

# HDFC DEPOSITS

FOR NON-RESIDENT  
INDIVIDUALS

0.25% p.a.  
more for  
Senior Citizens

## HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA" rating with Stable outlook for twenty second consecutive year.

### ELECTRONIC CLEARING SERVICE (ECS)

Payment of interest will be made only through ECS.

## VARIABLE RATE DEPOSIT

- **Interest Rate** on variable rate deposit is linked to the benchmark rate and will vary from time to time with the benchmark rate.
- **Benchmark Rate** is the rate of interest applicable on HDFC fixed rate deposit product for the corresponding period.
- **Interest Reset Date** - Rate of interest (ROI) will be reset at the beginning of each interest period. ROI prevailing on the first day of the interest period will be applicable for the entire interest period.
- Deposit placed under the variable rate deposit cannot be changed to fixed rate deposit before the maturity date.

## TAX DEDUCTION AT SOURCE (TDS)

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

### Senior Citizen (60 years and above)

Additional Interest Rate (for Deposits upto ₹ 1 crore only)	0.25%
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Cheque should be drawn in favour of "Housing Development Finance Corporation Ltd." or "HDFC Ltd." and marked "Account Payee only"

RATES EFFECTIVE FROM  
DECEMBER 12, 2016

• INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Phones: 022-67546060 (for Deposits only) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

CIN: L70100MH1977PLC019916 www.hdfc.com

Our loan facilities : Housing loans, Home Improvement loans, Home Extension loans,  
Loans to Professionals and much more

**TERMS & CONDITIONS**

**DEPOSIT CAN BE PLACED BY NON-RESIDENT INDIANS (NRIs)**

Non-Resident Individuals and person of Indian origin resident outside India holding PIO Card. Deposits from Non-Resident Indians and persons of Indian origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years.

**MODE OF ACCEPTANCE**

a) Through an account payee cheque favouring "HDFC Ltd"; or  
 b) Remittance of funds through RTGS, NEFT or net banking into HDFC's bank account on any working day (other than Saturday). In case the deposit amount is Rs. 25 lacs or more, the depositor must intimate HDFC latest by 12.30 pm on the day of remittance so that interest shall accrue from that date.  
 The amount placed in deposit should be placed through the credit amount lying in depositor's Non Resident Ordinary (NRO) Account only and should not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.  
 Bank Account details for remittance of funds:  
 Beneficiary Name: HDFC LTD.  
 Account No.: HDFCFD+Depositor's PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z)  
 IFSC Code: HDFC0000060  
 Bank Name & Branch: HDFC Bank Ltd, Fort Branch, Mumbai

**INTEREST**

Interest will be payable on the deposit from the date of realization of cheque or transfer of funds into HDFC's bank account on any working day (other than Saturday) with prior intimation. Interest on deposits placed under Monthly Income Plan, Non-Cumulative Option and Annual Income Plan shall be paid on fixed dates as given below:

Monthly Income Plan (MIP)	Last day of each month
Non-cumulative- Quarterly option	June 30, September 30, December 31 and March 31
Non-cumulative - Half-yearly option	September 30 and March 31
Annual Income Plan	March 31

Cumulative Interest Option & Recurring Deposits Plan: Interest will be compounded annually and accrued every year after deducting tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us. In case of MIP and Non-Cumulative deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle.

Interest will be paid through NACH/ECS crediting your designated NRO bank account only. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. In case of Monthly Income Plan, post-dated interest cheques for every financial year will be issued in advance. Interest on Monthly Income Plan under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month.

**ELECTRONIC CLEARING SERVICE (ECS), NATIONAL ELECTRONIC FUND TRANSFER(NEFT) & REAL TIME GROSS SETTLEMENT(RTGS)**

The payment facility is provided to depositors whereby the interest and repayment of principal amount will be credited directly to the depositors' designated NRO bank account only. The intimation of interest / repayment of principal amount credited would be sent regularly through sms/email.

**DEDUCTION OF INCOME TAX AT SOURCE (TDS)**

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA) between Government of India and Government of other Countries (country of Residence of respective NRI), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

Where income tax is deducted at source on the monthly interest a consolidated TDS certificate may be issued for the financial year.

