AOF No.: | | | | | | | | | | | |

Date: D D M M Y Y Y Y

HDFC BANK

CONSOLIDATED ACCOUNT OPENING ANNEXURE BOOKLET

For Sole Proprietorship Account

DETAILS OF AUTHORIZED SIGNATORY (All '*' Marked Fields are Mandatory)

AUTHORIZED SIGNATORY 1

Name:* ____________________

Cust ID: ____________________

Financial Rights: ☐ Yes ☐ No

Third Party Transfer Rights: ☐ Yes ☐ No

TPT Limits (in Lakhs) ☐ 5 Lakhs ☐ 10 Lakhs ☐ 25 Lakhs ☐ 50 Lakhs

1) The Default TPT limit is Rs. 2 Lakhs. I understand and agree that the TPT limit is a daily limit and will be applicable to all TPT transactions.
2) I am also aware that the limit would be applicable to all accounts under my customer ID.
3) I agree that I will register for Secure Access within a period of 30 days and (if not done) HDFC Bank may disable my TPT rights, at its sole discretion.
4) I also agree to all Secure Access Terms and Conditions.
5) I request the Bank to update the above mentioned contact details (i.e. Email Id and mobile number) on its system.
6) I understand that Third Party Funds Transfer includes the following services:

- Third Party Funds Transfer
- Real Time Gross Settlement (RTGS)
- National Electronic Funds Transfer (NEFT)
- Third Party Demand Draft
- IMPS
- Any other services that comes under Third Party Transfer ambit/ services that the Bank decide to introduce under TPT ambit.

7) I have read and understood the Terms and Conditions applicable relating to opening of an account and various services including but not limited to Third Party Funds Transfer through NetBanking. I accept and agree to be bound by the said Terms and Conditions.
8) I agree that the Bank may debit my account(s) for service charges as applicable from time to time.
9) The internet is susceptible to a large number of frauds and misuse. While the Bank aims at providing utmost security, I shall not hold the Bank responsible for any lapse in the same or compromise at my end.
10) I hereby acknowledge that I am utilizing this Limit at my own risk. I am aware that I can reduce the limit up to Rs. 10,000 online myself.
11) All TPT requests submitted or sent to the bank need to be accompanied with self attested copy of photo ID proof and original of photo ID proof to be presented to bank staff for verification of the self attested copy.

Terms & Conditions:

I refer to the current/savings account opened by you for the HUF, operated by me as the Karta of the HUF. Pursuant to the authority given to me by all the adult coparceners for self and on behalf of all the minor members of the HUF, in order to facilitate the operation of the said account, I hereby request HDFC Bank to allow me as the Karta of the HUF to operate the said account through NetBanking facility by using the Customer ID and the NetBanking IPIN (password), on the terms and conditions detailed hereunder which have been read and understood by me, in addition to and not in derogation of the terms and conditions relating to the said account and NetBanking facility.1. As the Karta of the HUF and having the authority to operate the said account from all the adult coparceners, I will be solely entitled to receive the customer ID and the NetBanking IPIN (password) to access the NetBanking facility and to acknowledge the same.2. The Customer ID and the IPIN (password) shall be kept totally secret and confidential by me . 3. All transactions carried on in the said account through use of the NetBanking facility shall be binding on all the members of the HUF and I shall keep HDFC Bank saved and harmless from all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever with HDFC Bank may at any time incurr, suffer or sustain to be put to as a consequence of or by reason of or arising out of transactions carried out through the NetBanking facility.4. HDFC Bank shall at all times be informed of any changes in the constitution of the HUF by furnishing necessary documents and writings.5. HDFC Bank shall not be responsible and liable to monitor the nature of expenses incurred by the use of the said NetBanking facility.6. To comply with the provisions of the Foreign Exchange Management Act, 1999 and the regulations of the Reserve Bank of India relating to foreign exchange in force from time to time.7. This writing shall be enforceable against myself or any succeeding Karta of the HUF or against any and all the adult coparceners of the HUF and shall not be affected by any change in the constitution of the HUF and shall be binding on the HUF, its estate effects and successors.

