ACCEPTABLE LIST OF KYC DOCUMENTS FOR NON-RESIDENT INDIANS

MANDATORY

1. PAN Mandatory for opening NRE or NRO Savings or Current Account on Non face to face basis. Form 97 can be accepted in absence of PAN Card for opening NRE or NRO Savings account on face to face basis
2. Latest Passport size photograph
3. Self-attested copy of Official Valid Document (OVD). If account is being opened by a **NEW TO BANK** customer on Non face to face basis then document need to be additionally be certified by any one of the following:
   a) Any authorized official of overseas branches of Scheduled Commercial Banks registered in India [**CLICK HERE** for country wise list of Indian banks Branches at Overseas centers. **CLICK HERE** for the list of Scheduled Commercial Banks in India]
   b) Branches of overseas banks with whom ANY Indian banks have relationships.
   c) Court Magistrate abroad.
   d) Judge abroad.
   e) Indian Embassy/Consulate General in the country where the NRI/PIO resides.
   f) Notary Public abroad.

PROOF OF IDENTITY (A) *(Point no.3 of Mandatory Section to be adhered)*	**INDIAN PASSPORT HOLDER** ▪ Photocopy of Valid Indian Passport. **FOREIGN PASSPORT HOLDER** ▪ Photocopy of Valid Foreign Passport.
PROOF OF NRI/PIO STATUS (B)	**INDIAN PASSPORT HOLDER** ▪ Photocopy of Valid VISA (Employment / Residence / Student / Dependent etc.) or Work/ Residence Permit copy. **FOREIGN PASSPORT HOLDER** ▪ Photocopy of OCI (Overseas Citizen if India) card / PIO (Person of Indian Origin) card / PIO Declaration wherever Applicable.

PROOF OF ADDRESS (C) (ANY ONE I.E. OVERSEAS OR INDIAN)
(Point No.3 of Mandatory Section to be adhered)

PROOF OF ADDRESS ***(Document should be Self-attested and duly certified by above mentioned authorities mandatorily)*** ***(Any One i.e. INDIAN or OVERSEAS proof required)***

OFFICIALLY VALID DOCUMENTS (OVD)

- Valid Passport
- Driving License
- Aadhar Card *(Indian Address Proof)*
- Voter's ID card issued by the Election Commission of India *(Indian Address Proof)*
- Job Card issued by NREGA duly signed by an officer of the State Government *(Indian Address Proof)*
- Letter issued by the National Population registered containing details of Name & Address.
- Documents issued by the Government departments of foreign jurisdictions (like OCI/PIO Card, Work/Resident Permit, Social Security Card, Green Card etc.) (Accepted only in case of foreign citizen holding PIO/OCI card)
- Letter issued by the Foreign Embassy or Mission in India (Accepted only in case of foreign citizen holding PIO/OCI card)

DEEMED TO BE OVD ***(Annexure X to be mandatorily be submitted while submitting deemed OVD address proof)***

- Utility bill (Electricity / Telephone / Post-Paid Mobile Phone / Piped Gas / Water Bill)- *(not more than 2 months old)*
- Property or Municipal Tax Receipt
- Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
- Letter of allotment of accommodation & Leave and License agreements allotting official accommodation from employer issued by State or Central Govt. departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies.

HDFC BANK

DECLARATION FROM CUSTOMER TO PROVIDE OVD WITH CURRENT MAILING ADDRESS WITHIN 90 DAYS FROM THE DATE OF ACCOUNT OPENING

Date:

To,

The Branch Manager

HDFC Bank Limited, (Branch Address)

_____

_____

Sub: New account opening without OVD with current mailing address

Dear Sir/ Madam,

I/We, giving a request to open Bank account, hereby confirm that I/We do not have a valid OVD (Officially Valid Document) with my/our current mailing address.

I/We confirm that I/We will provide a valid proof of address within 90 days from the date of request

I/We agree that if the OVD of mailing address is not submitted to the satisfaction of the Bank, within 90 days from the date of request for account opening, the Bank shall have the right to restrict transactions in my/our account without any further notice to me.

I/We agree to submit OVD with current mailing address within the stipulated time in order to allow uninterrupted transactions in the account.

I/We also agree that it will be my/our responsibility to inform other holders, in case such holders are being added in the account(s) in due course of time

I/We agree and undertake to keep HDFC Bank fully indemnified against claims and damages, which may arise due to HDFC Bank relying and acting on this declaration.

_____ _____

Name:
(Name & Signature of 1st account holder)

Name:
(Name & Signature of 2nd account holder)

IMPORTANT POINTS TO NOTE

- The above guidelines will be applicable WITH IMMEDIATE EFFECT for sourcing of NRI accounts, NRI RE-KYC updation, address change & other requests where KYC documents are obtained from NRI customers.

- If Deemed OVD is submitted as address proof, customer has to submit an undertaking as per “Declaration from customer to provide OVD with current mailing address within 90 days months from the date of account opening”

- The customer shall submit OVD with current address within a period of three months of submitting the deemed to be OVD documents.

- Account cannot be opened for the customer belongs to OFAC sanction countries (i.e. Iran, North Korea, Cuba, Crimea Region, Sudan).

- **CLOSE RELATIVE DECLARATION CANNOT BE ACCEPTED FOR ADDRESS PROOF.**

- **OVERSEAS BANK / CREDIT CARD STATEMENT AND LEASE / RENT / LEAVE AND LICENSE AGREEMENT CANNOT BE ACCEPTED AS ADDRESS PROOF.**

- The customer shall submit physical Account Opening Form and copies of OVDs with wet Signature to the Bank for Account Opening.

RESIDENT TO NRO CONVERSION

When customer informs the bank about the change of his residential status to Non Resident Indian then branch has to obtain the below forms and documents from the customer. Customer's all resident accounts (wherein he/she is primary account holder) need to be converted/ re-designated as NRO account

DOCUMENTATION TO BE OBTAINED FROM CUSTOMER FOR CONVERTING EXISTING RESIDENT ACCOUNT TO NRO ACCOUNT:

- ✓ Resident to NRO Conversion form. (Form to be signed by all holders)
- ✓ Self-attested PAN Card or Form 97.
- ✓ Self-attested copies of passport and VISA to prove his/her NRI status.
- ✓ Overseas address to be mandatorily mentioned on conversion form.
- ✓ Address proof should be as per the list of acceptable proofs.

MODES OF OBTAINING THE REQUEST FROM THE CUSTOMER.

1) NON FACE TO FACE APPLICATION:

A) Request can also be obtained via registered email id (Self-attested documents can be accepted)

B) Request can be obtained via Non face to face basis physical request received via COURIER / POST/ MAILBOX etc (Document should be Self-attested)

2) FACE TO FACE APPLICATION:

- All documents must be self-attested by the customer.
- All documents must be signed by the customer in presence of the bank official.
- All documents must be verified against the originals by the bank official.

KINDLY NOTE:

- ✓ In case you are a joint secondary holder in Resident Account and does not hold any other resident account under primary relationship then submit the declaration CLICK HERE