**

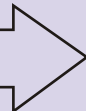
Nature of Deposit	Account No.	Additional details, if any

**Personal Details of Your Nominee**

Name, Address & Contact no. of nominee	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 of Your Witnesses****Witnesses Signature** 

Name 1) \_\_\_\_\_ 2) \_\_\_\_\_  
Address \_\_\_\_\_  
Signature \_\_\_\_\_  
Place: \_\_\_\_\_  
Date: \_\_\_\_\_

**Customers Signature** 

\*\*Signature(s) /  
\*\*\*Thumb impression(s) of Depositor(s)

- \* 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.: \_\_\_\_\_

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



**(In case of joint applicant this declaration to be signed by all the holders-Mandatory)**

**Annexure 1 - Address of Joint Applicants**

**Account Opening Form No**  For Regular Accounts

**ACCOUNT NUMBER**  For Instant Accounts

Address of the Second Applicant is the same as that of the Primary Applicant  Yes  No ( Please fill the below form)

Address of the Third Applicant is the same as that of the Primary Applicant  Yes  No ( Please fill the below form)

**Form to be filled only if the joint applicant's address is NOT the same as that of the primary applicant.  
Please attach Address proof as per the KYC Policy**

**2nd Applicant** PREFIX FULL NAME

**MAILING ADDRESS**

Flat No/Bldg Name	<input type="text"/>																								
Road Name	<input type="text"/>																								
Landmark	<input type="text"/>																								
City	<input type="text"/>																		PIN Code	<input type="text"/>					
State	<input type="text"/>																		Country	<input type="text"/>					
Tel (off)	<input type="text"/>						Ext No	<input type="text"/>						STD Code	<input type="text"/>			Tel (R )	<input type="text"/>						
Fax No	<input type="text"/>																								
Mobile No	<input type="text"/>																								
Email id	<input type="text"/>																								

**3rd Applicant** PREFIX FULL NAME

**MAILING ADDRESS**

Flat No/Bldg Name	<input type="text"/>																								
Road Name	<input type="text"/>																								
Landmark	<input type="text"/>																								
City	<input type="text"/>																		PIN Code	<input type="text"/>					
State	<input type="text"/>																		Country	<input type="text"/>					
Tel (off)	<input type="text"/>						Ext No	<input type="text"/>						STD Code	<input type="text"/>			Tel (R )	<input type="text"/>						
Fax No	<input type="text"/>																								
Mobile No	<input type="text"/>																								
Email id	<input type="text"/>																								

\_\_\_\_\_  
**Signature of the 1<sup>st</sup> Applicant**

\_\_\_\_\_  
**Signature of the 2<sup>nd</sup> Applicant**

\_\_\_\_\_  
**Signature of the 3<sup>rd</sup> Applicant**

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

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

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

**FOR CPU USE ONLY**

ACCOUNT NUMBER

CUSTOMER ID - 2nd Applicant

CUSTOMER ID - 3rd Applicant

ADDRESS UPDATE IN FINWARE ON - DATE

Signature : \_\_\_\_\_

**APPLICATION FOR PORTFOLIO INVESTMENT SCHEME (NRE)**

Date:

The Manager  
NRI and PIS Services  
HDFC Bank  
\_\_\_\_\_branch.

Broker's name : \_\_\_\_\_

Customer's PAN : \_\_\_\_\_

Dear Sir,

**Ref: Application for permission to deal in shares in secondary market under the Portfolio Investment Scheme (PIS)**

We hereby appoint HDFC Bank as a Designated Bank for PIS. We hereby advise that we have read and understood the terms and conditions as specified under the portfolio Investment Scheme and hereby declare that we agree to comply with all statutory formalities under the PIS scheme from time to time. We confirm that as on date, we do not hold PIS PERMISSION (Repatriable as well as non repatriable) with any other bank.

We hereby agree:

- The facility is available only to customers maintaining their PIS account with designated branches of HDFC Bank
- I/We agree that if the PIS account/PIS Permission is transferred from any other bank to HDFC Bank, then I/We shall furnish a "No Objection Certificate" from my/our present banker along with a holding statement (having details of scrip name, date of purchase, cost of purchase, quantity) as specified by HDFC Bank along with a latest copy of the Demat Statement of securities.
- To deal with only one designated branch at any given point of time for PIS. All transactions under PIS will be routed through designated branch only.
- That both the NRE and NRO PIS accounts and PIS PERMISSION will be held with only one bank at any given point in time.
- The NRE/ NRO PIS account will not be used to route any other transactions besides transactions related to the purchase and sale of shares. All routine transactions, Demat charges, dividend warrants etc will be routed through the regular NRE/NRO savings account (NON-PIS savings account) held with the bank.
- To submit the complete details of all shares held by me which was purchased from the Primary market as a non resident or from the primary / secondary market prior to becoming a non resident in the formats as specified by the bank.
- To do only delivery based transactions and not indulge in speculative transactions. To purchase and sell shares of an Indian company, through registered broker on a recognized stock exchange.
- To place purchase orders only if the Bank can earmark sufficient balance covering the purchase consideration of securities and other applicable charges in client's Bank account.
- To report to the Bank all transactions done directly through stockbrokers within 48 hours after trade, by submitting original broker contract notes to PIS designated branch only where PIS account is maintained. Details like, PIS Permission number, PIS account, purchase payments (cheque no, date of cheque, gross amount of purchase) will be mentioned on purchase contract note. To mention PIS PERMISSION number on sale contract note.
- To report all purchase or sale of shares in the secondary market through the PIS account.
- To send details to the Bank of all payments made to the stock broker on account of purchase of securities along with the details of the securities purchased in the format prescribed or may be prescribed by the Bank from time to time.