Sub-section 5A of Section 139A of the Income Tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his Permanent Account Number (PAN) to the person responsible for deducting such tax. Further, sub-section 5B of section 139A requires the person deducting such tax to indicate the PAN on the TDS certificate. Please mention your PAN in the application form.

**Withholding Tax Rates (Tax rates applicable in India under ADT Agreement)**

Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.
Armenia	10%	11	Korea	15%	12	Slovenia	10%	11
Australia	15%	11	Kuwait	10%	11	Singapore	15%	11
Austria	10%	11	Kyrgyz Republic	10%	11	South Africa	10%	11
Bangladesh	10%	12	Libyan Arab	20%	10	Spain	15%	12
Belarus	10%	11	Jamahiriyah(*)			Srilanka	10%	11
Belgium	15%	11	Lithuania	10%	11	Sudan	10%	11
Botswana	10%	11	Luxembourg	10%	11	Sweden	10%	11
Brazil	15%	11	Malaysia	10%	11	Switzerland	10%	11
Bulgaria	15%	12	Malta	10%	11	Syria	10%	12
Canada	15%	11	Mongolia	15%	11	Tajikistan	10%	11
China	10%	11	Mauritius(*)	20%	11	Tanzania	12.50%	12
Cyprus	10%	11	Montenegro	10%	11	Thailand	25%	11
Czech Republic	10%	11	Morocco	10%	11	Trinidad and Tobago	10%	11
Denmark	15%	12	Mozambique	10%	11	Turkey	15%	11
Estonia	10%	11	Myanmar	10%	11	Turkmenistan	10%	11
Ethiopia	10%	11	Namibia	10%	11	Uganda	10%	11
Georgia	10%	11	Nepal	10%	11	Ukraine	10%	11
Germany	10%	11	Netherlands	10%	11	United Arab Emirates	12.50%	11
Finland	10%	12	New Zealand	10%	11	United Arab Republic	20%	12
France	10%	12	Norway	15%	12	Republic (Egypt)(*)		
Greece (*)	20%	9	Oman	10%	12	United Kingdom	15%	12
Hungary	10%	11	Philippines	15%	12	United Mexican State	10%	11
Iceland	10%	11	Poland	15%	12	State		
Indonesia	10%	11	Portuguese	10%	11	United States	15%	11
Ireland	10%	11	Qatar	10%	11	Uzbekistan	15%	11
Israel	10%	11	Romania	15%	12	Vietnam	10%	11
Italy	15%	12	Russian	10%	11	Zambia	10%	11
Japan	10%	11	Federation					
Jordan	10%	11	Saudi Arabia	10%	11			
Kazakhstan	10%	11	Serbia	10%	11			
Kenya	15%	12						

Please refer DTAA between India & Govt. of the Country of residence of respective NRI depositor or www.hdfc.com for more details.

\* Surcharge of 10% is applicable on income above Rs. 1 crore  
 \* Education cess at 2% and Secondary and Higher Education Cess at 1% will be applicable.

**PREMATURE WITHDRAWAL**

Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable from time to time.

Premature withdrawal will not be allowed before completion of 3 months from the date of deposit. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

Months completed from the date of deposit	Rate of Interest Payable
After 3 months but before 6 months	The maximum interest payable shall be 4% per annum for individual depositor, and no interest in case of other category of depositors.
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by HDFC. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

The brokerage is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.

**RENEWAL / REPAYMENT OF DEPOSIT**

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC atleast a week before the date of maturity. In case of renewal, the prescribed application form signed by all depositors is also required to be submitted simultaneously. Interest will accrue after the maturity date only if the deposit is renewed. If the date of maturity falls on any day on which HDFC's office remains closed, repayment will be made on the next working day. Repayment amount is remitted to depositor's designated NRO bank account directly through NEFT/RTGS/NACH or paid through account payee cheque favouring the first depositor.

**NOMINATION FACILITY**

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liability in respect of the deposit. Nominee's name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate Form DA-1 may be downloaded from our website.