TERMS & CONDITIONS FOR NETBANKING & FINANCIAL RIGHTS

1. Definitions and Interpretations:

"I, me and myself refers to all holders to the account/s in which the Third Party Funds Transfer facility is provided and shall include both singular and plural" "NetBanking/ Third Party Funds Transfer Terms and Conditions" shall mean the terms and conditions as modified from time to time applicable to TPT offered by the Bank and as displayed in the NetBanking module of the Bank's website. "Confidential Information" refers to information obtained by the customer, through the Bank, for the effective availment of Internet banking services. "Payment Instruction" or "Third Party Funds Transfer" or "the Services" shall mean an instruction given by me to transfer funds from the accounts held by me to accounts of other customers maintained with and approved by the Bank or of those customers who may or may not have an account with the Bank and / or request to issue Demand Drafts in the name of the beneficiary who may or may not have an account with the Bank. The Bank may at its sole and exclusive discretion restrict this facility only to certain permitted Customers or may extend it from time to time to be generally available to all Customers. "Visa CardPay" shall mean a facility wherein I can transfer funds from my account to any domestic Visa Credit card in India using HDFC Bank NetBanking Facility"

2. Additional NetBanking Services:

I acknowledge that these Terms and conditions are supplemental to and in addition to the NetBanking terms and conditions. Capitalised Words and Phrases used herein and not defined herein shall have the same meaning assigned to them in the NetBanking Terms and Conditions. I hereby agree to abide by the terms and conditions herein mentioned in addition to the NetBanking terms and conditions. I shall be free to utilize the Services herein through Net Banking for transfer of funds or request for DD for such purpose as I shall deem fit I however agree not to use or permit the use of the Payment Instruction Services or any related services for any illegal or improper purposes. Whilst utilizing the Services for making any payments for any products for any goods or any services obtained whether on-line or otherwise, I shall ensure that:

(a) I have the full right and /or authority to access and avail of the services obtained and the goods purchased

and I shall observe and comply with the applicable laws and regulations in each jurisdiction in applicable territories.

(b) I shall not involve the Bank as a party to such transaction.

(c) I shall provide the Bank with such information and/or assistance as is required by the Bank for the performance of the Services and/or any other obligations of the Bank under this Agreement.

(d) I shall not at any time provide to any person, any details of the accounts held by me with the Bank including, the passwords, account number, card numbers and PIN which may be assigned to me by the Bank from time to time.

3. Risks

I hereby acknowledge that I am utilising this facility at my own risk. These risks would include the following:

(a) Misuse of Password: I acknowledge that if any third person obtains access to my password, such third person would be able to provide Payment Instructions to the Bank or conduct Third Party Funds Transfer. I shall ensure that the terms and conditions applicable to the use of the password as contained in the Net Banking Terms and Conditions are complied with at all times. I acknowledge that if my password has been compromised then I shall be required to get my Third Party Funds Transfer Rights/ NetBanking rights disabled immediately or the Bank on its own may decide to disable my Third party Funds transfer rights/ NetBanking rights.

(b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions that could affect Payment Instructions to the Bank. Whilst the Bank shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Payment of Instructions to the Bank. I shall separately evolve/evaluate all risks arising out of the same. I understand that the susceptibility increases if a shared computer (at the cyber cafe/office/ or any other place) is used and as such the usage of Net Banking from a shared computer (at the Cyber cafe/Office/ or any other place) needs to be avoided.

(c) Mistakes and Errors: The filling in of applicable data for transfer would require proper, accurate and complete details. For instance, in the case of funds transfer I am aware that I would be required to fill in the account number of the person to whom the funds are to be transferred. Similarly in the case of request for DD, I would be required to fill in the correct details such as name of the payee (who may or may not have an account with the Bank), mailing address, amount of the DD and the city/state where the DD is payable. In the event of any inaccuracy in this regard, the funds could be transferred to incorrect accounts or the DD may be incorrectly used or sent to a wrong address and there is no guarantee of recovery thereafter. I shall therefore take all care to ensure that there are no mistakes and errors and that the information given by me to the Bank in this regard is error free, accurate, proper and complete at all points of time. I agree and acknowledge that the bank shall not be responsible to verify the beneficiary details comprised in the payment instructions. On the other hand in the event of my Account receiving an incorrect credit by reason of a mistake committed by some other person, the Bank shall be entitled to reverse the incorrect credit at any time whatsoever without my consent. I shall be liable and responsible to the Bank and accede to accept the Bank's instructions without questions for any unfair or unjust gain obtained by me as a result of the same.