- Payments for shares/ receipts from the broker on account of sale of shares will be made against the amounts specified on the bills and no adjustment of purchases against sale transactions will be done even if various sale and purchase transactions are doing during the same period.
- To deposit all payment instruments (cheque/DD etc) received from a stockbroker on account of sale of securities for crediting in appropriate account along with complete details and the bills at PIS designated branch where PIS account is maintained.
- The purchase of equity shares/convertible debentures in each company with repatriation and non repatriation benefits shall not exceed 5 % (or as prescribed by Reserve Bank of India from time to time) of the paid up capital of the company, subject to an overall ceiling of 10 % (or as prescribed by Reserve Bank of India from time to time) All consequences of failure in such compliance, including any losses arising out of reversal of transactions shall be to our account.
- The bank will recover its fees /charges applicable for PIS by the debit to the NRE/NRO savings (non-PIS) account held.
- The bank will deduct capital gains tax as applicable on each transaction and the sale proceeds net of tax will be credited to the designated account within 48 working hours after receipt of clear funds from broking firm.
- To submit the CA certificate and undertaking as per the formats specified under PIS along with net sale proceeds of shares in case I/We are arranging to PIS capital gains separately through our chartered accountant.
- To allow the Bank to calculate the Capital Gains Tax on transactions done through HDFC securities.
- The Bank will be able to set off losses against capital gains on equity shares only. The benefit of set off of losses is available per contract note basis (i-e: losses made in one contract note can be set off against the gains made on that contract note only. The bank will report purchase and sale contract notes on FIFO basis and compute capital gain tax accordingly, even if trades have been executed through multiple brokers.
- In case I sell shares some of which belong to PIS and others to Non PIS account, all the sale proceeds after the deduction of TDS will be credited to the PIS account.
- Tax deducted at source by the bank will not be on exchange rate adjustment.
- The sale made will be adjusted on First In First Out basis (FIFO) at the PIS permission level (for eg: if a customer has multiple Demat accounts-- FIFO will be applied across them while calculating capital gains) for the purpose of calculating capital gains.
- The bank will not undertake any follow up for deliveries of any shares purchased by us.
- The bank will not undertake monitoring and follow up of corporate actions associated with any holdings of the account holder.
- To ensure before placing / conveying Sale orders that I/We actually hold free shares (shares pending Demat or locked /pledge are not free shares).
- Not to make any contract for sale either directly through a stockbroker or through the Bank in respect of any securities, which the client has not taken delivery of.
- Shares purchased in the primary market, shares under corporate action, and during resident tenor are not to be considered under the PIS scheme. Therefore any sales proceeds pertaining to NON PIS Scheme will be credited directly into your NON -PIS account. However, in case the sale contract consist of PIS as well non PIS shares, then the sale proceeds will be credited to PIS account only.
- In case of a delay or default in providing details pertaining to shares within the prescribed time, I/we shall be solely responsible for the following consequences:
  - Any impact on FIFO method of capital gains computation for such transactions and/or subsequent transactions

- Any delay in credit to my PIS/Savings Bank account.
  - In case I/We are unable to provide documentary evidence that the shares were bought from the NRE accounts to the satisfaction of the Bank, the sales proceeds will be credited to my Non Repatriable Account ( NRO) or shall be kept on hold by the Bank till the required details are submitted by me.
  - I/We shall not purchase Banned/Cautioned scrips that are prohibited by RBI. In case of default, I/We shall arrange to sell the same immediately and losses and applicable charges, if any, on account of such transactions will be borne by me/us and I/we shall be responsible for legal consequences, if any. Further, the First in First out (FIFO) method of Capital Gain computation shall be affected and accordingly Tax shall be deducted at source.
  - I/We agree to adhere to the RBI guidelines and restrictions on purchase of shares (Banned / Caution) and shall refer RBI website before dealing on recognized stock exchange (check site <http://www.rbi.org.in>).
  - I/We shall intimate the bank about any change in the status of security holdings on account of Corporate Actions or otherwise (IPO/FPO, Rights, Buy Back, ESOP, Inheritance, Gift, off-market transactions etc.,) to facilitate proper reporting under NRE/NRO PIS to RBI and Capital Gain computations as per the Income Tax Act, 1961.
  - As an NRI /PIO, under PIS facility I/we will not *invest in any company which is engaged or proposes to engage in the following activities* (i)Business of chit fund, or ii) Nidhi company, or ( iii) Agricultural or plantation activities, or (iv) Real estate business\* or construction of farm houses, or (v) Trading in Transferable Development Rights (TDRs).[\* Real estate business" does not include construction of housing / commercial premises, educational institutions, recreational facilities, city and regional level infrastructure, townships].
- In case I wish to avail of DTAA benefit; I will submit the required documents in the beginning of every financial year.
  - Any changes such as a change in the residential status/name/address/email ID/telephone numbers/Contact person etc, in any of my Accounts shall be intimated to the Bank Immediately.

The Bank shall comply with instructions and procedures as laid down by Regulatory Authorities for PIS from time to time.

I /We shall indemnify and hold harmless the Bank against any direct losses costs or claims which Bank might incur/suffer as a result under PIS.

I/We specifically agree to hold the Bank harmless from any and all claims and agree that the Bank shall not be liable for any loss, actual or perceived, caused directly or indirectly by equipment failure, communication line failure, system failure, Internet failure, securities failure on the Internet, unauthorized access or any other problem technological or otherwise, that might prevent the client from executing or the Bank from executing an order or other conditions beyond Bank's control.

**Yours Sincerely,**

**First Applicant**

**Second Applicant**

**Third Applicant**



**FEE SCHEDULE FOR PORTFOLIO INVESTMENT SCHEME – NRI CUSTOMERS**

<b>Sr No</b>	<b>Fee Head</b>	<b>Fees *</b>
1	PIS approval issuance fee ( one time fee)	Rs.1000.00
2	Annual account maintenance fee	Rs.1000.00
3	PIS Reporting Charges	
	Purchase	Rs.100 per contract
	Sale	Rs.100 per contract
	Purchase / Sale on same contract	Rs.200 per contract
4	Processing of sale proceeds purchased through Secondary market under PIS - Transaction Fees	
	- Transaction value upto Rs 50000.00	Rs.100.00
	- Transaction value between Rs 50000.00 to Rs 300000.00	Rs.250.00
	- Transaction value above Rs 300000.00	Rs.500.00
5.	Processing of sale proceeds purchased through Primary market as a resident / non-resident / inherited (by a customer registered for PIS)	
	- Transaction value upto Rs 50000.00	Rs.200.00
	- Transaction value between Rs 50000.00 to Rs 300000.00	Rs.400.00
	- Transaction value above Rs 300000.00	Rs.600.00
6	Processing of sale proceeds purchased through Primary market (customer not registered for PIS).	Rs.500.00

**\* Plus Service tax and education cess as applicable.**

1. Charges/ service standards are subject to revision at the Bank's sole discretion and as informed by circulars sent by ordinary post
2. Account Maintenance fees are non refundable and levied on a financial year basis.
3. Fees for issuing approvals and annual account maintenance fee will be debited annually, while the fees for processing the sale proceeds will be debited each time the transaction is processed.
4. All fees will be debited to the designated savings account.
5. The above charges are independent of the Demat account charges and the brokers fees

I / We have accepted the above schedule of charges.