**'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE**

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC (Know Your Customer) Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the following documents. Power of Attorney holder or any person acting in representation capacity as holder of an office or otherwise is also required to comply with KYC guidelines :

a) Latest photograph b) Certified copy of the proof of identity c) Certified copy of the proof of address and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number or deposit number.

All photocopies have to be attested by your Banker/Notary/Indian Embassy official/Yourself(Self attestation). All photocopies have to be signed by the applicant in full as 'True Copies'.

**DEPOSITS FOR SENIOR CITIZENS**

Senior citizens will be eligible for an additional rate of 0.25% p.a. for all schemes. Individuals who have completed 60 years of age should be the first depositor. Proof of age must be submitted along with the application form.

**GENERAL**

In the event of death of the first / sole depositor the repayment of deposit and payment of interest will be made to the joint depositor first in order of survivor/s / nominee on submission of death certificate without reference to the heirs and/or legal representatives of the deceased.

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Housing Finance Companies (NHB) Directions, 2010.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate as decided by management from time to time. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately.

CRISIL has reaffirmed "FAAA/Stable" rating on our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

ICRA has reaffirmed "MAAA" rating with Stable outlook for our Deposits Programme. This rating is the highest-credit-quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk.

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the Corporation are holding substantial interest as on March 31, 2016 was ₹ 12,381.44 crores.

The deposits solicited by the Corporation are not insured.

HDFC has a right to change, amend, add or delete the terms and conditions without notice, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable, from time to time.

In case of any deficiency of the corporation in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.

In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorised officer of the National Housing Bank.

The financial position of the corporation as disclosed and the representations made in the application form are true and correct and that the corporation and its Board of Directors are responsible for the correctness and veracity thereof.

The deposit acceptance activities of the corporation are regulated by the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the corporation or for the correctness of any of the statements or the representations made or opinions expressed by the corporation, and for repayment of deposit/discharge of liabilities by the corporation.

HDFC Deposits programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing.

**FOR AUTHORISED AGENTS**

Agents are not authorised to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the Application Form to enable payment of brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.



WITH YOU, RIGHT THROUGH www.hdfc.com

**PROVISIONAL RECEIPT**

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

Received from \_\_\_\_\_ cheque/HDFC Deposit Receipt No. \_\_\_\_\_ for

₹ \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ Bank \_\_\_\_\_ Branch towards

Deposit for Senior Citizens  Monthly Income Plan  Non-Cumulative  Quarterly  Half-Yearly  Annual Income Plan  Cumulative

for a period of \_\_\_\_\_ months @ \_\_\_\_\_% per annum.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
 Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation,  
 Churchgate, Mumbai 400 020. CIN: L70100MH1977PLC019916  
 Email: deposits@hdfc.com Website: www.hdfc.com

Agent's Name: \_\_\_\_\_  
 Code No.: **BM 25161**

## DEPOSIT APPLICATION FORM (Non Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK  IN APPROPRIATE PLACES (PREFERABLY IN BLACK INK)

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders.

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

I/We apply for placement/renewal of deposit at \_\_\_\_\_ Branch for a period of \_\_\_\_\_ months and will earn interest @ \_\_\_\_\_ % p.a.

**PAYMENT DETAILS** Cheque No. \_\_\_\_\_ RTGS/NEFT (UTR) No. \_\_\_\_\_ Date: 

D	D	M	M	Y	Y
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Amount ₹ \_\_\_\_\_ Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

HDFC Deposit Receipt No. \_\_\_\_\_ Maturity Date 

D	D	M	M	Y	Y
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 **FIXED RATE INTEREST**  
 **VARIABLE RATE INTEREST**

**SCHEME :**  ANNUAL INCOME PLAN  MONTHLY INCOME PLAN  NON-CUMULATIVE (Quarterly)  NON-CUMULATIVE (Half Yearly)  CUMULATIVE

**CATEGORY :**  Member of Public  Shareholder  Director/Relative of a Director  Employee (No. \_\_\_\_\_)

**DEPOSIT REPAYABLE TO :**  First Depositor  First Depositor or Survivor/s

**SENIOR CITIZENS (60 years & above)**  YES  NO

**First / Sole Depositor's Details** (as appearing in your supplied identification document)

Name \_\_\_\_\_ Gender 

M	F
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 Date of Birth (Compulsory) 