(d) Transactions:

The transactions which I may require for the transfer of the funds may not fructify or may not be completed by the parties to whom I request the Bank to transfer the funds or issue DD as the case may be. The Bank is not in any manner involved in the said transactions and contracts and my sole recourse in this regard shall be with the party with whom I have the transactions. The Bank is merely providing me services whereby

the said funds would be transferred at my instructions.

(e) Technology Risks:

The technology for enabling the transfer of funds and the other services offered by the Bank could be affected by virus or other malicious, destructive or corrupting code, programme or macro. It may also be possible that the site of the Bank may require maintenance and during such time it may not be possible to process my instruction or request. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and inability. I understand that the Bank disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by the Bank to honour any customer instruction for whatsoever reason. I understand and I accept that the Bank shall not be responsible for any of the aforesaid risks. I also accept that the Bank shall disclaim all liability in respect of the said risks.

(f) Other Risks:

I understand that this service allows me to transfer funds to another Third Party account within the Bank or outside the Bank and I also understand that it becomes more imperative for me to not divulge/share my IPIN and cust id to anyone including family members, office colleagues or any other person

4. Limits:

I am aware that the Bank may from time to time impose maximum and minimum limits, including daily limits on funds that may be transferred or the amount of the DD that can be issued through the payment instructions given by me. I realise and accept and agree that the same is to reduce the risks on me. For instance, the Bank may impose transaction restrictions within particular periods or amount restrictions within a particular period or even each transaction limits. I shall be bound by such imposed limits and shall strictly comply with them.

5. Withdrawal of Facility:

Bank on a best effort basis will try to notify me of the withdrawal of the facility through its website or through any legally recognized medium of communication.

6. Charges:

I hereby agree to bear the Charges as may be stipulated by the Bank on its website from time to time for availing of these services. The same shall be mentioned on the website of the bank.I authorize the Bank to debit my Bank A/C to recover any charges.

7. Binding nature of above terms and conditions:

I agree that by use of this facility, I shall be deemed to have agreed to all the above terms and conditions and such terms and conditions shall be binding on us in the same manner as if I have agree to the same in writing.

8. INDEMNITY:

I agree that I shall indemnify and hold the Bank harmless from and against all actions, claims, demands, proceeding, losses, damages, cost, charges and expenses whatsoever which the Bank may at time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing me the Services herein and/or NetBanking facility, or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by me or due to breach by me of any of the NetBanking Terms and conditions and the terms and conditions mentioned herein.

- I am aware of the additional terms and conditions applicable for the use of Visa CardPay which are mentioned on the website and agree to the same.
- Additional Terms and Conditions mentioned on the website are also applicable.
- The use of this service will mean that the customer has read, understood and accepted all the Terms & Condition.

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HDFC BANK
We understand your world

Sole Proprietorship Declarations

Please ☑ all the applicable declarations mandatorily

I Mr / Ms ____, Proprietor of ____ (Name of Entity) hereby confirm that;

☐ **The firm do not have any bank accounts or any other banking relationship with any other Bank as on the date of this declaration, and the proposed relationship with HDFC Bank would be the first banking relationship. I understand that the bank reserves the right to block or close our account in the event the contents of the above declaration are noticed to be factually incorrect.**

☐ **I do not have the 2nd entity proof documents as per the RBI guidelines to open Sole Proprietorship account Annexure - E**
Reason for not having the 2nd Entity proof ____

☐ **My residential status is NRI / PIO / Foreign National. I further confirm that,**
(i) Amount is invested by inward remittance or out of NRE / FCNR (B) / NRO account maintained with Authorised Dealers / Authorised banks,
(ii) The firm or proprietary concern is not engaged in any agricultural / plantation or real estate business (i.e., dealing in land and immovable property with a view to earning profit or earning income there from) or print media sector, and
(iii) Amount invested shall not be eligible for repatriation outside India