Sign \_\_\_\_\_  
1st Applicant                      2nd Applicant                      3rd Applicant

**(To be signed by all holders and submitted along with the PIS application form)**

**RPI****(To be submitted to designated branch of an authorised dealer)**Application from Non-Resident individuals of Indian Nationality or origin (NRIs) for purchase of eligible securities @ through stock exchange/s in India with repatriation benefits

		<b>1st Holder</b>	<b>2nd Holder</b>	<b>3rd Holder</b>
1	Particulars of the Applicant:			
I	Full Name			
II	Overseas Address			
II	Nationality			
I				
IV	Details of Current Passport:			
	a. Passport No.			
	b. Place and Date of Issue			
	c. Issued by			
	d. Country of residence as stated in the passport			
	e. Country of birth			
V	If the applicant is not a citizen of India, the basis on which he/she claims to be a person of Indian Origin (Please see footnote)			
VI	Whether resident outside India permanently; if not, since when residing abroad.			
VII	Occupation (employment, business, vocation, etc)			
VIII	Relationship with other joint holders			
2	Details of bank account with HDFC Bank Ltd			



	I NRE non PIS SB account Number			
	II NRE PIS SB account Number with PIS designated branch			
3	Whether the NRI applicant already holds any eligible securities acquired through Primary market with benefit of repatriation .If so,please attach a complete list of such shares/convertible debentures indicating the name and address of the company,total number and face value of the shares/convertible debentures held along with reference number and date of RBI approval. (Format of Annexure 1 attached)			

I/We solemnly declare that the particulars given above are true and correct to the best of my/our knowledge and belief and that I/we am/are citizen(s) of India/person of Indian origin.

I/We hereby undertake that I/we have no dealing/will not deal with any other designated branch/bank under PIS.

I/We agree and undertake to ensure that my/our total holding of equity/preference shares/convertible debentures in any one Indian company that may be allowed to be purchased through stock exchange/s (including the equity/preference shares/convertible debentures already held, if any, in that company) with repatriation benefits/non repatriate shall, at no time, exceed five per cent of the paid-up capital/paid-up value of each series of convertible debentures of that company.

Place: \_\_\_\_\_

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

\_\_\_\_\_

(Signature of the first holder)

\_\_\_\_\_

(Signature of second holder)

\_\_\_\_\_

(Signature of third holder)

@ The eligible securities will include shares/debentures/bonds of Indian companies, Govt. securities (other than bearer securities)/treasury bills/units of public sector/private sector mutual fund scheme including units of UTI.

Note :For the purpose of the facility of investment in shares and securities, a person (not being a citizen of Pakistan or Bangladesh) shall be deemed to be of Indian Origin, if (a) he, at any time, held Indian Passport or (b) he or either of his parents or any of his grandparents was an Indian and a permanent resident in undivided India at any time. A spouse (not being citizen of Pakistan or Bangladesh) of a citizen of India or of a person of Indian origin will so be deemed to be Indian Origin even though she may be of non-Indian origin.

**FOR SHARES PURCHASED THROUGH PRIMARY MARKET AS AN NRI ON REPATRIABLE BASIS (NRE SHARES)**

	No of shares	Date of purchase (Date/Month/Year)	Face Value/ Acquisition price	RBI Approval number

**Account Holder's Signature** \_\_\_\_\_

**Name of the Account holders** ( \_\_\_\_\_ ) ( \_\_\_\_\_ ) \_\_\_\_\_ )

**\*\*\* Please attach a Demat latest holding copy if any shares to be reported in the above annexure along with the repatriation proof.**



**APPLICATION FOR PORTFOLIO INVESTMENT SCHEME (NRO)**

Date:

The Manager  
NRI and PIS Services  
HDFC Bank  
\_\_\_\_\_branch.

Broker's name : \_\_\_\_\_

Customer's PAN : \_\_\_\_\_

Dear Sir,

**Ref: Application for permission to deal in shares in secondary market under the Portfolio Investment Scheme (PIS)**

We hereby appoint HDFC Bank as a Designated Bank for PIS. We hereby advise that we have read and understood the terms and conditions as specified under the portfolio Investment Scheme and hereby declare that we agree to comply with all statutory formalities under the PIS scheme from time to time. We confirm that as on date, we do not hold PIS PERMISSION (Repatriable as well as non repatriable) with any other bank.

We hereby agree:

- The facility is available only to customers maintaining their PIS account with designated branches of HDFC Bank
- I/We agree that if the PIS account/PIS Permission is transferred from any other bank to HDFC Bank, then I/We shall furnish a "No Objection Certificate" from my/our present banker along with a holding statement (having details of scrip name, date of purchase, cost of purchase, quantity) as specified by HDFC Bank along with a latest copy of the Demat Statement of securities.
- To deal with only one designated branch at any given point of time for PIS. All transactions under PIS will be routed through designated branch only.
- That both the NRE and NRO PIS accounts and PIS PERMISSION will be held with only one bank at any given point in time.
- The NRE/ NRO PIS account will not be used to route any other transactions besides transactions related to the purchase and sale of shares. All routine transactions, Demat charges, dividend warrants etc will be routed through the regular NRE/NRO savings account (NON-PIS savings account) held with the bank.
- To submit the complete details of all shares held by me which was purchased from the Primary market as a non resident or from the primary / secondary market prior to becoming a non resident in the formats as specified by the bank.
- To do only delivery based transactions and not indulge in speculative transactions. To purchase and sell shares of an Indian company, through registered broker on a recognized stock exchange.
- To place purchase orders only if the Bank can earmark sufficient balance covering the purchase consideration of securities and other applicable charges in client's Bank account.
- To report to the Bank all transactions done directly through stockbrokers within 48 hours after trade, by submitting original broker contract notes to PIS designated branch only where PIS account is maintained. Details like, PIS Permission number, PIS account, purchase payments (cheque no, date of cheque, gross amount of purchase) will be mentioned on purchase contract note. To mention PIS PERMISSION number on sale contract note.
- To report all purchase or sale of shares in the secondary market through the PIS account.
- To send details to the Bank of all payments made to the stock broker on account of purchase of securities along with the details of the securities purchased in the format prescribed or may be prescribed by the Bank from time to time.
- Payments for shares/ receipts from the broker on account of sale of shares will be made against the amounts specified on the bills and no adjustment of purchases against sale transactions will be done even if various sale and purchase transactions are doing during the same period.