D	D	M	M	Y	Y
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Power of Attorney holder \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_

Nationality **I N D I A N** Place/Country of Birth \_\_\_\_\_

Country/Countries of Tax Residence i) \_\_\_\_\_ ii) \_\_\_\_\_ iii) \_\_\_\_\_

Tax Identification Number i) \_\_\_\_\_ ii) \_\_\_\_\_ iii) \_\_\_\_\_

Email ID \_\_\_\_\_

Mobile \_\_\_\_\_ Aadhaar No. \_\_\_\_\_

Customer No. (If KYC is already complied) \_\_\_\_\_ PAN \_\_\_\_\_

Annual Income  Below ₹ 2 Lacs  ₹ 2 Lacs < ₹ 5 Lacs  ₹ 5 Lacs < ₹ 10 Lacs  ₹ 10 Lacs < ₹ 25 Lacs  ₹ 25 Lacs < ₹ 50 Lacs  ₹ 50 Lacs < ₹ 1 Crore  ₹ 1 Crore & above

Occupation  Private Sector Service  Public Sector Service  Business  Professional  Retired  Housewife  Student  Others (Please specify) \_\_\_\_\_

Please tick (✓) if the following is additionally applicable to you  Politically Exposed Person (PEP)  Relative of PEP

Affix a latest photograph with signature. (DO NOT STAPLE)  
  
 IGNORE if already submitted earlier

**Second Depositor's Details** (as appearing in your supplied identification document)

Name \_\_\_\_\_ Gender 

M	F
---	---

 Date of Birth (Compulsory) 

D	D	M	M	Y	Y
---	---	---	---	---	---

Address \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_

Nationality **I N D I A N** Place/Country of Birth \_\_\_\_\_

Country/Countries of Tax Residence i) \_\_\_\_\_ ii) \_\_\_\_\_ iii) \_\_\_\_\_

Tax Identification Number i) \_\_\_\_\_ ii) \_\_\_\_\_ iii) \_\_\_\_\_

Email ID \_\_\_\_\_

Mobile \_\_\_\_\_ Aadhaar No. \_\_\_\_\_

Customer No. (If KYC is already complied) \_\_\_\_\_ PAN \_\_\_\_\_

Annual Income  Below ₹ 2 Lacs  ₹ 2 Lacs < ₹ 5 Lacs  ₹ 5 Lacs < ₹ 10 Lacs  ₹ 10 Lacs < ₹ 25 Lacs  ₹ 25 Lacs < ₹ 50 Lacs  ₹ 50 Lacs < ₹ 1 Crore  ₹ 1 Crore & above

Occupation  Private Sector Service  Public Sector Service  Business  Professional  Retired  Housewife  Student  Others (Please specify) \_\_\_\_\_

Please tick (✓) if the following is additionally applicable to you  Politically Exposed Person (PEP)  Relative of PEP

Affix a latest photograph with signature. (DO NOT STAPLE)  
  
 IGNORE if already submitted earlier

<p style="text-align: center;"><b>Proof of Identity to be provided by Applicant.</b></p> <p style="text-align: center;">(Please submit ANY ONE of the following self-certified documents)</p> <ul style="list-style-type: none"> <li>• UID/Aadhaar Card • PAN Card • Voter's Identity Card • Driving License</li> <li>• Indian Passport • PIO/OCI Card • Any other Identification with Photograph (Subject to satisfaction of HDFC)</li> </ul>	<p style="text-align: center;"><b>Proof of Address to be provided by Applicant.</b></p> <p style="text-align: center;">(Please submit ANY ONE of the following self-certified latest documents)</p> <ul style="list-style-type: none"> <li>• UID/Aadhaar Card • Indian Passport • Driving License • Voter's Identity Card</li> <li>• Telephone Bill • Electricity / Gas Bill • Bank/Demat Account Statement • Registered Rent Agreement • Any other Address proof (Subject to satisfaction of HDFC)</li> </ul>
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### DETAILS OF BANK ACCOUNT (Non Resident Indian - NRO A/c.)