Politically Exposed Person declaration:

Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of State/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials. I hereby confirm and declare that I am not a Politically Exposed Person(s) (as per the definition of the Reserve Bank of India Master Direction - Know Your Customer (KYC) Direction, 2016) or a relative of a Politically Exposed Person. Please tick Yes / No

Applicant PEP / Relative or Close Associate of PEP: ☐ **Yes** ☐ **No**

I hereby agree that the Bank reserves the right to close the account, in case, the aforesaid declaration is found to be untrue. In the event of any change in this declaration and/or if subsequently become a Politically Exposed Person(s) or a relative of a Politically Exposed Person, after the opening of account, I hereby agree to promptly inform the Bank regarding the same and forthwith submit the relevant Politically Exposed Person (PEP) declaration form at an HDFC Bank Branch.

☐ **Entity Address mismatch declaration (applicable for existing customer):** I / We hereby confirm that the ☐ New address mentioned in AOF shall be updated in my existing Cust ID as mentioned on AOF / ☐ New Cust ID shall be created with the new address mentioned in the AOF.

☐ **I/ we request HDFC Bank limited to open a Current Account / Collection Account / Cash Credit (CC) Account / Overdraft (OD) Account / Escrow Account. This is to certify that I/ we has/have;**

Sr No.	Scenarios	HDFC Bank is lender	HDFC Bank has CC / OD	Other Bank - CC / OD	Customer declaration / Bank decision regarding account opening to be processed or denied
1	a) **No Exposure** In banking system b) Total Banking exposure is **below Rs. 5 Crores** (Including CC / OD) c) Exposure is **ONLY** with HDFC Bank Ltd. **(Sole Lender)**				☐ Current Account to be opened
	Total Banking exposure is Rs. 5 Crore or more and having CC/OD account in banking system	Yes	Yes	Yes	**A) Exposure with HDFC Bank > = 10% of the aggregate exposure- Account to be opened as per below criteria.** ☐ I/We would like to appoint HDFC Bank as designated bank to open & maintain **Current/CC/OD Account** or ☐ I/we would like to open collection account (HDFC Bank is not designated bank) **B) Exposure with HDFC Bank < 10% of the aggregate exposure** ☐ I/We would like to open Collection Account only
		Yes	No	Yes	☐ **ONLY Collection** account to be opened
		No	No	Yes	**Note:** Neither Collection nor Current account to be opened in such scenario
3	Total Banking exposure is Rs. 5 Crores or more but less than Rs. 50 Cr & No CC/OD in Banking system	Yes	No	No	☐ **Current Account** to be opened
		No	No	No	☐ **Only Collection** account can be opened.
4	Total Banking exposure is Rs.50 Crores or more & No CC/OD in Banking System	Yes	No	No	☐ I/We would like to appoint HDFC Bank as escrow managing bank to open current account ☐ I/We would like to open Collection Account with HDFC Bank as we have already appointed other lending bank as Escrow Managing Bank.
		No	No	No	**Note:** Neither Collection nor Current account to be opened in such scenario

Further, I/we undertake to inform the following to the Bank:

- I/We confirm that the details provided are true and correct as per my knowledge and that HDFC Bank reserve rights to reject the account opening application in case of any discrepancies.
- We further confirm that as and when there is any change in bank exposure, I/We will inform the same to HDFC Bank. Accordingly, HDFC Bank may take requisite action in compliance with the RBI guideline for Current Accounts by Banks - Need for Discipline
- I/We understand that the bank reserves the right to block or close our account in the event of the above information shared subsequently found to be factually incorrect/untrue through the bank's independent validation procedures.
- I/We hereby voluntarily give my/our consent to extract the information available in Credit Information Companies (CICs), National E-Governance Services Ltd (NeSL) etc. to compute my/our aggregate exposure for the purpose of opening of CA/OD/CC as per RBI Guidelines.

"Exposure" for the purpose of these instructions shall mean sum of sanctioned fund based & non-fund-based credit facilities availed by the borrower. # "Banking System" for the purpose of these instructions, shall include Scheduled Commercial Banks & Payments Banks only.