- To deposit all payment instruments (Cheque/DD etc) received from a stockbroker on account of sale of securities for crediting in appropriate account along with complete details and the bills at PIS designated branch where PIS account is maintained.
- The purchase of equity shares/convertible debentures in each company with repatriation and non repatriation benefits shall not exceed 5 % (or as prescribed by Reserve Bank of India from time to time) of the paid up capital of the company, subject to an overall ceiling of 10 % (or as prescribed by Reserve Bank of India from time to time) All consequences of failure in such compliance, including any losses arising out of reversal of transactions shall be to our account.
- The bank will recover its fees /charges applicable for PIS by the debit to the NRE/NRO savings (non-PIS) account held.
- The bank will deduct capital gains tax as applicable on each transaction and the sale proceeds net of tax will be credited to the designated account within 48 working hours after receipt of clear funds from broking firm.
- To submit the CA certificate and undertaking as per the formats specified under PIS along with net sale proceeds of shares incase I/We are arranging to PIS capital gains separately through our chartered accountant.
- To allow the Bank to calculate the Capital Gains Tax on transactions done through HDFC securities.
- The Bank will be able to set off losses against capital gains on equity shares only. The benefit of set off of losses is available per contract note basis (i-e: losses made in one contract note can be set off against the gains made on that contract note only. The bank will report purchase and sale contract notes on FIFO basis and compute capital gain tax accordingly, even if trades have been executed through multiple brokers.
- Incase I sell shares some of which belong to PIS and others to Non PIS account, all the sale proceeds after the deduction of TDS will be credited to the PIS account.
- Tax deducted at source by the bank will not be on exchange rate adjustment.
- The sale made will be adjusted on First In First Out basis (FIFO) at the PIS permission level (for eg: if a customer has multiple Demat accounts-- FIFO will be applied across them while calculating capital gains) for the purpose of calculating capital gains.
- The bank will not undertake any follow up for deliveries of any shares purchased by us.
- The bank will not undertake monitoring and follow up of corporate actions associated with any holdings of the account holder.
- To ensure before placing / conveying Sale orders that I/We actually hold free shares (shares pending demat or locked /pledge are not free shares).
- Not to make any contract for sale either directly through a stockbroker or through the Bank in respect of any securities, which the client has not taken delivery of.
- Shares purchased in the primary market, shares under corporate action, and during resident tenor are not to be considered under the PIS scheme. Therefore any sales proceeds pertaining to NON PIS Scheme will be credited directly into your NON -PIS account. However, in case the sale contract consist of PIS as well non PIS shares, then the sale proceeds will be credited to PIS account only.
- Incase of a delay or default in providing details pertaining to shares within the prescribed time, I/we shall be solely responsible for the following consequences:
  - Any impact on FIFO method of capital gains computation for such transactions and/or subsequent transactions
  - Any delay in credit to my PIS/Savings Bank account.
  - In case I/We are unable to provide documentary evidence that the shares were bought from the NRE accounts to the satisfaction of the Bank, the sales proceeds will be credited to my Non Repatriable Account ( NRO) or shall be kept on hold by the Bank till the required details are submitted by me.

- I/We shall not purchase Banned/Cautioned scrips that are prohibited by RBI. In case of default, I/We shall arrange to sell the same immediately and losses and applicable charges, if any, on account of such transactions will be borne by me/us and I/we shall be responsible for legal consequences, if any. Further, the First in First out (FIFO) method of Capital Gain computation shall be affected and accordingly Tax shall be deducted at source.

- I/We agree to adhere to the RBI guidelines and restrictions on purchase of shares (Banned / Caution) and shall refer RBI website before dealing on recognized stock exchange (check site <http://www.rbi.org.in>).

- I/We shall intimate the bank about any change in the status of security holdings on account of Corporate Actions or otherwise (IPO/FPO, Rights, Buy Back, ESOP, Inheritance, Gift, off-market transactions etc.,) to facilitate proper reporting under NRE/NRO PIS to RBI and Capital Gain computations as per the Income Tax Act, 1961.

- As an NRI /PIO, under PIS facility I/we will not *invest in any company which is engaged or proposes to engage in the following activities* (i)Business of chit fund, or ii) Nidhi company, or ( iii) Agricultural or plantation activities,or (iv) Real estate business\* or construction of farm houses,or (v) Trading in Transferable Development Rights (TDRs).[\* Real estate business" does not include construction of housing / commercial premises,educational institutions,recreational facilities, city and regional level infrastructure, townships].

- In case I wish to avail of DTAA benefit; I will submit the required documents in the beginning of every financial year.

- Any changes such as a change in the residential status/name/address/email ID/telephone numbers/Contact person etc, in any of my Accounts shall be intimated to the Bank Immediately.

The Bank shall comply with instructions and procedures as laid down by Regulatory Authorities for PIS from time to time.

I /We shall indemnify and hold harmless the Bank against any direct losses costs or claims which Bank might incur/suffer as a result under PIS.

I/We specifically agree to hold the Bank harmless from any and all claims and agree that the Bank shall not be liable for any loss, actual or perceived, caused directly or indirectly by equipment failure, communication line failure, system failure, Internet failure, securities failure on the Internet, unauthorized access or any other problem technological or otherwise, that might prevent the client from executing or the Bank from executing an order or other conditions beyond Bank's control.

**Yours Sincerely,**

**First Applicant**

**Second Applicant**

**Third Applicant**

**FEE SCHEDULE FOR PORTFOLIO INVESTMENT SCHEME – NRI CUSTOMERS**

<b>Sr No</b>	<b>Fee Head</b>	<b>Fees *</b>
1	PIS approval issuance fee ( one time fee)	Rs.1000.00
2	Annual account maintenance fee	Rs.1000.00
3	PIS Reporting Charges	
	Purchase	Rs.100 per contract
	Sale	Rs.100 per contract
	Purchase / Sale on same contract	Rs.200 per contract
4	Processing of sale proceeds purchased through Secondary market under PIS - Transaction Fees	
	- Transaction value upto Rs 50000.00	Rs.100.00
	- Transaction value between Rs 50000.00 to Rs 300000.00	Rs.250.00
	- Transaction value above Rs 300000.00	Rs.500.00
5.	Processing of sale proceeds purchased through Primary market as a resident / non-resident / inherited (by a customer registered for PIS)	
	- Transaction value upto Rs 50000.00	Rs.200.00
	- Transaction value between Rs 50000.00 to Rs 300000.00	Rs.400.00
	- Transaction value above Rs 300000.00	Rs.600.00
6	Processing of sale proceeds purchased through Primary market (customer not registered for PIS).	Rs.500.00

\* **Plus service tax and education cess as applicable**

1. Charges/ service standards are subject to revision at the Bank's sole discretion and as informed by circulars sent by ordinary post
2. Account Maintenance fees are non refundable and levied on a financial year basis.
3. Fees for issuing approvals and annual account maintenance fee will be debited annually, while the fees for processing the sale proceeds will be debited each time the transaction is processed.
4. All fees will be debited to the designated savings account.
5. The above charges are independent of the demat account charges and the brokers fees

I / We have accepted the above schedule of charges.