☐ **Non DBT Aadhaar Consent Declaration**

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

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MID FOR CURRENT ACCOUNT VARIANTS

I / We have understood and hereby agree and undertake that I / We am / are required to maintain an Average Quarterly Balance (AQB) / Half Yearly Average Balance (HAB)* as required for the Current Account variant opted by me /us. I / We understand that non- maintenance of the committed AQB / HAB would entail non maintenance charges as per the table below.

Product Description		Product Code	AQB / HAB	Non-Maintenance Charges (per Quarter in `)	Tick
Biz Lite+ Account	Biz Lite+ Account	1481	Metro & Urban - 25,000/-; Semi Urban & Rural - 10,000/- in any 2 quarters of the year*	Metro & Urban - 2,500/- per quarter; Semi Urban & Rural - 1,500/- per quarter	
	Biz Lite+ Account with POS/PG/QR	1480	Metro & Urban - 10,000/-*	Metro & Urban - 2,500/- per quarter; Semi Urban & Rural 1,500/- per quarter	
Biz Pro+ Account		1482	Metro & Urban - 50,000/-; Semi Urban & Rural - 25,000/-	Metro & Urban - 3,000/- per quarter; Semi Urban & Rural - 2,000/- per quarter	
Biz Ultra+ Account		1483	Metro & Urban - 2,00,000/-; Semi Urban & Rural -1,00,000/-	Metro & Urban - 5,000/- per quarter; Semi Urban & Rural - 3,000/- per quarter	
Biz Elite+ Account		1484	Metro & Urban - 5,00,000/-; Semi Urban & Rural - 2,50,000/-	Metro & Urban - 8,000/- per quarter; Semi Urban & Rural - 4,000/- per quarter	
Saksham		1107	10,000/- (HAB)	1,500/- (per half year)	
StartUp Current Account		1013	50,000/- (AQB)	3,000/- (per quarter)	
Regular Collection Account		1363	10,000/- (AQB) Only NON-METRO Locations	1,500/- (per quarter)	
FD-OD Current Account		250	**Nil AQB (with OD limit), 10,000/- AQB (OD limit closed)**	**1,500/- (per quarter)**	

• Applicable only for Biz Lite+ Account (Metro & Urban Locations) -

a) AQB Criteria - Rs 25,000/- for accounts without ME/PG/MPOS / QR linkage

b) AQB Criteria - Rs 10,000/- for accounts with Active ME/PG/MPOS / QR linkage.

c) For accounts availing ME/PG/MPOS / QR post cut-off date i.e. 20th of month 3 of a quarter, AQB benefits will be applicable from subsequent quarter i.e. account opened in Apr and ME / PG / POS / QR not set up till 20th Jun, will be given AQB benefits in the subsequent quarter.

d) All other features & benefits will remain the same for with or without ME/PG/MPOS / QR linked accounts.

• Average Quarterly Balance requirement for Biz Lite+ Account:

Metro & Urban Branches - AQB Rs 10,000/- applicable if account is credited with one or more ME/PG/MPOS/QR transactions for given quarter

ii) Semi-Rural or Urban Branches - Rs 10,000/- in any 2 quarters of the year. For Example: Account opened in the month of April'25 (i.e. Apr'25-Jun'25 quarter) will need to maintain the AQB in any 2 quarters of a year i.e. from April'25-June'25 quarter till Jan'26-March'26 quarters & so on

• Pricing for the FDOD Current Account is Similar to Regular Current account.

For more information, visit our website page: https://www.hdfcbank.com/personal/save/accounts/current-accounts

*For StartUp Current Account, additional MID as mentioned below needs to be signed. The stipulation as regards maintenance of AQB / HAB and the non-maintenance charges as detailed above would not be applicable for overdraft / cash credit / zero balance accounts. Service/Other charges for various facilities such as Phone Banking, NetBanking, ATM, Cheque leaves, fund transfers, Cash Deposit and branch services will be levied as detailed in the schedule of charges. In case the account is meant for Unspent CSR or is suffixed with Unspent CSR, then the AQB requirement will not be applicable irrespective of the product code the account is opened in.