Sign \_\_\_\_\_  
1 st Applicant                      2 nd Applicant                      3 rd Applicant

**(To be signed by all holders and submitted alongwith the PIS application form)**



NRI

(To be submitted to designated branch of an Authorised Dealer)

Application from Non-Resident individuals of Indian Nationality or origin (NRIs) for purchase of eligible securities @ through stock exchange /s **in India without repatriation benefits**

		<u>1st Holder</u>	<u>2nd Holder</u>	<u>3rd Holder</u>
<b>1</b>	<b><u>Particulars of the Applicant:</u></b>			
(i)	Full Name			
(ii)	Overseas Address*  *(Local address may be given if second ,third holder is resident in India)			
(iii)	Nationality			
		<u>1st Holder</u>	<u>2nd Holder</u>	<u>3rd Holder</u>
(iv)	Details of Current Passport: (a) Passport Number (b) Place and Date of Issue (c) Issued by (d) Country of residence as stated in the passport (e) Country of birth			
(v)	If the applicant is not a citizen of India, the basis on which he/she claims to be a person of Indian Origin (Please see footnote)			
(vi)	Whether resident outside India permanently; if not, since when residing abroad.			
(vii)	Occupation (employment business,vocation etc			
(viii)	Relationship with other joint holders			
<b>2.</b>	<b>Details of Bank account with HDFC Bank</b>			
(i)	NRO non PIS SB account Number			
(ii)	NRO PIS SB account Number with PIS designated branch			

	<p>Whether the NRI applicant already holds any eligible securities acquired through Primary market with benefit of non repatriation or acquired as a resident Indian during resident tenure. If so, please attach a complete list of such shares/convertible debentures indicating the name and address of the company, total number and face value or acquisition price of the shares/convertible debentures held. (Format of Annexure II and III is attached)</p>			
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(1) I/We solemnly declare that the particulars given above are true and correct to the best of my/our knowledge and belief that I/we am/are citizen(s) of India/person of Indian origin.

(2) I/We hereby undertake that I/We have no dealing/will not deal with any other designated branch/bank under PIS

(3) I/We agree and undertake to ensure that my/our total holding of equity/preference shares/convertible debentures in any one Indian company that may be allowed to be purchased through stock exchange/s (including the equity/preference shares/convertible debentures already held, if any, in that company) with repatriation benefits / non repatriation shall, at no time, exceed five per cent of the paid-up capital/paid-up value of each series of convertible debentures of that company.

Place: \_\_\_\_\_

\_\_\_\_\_  
(Signature of the 1<sup>st</sup> applicant)

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

\_\_\_\_\_  
(Signature of the 2<sup>nd</sup> applicant)

\_\_\_\_\_  
(Signature of the 3<sup>rd</sup> applicant)

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@ The eligible securities will include shares/debentures/bonds of Indian companies , Govt.securities (other than bearer securities) ,treasury bills/units of public sector/private sector Mutual Fund scheme including units of UTI.

Note : For the purpose of the facility of investment in share and securities ,a person (not being a citizen of Pakistan or Bangladesh) shall be deemed to be of 'Indian origin' if (a) he,at any time ,held Indian passport ,or (b) he or either of his parents or any of his grandparents was an Indian and a permanent resident in undivided India at any time .A spouse (not being a citizen of Pakistan or Bangladesh) of a citizen of India or of a person of Indian origin will so be deemed to be of Indian origin even though she may be of non Indian origin.

**FOR SHARES PURCHASED THROUGH PRIMARY MARKET AS AN NRI ON NON-REPATRIABLE BASIS (NRO SHARES)**

Company	No of shares	Date of purchase (Date / Month / Year)	Face Value/ Acquisition price

**Account Holder's Signature** \_\_\_\_\_

**Name of the Account holders**(\_\_\_\_\_)(\_\_\_\_\_)(\_\_\_\_\_)

**\*\*\* Please attach a Latest Demat holding copy if any shares to be reported in the above annexure**

**FOR SHARES PURCHASED THROUGH PRIMARY MARKET AND SECONDARY MARKET DURING RESIDENT STATUS  
OR RECEIVED IN INHERITANCE**

Company	No of shares	Date of purchase (Date/Month/Year)	Face Value/ Acquisition price	Details of Brokers Contract (if any)

**Account Holder's Signature** \_\_\_\_\_

**Name of the Account holders**(\_\_\_\_\_) (\_\_\_\_\_) \_\_\_\_\_

**\*\*\* Please attach a latest Demat holding copy if any shares to be reported in the above annexure**





**Customer undertaking for NR Savings Account opening with  
AMB of Rs. 10,000/- for Metro / Urban branches  
and Rs. 5,000/- for Semi-Urban / Rural branches**

(MOST IMPORTANT DOCUMENT)

"I / We have understood that I / We am / are required to maintain an Average Monthly Balance of **Rs. 10,000/- (for Metro / Urban branches) and Rs. 5,000/- (for Semi-Urban / Rural branches)** for which the Bank would provide PhoneBanking, NetBanking, MobileBanking and ATM Services Free of charge except where otherwise specified in the schedule of charges. I / We have also understood that non maintenance of AMB will attract the following charges

**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

**Semi-Urban / Rural**

- If AMB in the account is between Rs 2,500 to Rs 5,000 - **Rs 250/-** per month would be levied
  - If AMB is less than Rs 2,500 - **Rs 350/-** per month would be levied
- a) Non maintenance charges / fees will be levied without any further advice / notice and  
b) Other transaction charges will be detailed in the schedule of charges

I/We 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 mentioned on the website.

I/We confirm that I/we have read the Terms & Conditions ( mentioned on the website) , which details the rules governing account operations and the Schedule of Service Charges, which specifies the charges applicable for various services.

Customer Signature

\_\_\_\_\_  
1<sup>st</sup> Applicant

\_\_\_\_\_  
2<sup>nd</sup> Applicant

\_\_\_\_\_  
3<sup>rd</sup> Applicant

**LETTER TO BE OBTAINED FROM THE ACCOUNT HOLDERS FOR  
REGISTRATION OF POA AND SUBMITTED TO THE BANK AT THE TIME  
OF ONLINE PAYMENT GATEWAY REGISTRATION**

Date:

From:

To  
The Branch Manager,  
HDFC Bank Limited,  
**Tulsiani** Branch.

Dear Sir/Madam,

**Sub: Registration of Power of Attorney for online payment gateway.**

I/We have entered into an agreement with M/S SHAREKHAN{*Securities Trader*} for availment of online payment gateway. To facilitate banking transaction for online payment gateway, I/We hereby confirm having granted a Power of Attorney (POA) in favor of HDFC Bank.

Please find enclosed the original POA for registration of our account with the M/S SHAREKHAN{*Securities Trader*} payment gateway set up as per details given below:-

Trading ID/UDN No.	{Securities Traders} Account Number	{Securities Traders} Agency ID	Name	Bank Account No.	Bank Cust ID
	00602340027672	107	Sharekhan Ltd		
	00602340028391	116	Sharekhan Ltd		
	00602340028409	117	Sharekhan Ltd		
	0602740001043	115	Sharekhan Ltd		

Yours Faithfully,

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signature of the 1<sup>st</sup> Holder

Signature of 2<sup>nd</sup> Holder

Signature of 3<sup>rd</sup> Holder

Rs 300/- stamp paper

**POWER OF ATTORNEY**

**TO ALL TO WHOM THESE PRESENTS SHALL COME I/WE,**  
\_\_\_\_\_, (**"the Joint Account Holder/s"**), having my /  
our address at \_\_\_\_\_, which  
expression shall, unless repugnant to the context or meaning hereof, be deemed to mean and  
include my / our successors and assigns, **SEND GREETINGS:**

**WHEREAS:**

- (a) \_\_\_\_\_ (hereinafter referred to as **"the Client"**) has entered into agreements / various agreements with \_\_\_\_\_ (hereinafter referred to as **"the Securities Trader"**), permitting the Securities Trader to enter into various transactions (hereinafter collectively referred to as **"the Transactions"**);
- (b) For enabling the payment of funds and other related matters in relation to the Transactions, the Client has designated the bank account/s (hereinafter referred to as **"the Bank Account/s"**) maintained with HDFC Bank Limited (hereinafter referred to as **"the Bank"**) and as more particularly detailed in the Schedule hereunder written for the purposes of utilization for such Transactions;
- (c) The Securities Trader requires that as a condition for rendering its services to the Client, the Client along with other joint holder/ holders of the Bank Account/s, provide an Irrevocable Power of Attorney and Irrevocable Instructions to the Bank, in the manner hereinafter.

**NOW KNOW YE ALL AND THESE PRESENTS WITNESS THAT,** I/We, the Joint Account Holders, do hereby irrevocably nominate and appoint HDFC Bank Limited (**"the Bank"**), acting through any of its offices or employees or any sub-agents or delegates, to be my/our true and lawful agent and attorney for me/us and on my/our behalf and in my/our name from time to time to do and exercise or cause to be done and exercised all or any of the following acts, powers and authorities that is to say:

1. To block, hold, and/or create/mark a lien, charge or hypothecation on one or more of the Bank Accounts on all or any of the money therein including in the internal systems of the Bank, as the Bank may deem fit. PROVIDED THAT the Bank shall exercise the said power and authority only pursuant to instructions in that behalf given by the Client which instructions may be given orally, over the telephone, through the internet, through a kiosk, electronically or in any other manner acceptable to the Bank, and such instructions shall be deemed to have been given by all the Joint Account Holders; and any recording or other record of such instructions by the Bank or the Securities Trader shall not be questioned by me/us and shall be conclusive and binding against me/us.
2. Whether after a hold on the monies in the Bank Account/s or otherwise, and without any further instructions from all or any of the Joint Account Holders (this writing constituting my/our instructions to do so) to transfer any money from any Bank Account/s to the Securities

Trader's Current Account or in such other manner in accordance with the instructions of the Securities Trader.

3. To sign, deliver, endorse and/or acknowledge all instructions, forms, cheques, drafts, slips, receipts and other instruments, contracts and writings which are required, necessary or advisable for performing all or any of the powers or authorities hereby conferred and do all such acts as may be required for all or any of the above purposes or otherwise in connection with any instructions by the Client and/or the Securities Trader pursuant to clauses 1 and 2 above.

4. **ADDITIONAL IRREVOCABLE INSTRUCTIONS**

I/We, the Joint Account Holders, do hereby irrevocably agree and declare that:

- (i) The Joint Account Holders of the Bank Account/s shall not, without the Securities Trader's prior written consent, close any Bank Account/s or directly or indirectly operate or give instructions in respect of any Bank Account/s which may prejudice the Securities Trader's rights or any power or authority exercisable by the Bank.

- (ii) The Joint Account Holders agree that:

- (a) If the Client has given any blocking, holding, debit or other instructions in respect of any money/funds in any Bank Account/s in connection with any Transaction entered into and/or to be entered into by the Client with or through the Securities Trader and the Bank receives transfer, debit or other instructions in respect of such money/funds from any Joint Account Holder or any other person, whether, pursuant to cheques (prior or subsequent) or otherwise, then the Bank shall, subject to sub-clause (d) below, give first priority to the block and the effect of the block under this Power of Attorney. The Joint Account Holders acknowledge that on giving of blocking, holding, debit or other instructions in respect of any money/funds in any Bank Account/s as aforesaid, the monies/funds standing to the credit of the Bank Account/s shall be deemed to be reduced to the extent of such block / hold /debit /transfer or other instruction. Instructions to block, hold, debit or transfer once given by the Client/ Security Trader to the Bank shall under no circumstances be revoked and the Bank shall not be bound by any subsequent instruction revoking such earlier block / hold /debit /transfer or other instructions. The portion of funds placed under such block or hold shall be completely unavailable to the Joint Account Holders during the period of such block / hold for all or any purposes until such funds are transferred and/or the block / hold released on the instructions of the Securities Trader or until expiry of the period of the block / hold (which period may be determined by the Bank and intimated to the Client from time to time). The Joint Account Holders shall not be entitled to issue any cheques / drafts or any other instruments or instructions relating to the utilization of the funds under such a hold/block and in the event any such cheques/drafts or any other instruments or other instructions are received the Bank, the Bank is hereby expressly authorised and instructed to dishonour the same.