I/ We Confirm that I/We am/are in possession of and have carefully read the Terms & Conditions Booklet and understood and hereby agree, undertake and accept the said terms and conditions which details the rules governing account operations and the Schedule of Services Charges, applicable for various Services.

EXTENDED ANNEXURE - CKYC FOR NON-INDIVIDUAL ENTITIES

Customer ID (Applicable for existing Customer): ☐☐☐☐☐☐☐☐☐☐ AOF No: ☐☐☐☐☐☐☐☐☐☐☐☐

Document submitted for Identity of Entity (Please tick and mention document number):

☐ **Registration Document 01** ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

☐ **Registration Document 02** ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Document submitted for Mailing Address (Please tick and mention document number):

☐ **Registration Certificate** ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

☐ **Any other document**

(Please specify) ____________________

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☐ **Extended KYC Annexure - Individuals (including sole-proprietors) (Applicable for Resident and Non-Resident Customers) (Mandatory)**

SECTION A: Please fill the information below as requested

Proprietors Name			
Maiden Name (if any)		**Father's Name (Mandatory)**	
Marital Status	☐ Married ☐ Unmarried ☐ Others	**Spouse's Name**	
Identification Type - Documents submitted as proof of identity for individual	☐ Passport ☐ Election / Voter's ID Card ☐ Driving License ☐ NREGA Card ☐ National Population Register Letter ☐ Aadhaar Card / Proof of Possession		
Document Number - for the identification type mentioned above ____________	Date of Expiry: D D / M M / YYYY		
Please mention your Residential Status if it is any one of these	☐ Resident Individual ☐ Non-Resident Indian ☐ Foreign National ☐ Person of Indian Origin		
VISA Type	☐ Employment Visa ☐ Student Visa ☐ Business Visa ☐ Multiple Entry Visa ☐ Tourist Visa	**VISA Expiry Date**	D D / M M / YYYY
Proof of Address: (Mandatory)	☐ Passport ☐ Election / Voter's ID Card ☐ Driving License ☐ NREGA Card ☐ National Population Register Letter ☐ Aadhaar Card / Proof of Possession		
Document Number - for the identification type mentioned above ____________	Date of Expiry: D D / M M / YYYY		
Please Tick if Address Type is other than Residential	☐ Residential and Business ☐ Business ☐ Registered Office		
Nationality (if national of more than one country, please mention all the countries separated by a comma):			

SECTION B: Foreign Tax Residency Details if any (Please consult your professional tax advisor for further guidance on your tax residency, if required)

Please tick if you are a tax resident of any country outside India. If you do not tick, it is your affirmation that you are a tax resident of India and not of any other foreign country

Account holder ☐ (To tick, especially in cases where the individual is a citizen/ green card holder of USA) If yes, please indicate all countries in which you are resident for tax purposes and the relevant details in below section:

A/c Holder	Country/(ies) of Tax residency #	Tax Identification Number (TIN)%	Identification Type (TIN or Other%, please specify)	Please tick if your Address for Tax purpose is other than your Mailing Address	Please tick if Address Type for tax purpose is other than Residential
				☐ Same as permanent address	☐ Residential and Business ☐ Business ☐ Registered Office

 # To also include USA, where the individual is a citizen/ green card holder of USA, % In case Tax Identification Number is not available, kindly provide functional equivalent$

Below details required if tax resident outside India / Nationality is other than India	Account Holder
Please mention if your "Country of Birth" is other than India	
City of Birth	

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

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

CBDT Instructions - If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

$ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation, and attach this to the form. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

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

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1) Certificate of residence issued by an authorized government body* 2) Valid identification issued by an authorized government body* (e.g., Passport, National Identity card, etc.) *Government or agency thereof or a municipality

For (Name of entity) BM Approval

(Name, Signature of proprietor with firm stamp) (Name and signature of the Branch Manager with Employee code)

Date: ____ / ____ / ______ Place: ______________________

For Bank use only: Documents Received: ☐ Self Certified ☐ True Copies ☐ Notary				**Signature verified and form approved by**	
Employee Name		Sourcing Employee Branch Name			
Employee Code		Branch Code		Signature of BDA	
Employee Designation		**Employee Code of BDA**			**Date:**

Version- Oct 2025