- (b) In the event of any instructions being provided to the Bank which would in any manner prejudice any monies blocked by the Bank, the Bank shall at its option, be entitled to transfer of its own accord the said blocked monies to the Securities Trader ("**Forced Transfer**"). The Bank shall not in any manner be responsible or liable for the consequences of such Forced Transfer including where such Forced Transfer results in a dishonour of cheque by the Bank or where despite such transfer, the corresponding



securities are not delivered to the Client by the Securities Trader.

- (c) The Joint Account Holders hereby indemnify and shall continue to indemnify and hold harmless the Bank from and against all or any actions, proceedings, claims, liabilities (including statutory liability), penalties, demands and costs (including without limitation, legal costs on a solicitor/attorney), awards, damages, losses and/or expenses, whether arising directly or indirectly as a result of any dishonour of cheques/drafts or any other instruments or other instructions by the Bank as envisaged under sub-clause (a) above or any Forced Transfer as envisaged under sub-clause (b) above.
  - (d) Any instructions received by the Bank with respect to the Bank Account/s shall at all times be subject to any overriding instructions of any court of law or other statutory or regulatory authority and also subject to Bank charges and Bank induced debits with respect to the Bank Account/s.
- (iii) In case of death, disability, winding up or liquidation of any Joint Account Holder, the power of attorney, instructions and agreements contained herein shall not be revoked as regards such Joint Account Holder on account thereof but shall continue to subsist and bind (and shall be deemed to have been given by) the heirs, executors, administrators, successors or legal representatives of such Joint Account Holder, and the Bank and the Securities Trader (as the case may be) shall be entitled to continue to act on the basis hereof.

I/We \_\_\_\_\_ the Joint Account Holders, have hereunto set out our hands to this Irrevocable Power of Attorney and Instructions at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

\_\_\_\_\_

\_\_\_\_\_

(Joint Account Holders)

**ACCEPTED BY :**

For HDFC BANK LIMITED

**BEFORE ME**

AUTHORISED SIGNATORY

**NOTARY PUBLIC**

**THE SCHEDULE HEREINABOVE REFERRED TO:  
(DESCRIPTION OF BANK ACCOUNTS)**

**BANK ACCOUNT(S) DETAILS:-**

a) Customer ID \_\_\_\_\_  
b) Account No \_\_\_\_\_  
c) Account Type(NRE PIS) \_\_\_\_\_  
d) Maintained with branch \_\_\_\_\_ of HDFC Bank Ltd.

a) Customer ID \_\_\_\_\_  
b) Account No \_\_\_\_\_  
c) Account Type (NRE NON PIS) \_\_\_\_\_  
d) Maintained with branch \_\_\_\_\_ of HDFC Bank Ltd.

a) Customer ID \_\_\_\_\_  
b) Account No \_\_\_\_\_  
c) Account Type(NRO PIS ) \_\_\_\_\_  
d) Maintained with branch \_\_\_\_\_ of HDFC Bank Ltd.

a) Customer ID \_\_\_\_\_  
b) Account No \_\_\_\_\_  
c) Account Type(NRO NON PIS ) \_\_\_\_\_  
d) Maintained with branch \_\_\_\_\_ of HDFC Bank Ltd.

**Details of Account Holder(s):-**

First Holder Name \_\_\_\_\_  
\* Constitution \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

Second Holder Name \_\_\_\_\_  
\* Constitution \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

Third Holder Name \_\_\_\_\_  
\* Constitution \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

Fourth Holder Name \_\_\_\_\_  
\* Constitution \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

\* **CONSTITUTION:** Individual/ HUF/ Company/ Body corporate incorporated under the Companies Act, 1956/ a partnership firm registered under the Indian Partnership Act, 1932 comprising of \_\_\_\_\_ as partners/ Others (please specify)

\*\*\*\*\*

Dated this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

\*\*\*\*\*

**By**

\_\_\_\_\_

\_\_\_\_\_

**(Joint Account Holders)**

**In favour of**

**HDFC BANK LIMITED**

**IRREVOCABLE POWER OF ATTORNEY AND INSTRUCTIONS**

Annexure-I

Date :

To,  
HDFC Bank Limited  
\_\_\_\_\_ Branch

Dear Sir,

**Subject : Authority to debit NRE/NRO PIS account for payments against contract note(s) for purchase of securities.**

Ref # NRE/NRO savings bank account( NON PIS) no. \_\_\_\_\_  
NRE /NRO (PIS) savings bank account no. \_\_\_\_\_  
NRE/NRO PIS permission no . \_\_\_\_\_

I / We hereby authorize you to honour all claims/demand for payment in the form of contract notes for purchase of securities received from my/our share broker M/s \_\_\_\_\_ having SEBI registration no. \_\_\_\_\_ and its **registered office/place of business at** \_\_\_\_\_, who have been authorized by me / us to execute sale and purchase transactions of securities on my/our behalf .

I/We hereby authorize you from time to time to debit my/our NRE/NRO PIS account no. \_\_\_\_\_ for the amounts of purchase contract (s) received from the aforesaid stock broker and transfer the funds to the above mentioned broker's account for the purchase value as and when such purchase contract (s) are presented by the above broker to the bank.

I / We hereby authorize you to disclose the outstanding balance in my/our above account to my/our above mentioned broker whenever required by them/it. I /we will submit separate application for providing rights to broker for viewing balances in my/our PIS account.

I/We hereby authorize you to debit my/our (NON PIS )SB NRE/SB NRO account no. \_\_\_\_\_ and transfer the funds to my/our above NRE PIS / NRO PIS account as and when funds are required on account of purchase of securities through the secondary market and for recovery of your charges on account of my PIS account and towards NON PIS transactions. Due to this transfer if any cheque(s) is returned unpaid from my/our (NON PIS ) NRE/NRO SB account ,due to insufficient balance / any other reason whatsoever I/we will not hold HDFC Bank responsible or liable for any consequences arising therefrom.

I/ We hereby authorize you to debit my/our NON PIS NRE/NRO SB account no. \_\_\_\_\_ on receipt of instructions from above broker for payment of demat charges or any other charges related to my/our demat account (s) held with the aforesaid stock broker above mentioned broker and credit Broker's account held with you.

In case of closure of my/our PIS account, I/We will intimate broker and will not execute any transactions contemplated herein . In such instance , Bank will not be held responsible for making payment against purchase contract note(s).

I/ We hereby state that I/we and my/our executors/successors agree to keep HDFC Bank harmless and safe from any claims of any nature including damages for allowing transaction(s) as mentioned above based on this letter of authority. I/ We further confirm that I/ We shall not raise any objection or demands or claims against HDFC Bank for acting on such instructions and in debiting and crediting my/our account .I /We confirm that I /We shall ratify all credits & debits which HDFC Bank may carry out based on the instructions contained in this letter of authority and it shall be deemed as if the said instructions have been carried out by me/us.

I / We confirm that this letter of authority shall remain binding and irrevocable till time such time this letter of authority is revoked in writing by me/us I/We confirm that notwithstanding the revocation HDFC Bank shall continue to be saved and harmless for all the actions done prior to the said revocation .

Yours truly,

\_\_\_\_\_  
1 st Account holder

\_\_\_\_\_  
2 nd Account holder

\_\_\_\_\_  
3<sup>rd</sup> Account holder

Name \_\_\_\_\_

Date:

To,  
The Manager,  
HDFC Bank,  
\_\_\_\_\_ Branch

Dear Sir,

**Subject: Declaration for Sweep in facility**

**NRE account.**

1. In case of insufficient balance in my/ our NRE PIS savings account no \_\_\_\_\_, I / We would like to avail of sweep in facility to clear my /our cheque by transferring funds from my/our NRE NON-PIS savings account no. \_\_\_\_\_ .
2. In case of insufficient balance in my/ our NRE NON-PIS savings account no \_\_\_\_\_, I / We would like to avail of sweep in facility to clear my /our cheque by transferring funds from my/our NRE PIS savings account no. \_\_\_\_\_..

**NRO account.**

3. In case of insufficient balance in my/ our NRO PIS savings account no \_\_\_\_\_, I / We would like to avail of sweep in facility to clear my /our cheque by transferring funds from my/our NRO NON-PIS savings account no. \_\_\_\_\_.
4. In case of insufficient balance in my/ our NRO NON-PIS savings account no \_\_\_\_\_, I / We would like to avail of sweep in facility to clear my /our cheque by transferring funds from my/our NRO PIS savings account no. \_\_\_\_\_.

Yours truly,

Signature: \_\_\_\_\_  
1<sup>st</sup> Account holder                      2<sup>nd</sup> Account holder                      3<sup>rd</sup> Account holder

Name \_\_\_\_\_



**Annexure 1**

**Declaration for a Non- English language document submitted to the Bank**

Date:

The Manager  
 HDFC Bank  
 \_\_\_\_\_ Branch

Dear Sir/Madam,

Re: Declaration

I / We request you to kindly open an NRE / NRO (Savings / Current / Time Deposit) / FCNR Deposit in my / our name on the basis of the documents submitted as a proof of my / our NRI Status (other than my / our passport).

The details as per the document are:

- |                      |   |                       |
|----------------------|---|-----------------------|
| 1. Document Name     | : | _____ / _____ / _____ |
| 2. Document No       | : | _____ / _____ / _____ |
| 3. Issued By         | : | _____ / _____ / _____ |
| 4. Issued At (Place) | : | _____ / _____ / _____ |
| 5. Issued On         | : | _____ / _____ / _____ |
| 6. Valid Till        | : | _____ / _____ / _____ |

Address in English : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

I / We hereby confirm the validity of the above document given that the same in a non-English language.

I / We also confirm that I / We will inform HDFC Bank in case my / our residential status changes from a Non-Resident Indian to a Resident Indian and will have the Non-Resident Account (s) opened in my / our name changed to Resident / RFC accounts (as eligible).

Yours Sincerely,

(X1) _____ Signature (1 <sup>st</sup> account holder)	(XX1) _____ Signature (2nd account holder)	(XXX1) _____ Signature (3rd account holder)
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To,  
The Manager  
HDFC Bank Ltd.,  
\_\_\_\_\_ Branch

**Person of Indian Origin (PIO) Declaration**  
(Not to be used by citizens of Bangladesh or Pakistan)

Dear Sir / Madam,

I (Name) \_\_\_\_\_ hereby declare that I am a Person of Indian Origin (PIO) because I satisfy one of the following conditions: *(Please select from the below)*

- I held an Indian Passport earlier
- My father/mother /grandfather/grandmother (Name)\_\_\_\_\_ is/  
was a citizen of India
- I am a spouse of (Name)\_\_\_\_\_ who is an Indian Citizen
- I am a spouse of (Name) \_\_\_\_\_ who is a PIO

Further, I hereby – *(Please select from the below)*

- Submit the following documents in support of my declaration
  - \_\_\_\_\_
  - \_\_\_\_\_
- Declare that I do not possess any document in support of my declaration

I confirm the above information is true and correct and that I may be required to prove my status as a PIO if I'm questioned by any authority.

Signature of Declarant: \_\_\_\_\_

Place:

Date:

Date:

To,  
The Manager,  
NRI Service Centre,  
HDFC Bank,  
Nariman Point,  
Mumbai

Dear Sir / Madam,

**Re: Change of Signature.**

I would like to inform you that the signature as per the passport is different from the one signed on the account-opening document. Please refer to the below mentioned signature for all future transactions.

Thanking You,

Yours Sincerely,

Mr. / Mrs. \_\_\_\_\_

\_\_\_\_\_  
Old Signature  
(As per Passport)

\_\_\_\_\_  
New Signature  
(As per account opening form)

Date: -

The Manager,  
HDFC Bank Ltd.,  
NRI Services – PIS Section,  
101 - 104, Tulsiani Chambers,  
Nariman Point,  
Mumbai – 400 021.

Dear Sir / Madam,

**Re.: Extension of PIS Permission.**

I have already taken PIS permission on repatriable / non-repatriable basis.

My PIS Permission details are as follows: -

**Customers Name** \_\_\_\_\_

**Permission number** \_\_\_\_\_

**NRE / NRO saving account no.** \_\_\_\_\_

**and NRE / NRO PIS account no.** \_\_\_\_\_

I wish to trade on an **Online / Offline** basis through **HDFC Securities / Broker**  
on repatriable / non - repatriable basis.

I request you to issue extension letter from **Online / Offline** to **Online / Offline**  
on repatriable / non - repatriable basis.

Kindly provide the same at the earliest.

Thanking you,

Yours Sincerely,

**(Customer Name & Signature)**