Interest on my/our deposit/s with HDFC may be credited to my/our bank account directly through ECS/direct credit facility. Redemption proceeds may also be credited to my/our following bank account on receipt of discharged FDR from me/us.

Bank Account No. \_\_\_\_\_ Name of Bank : \_\_\_\_\_

MICR Code : \_\_\_\_\_ Branch : \_\_\_\_\_

IFSC Code : \_\_\_\_\_

**FOR OFFICE USE ONLY**

Document Reference No.	Date of Receipt	Verified by	Remarks

I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 195 of the Income Tax Act, 1961. I/We hereby agree to abide the attached terms and conditions governing deposits. I/We further declare that the amount kept in deposit has been placed through the credit amount lying in my/our Non Resident Ordinary (NRO) Account only and it does not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by the Corporation in accordance to the applicable Law. I/We further affirm that the information/details provided by me/us is/are true and correct in all respect and nothing has been concealed.

I/We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration I/We am/are making the deposit with the Corporation at my/our own risk and volition.

**SIGNATURE OF DEPOSITOR(S)#**

FIRST/SOLE : \_\_\_\_\_

SECOND : \_\_\_\_\_

**FORM DA 1 : NOMINATION**

**Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits.**

I/We nominate the following person to whom in the event of my / our death the amount of this deposit may be returned by HDFC Ltd.

Name & Address of Nominee

	Pin Code

Email ID

Customer No. (If KYC is already complied)

PAN

Mobile

Aadhaar No.

Relationship with Depositor (If any)

Age

Date of Birth of Nominee (if minor)\*

DDMMYY

\* As the nominee is a minor on this date, I/We appoint (Name, address & age) \_\_\_\_\_

to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

\* 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. (use separate form DA 1)

Please tick if nominee's name should not be printed on Deposit Receipt.

**SIGNATURE OF DEPOSITOR(S)#**

FIRST/SOLE : \_\_\_\_\_

SECOND : \_\_\_\_\_

**Declaration and Undertaking**

I/ We certify that:

- a) The information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- b) The information provided by me/us above as well as in the documentary evidence provided by me/us are, to the best of my/our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- c) I/We permit/authorise HDFC Ltd to collect, store, communicate and process information relating to the Account and all transactions therein, by the HDFC and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I/We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh self certification along with documentary evidence.
- e) I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and HDFC Ltd. would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by HDFC Ltd. if the deficiency is not remedied by me/us within the stipulated period.
- f) I/We hereby accept and acknowledge that HDFC Ltd shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to HDFC Ltd.
- g) It shall be my/our responsibilities to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as HDFC Ltd may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/We shall indemnify HDFC Ltd for any loss that may arise to HDFC Ltd on account of providing incorrect or incomplete information.

Signature of the account holder : \_\_\_\_\_

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

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

Date: (dd/mm/yyyy) \_\_\_\_\_

**FORM NO. 10F**  
[See sub-rule (1) of rule 21AB]

**Information to be provided under sub-section (5) of section 90 or sub-section (5) of section 90A of the Income-tax Act, 1961**

I \_\_\_\_\_ \*son/daughter of Shri \_\_\_\_\_ in the capacity of \_\_\_\_\_  
(designation) do provide the following information, relevant to the previous year \_\_\_\_\_ \*in my case/in the case of \_\_\_\_\_  
\_\_\_\_\_ for the purposes of sub-section (5) of \*section 90/section 90A:-

SI.No.	Nature of information		Details#
(i)	Status (individual, company, firm etc.) of the assessee	:	
(ii)	Permanent Account Number (PAN) of the assessee if allotted	:	
(iii)	Nationality (in the case of an individual) or Country or specified territory of incorporation or registration (in the case of others)	:	
(iv)	Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident	:	
(v)	Period for which the residential status as mentioned in the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A is applicable	:	
(vi)	Address of the assessee in the country or territory outside India during the period for which the certificate, mentioned in (v) above, is applicable	:	

2. I have obtained a certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A from the Government of \_\_\_\_\_ (name of country or specified territory outside India)

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

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

Address: \_\_\_\_\_

Permanent Account Number: \_\_\_\_\_

**DECLARATION**

(For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Clause.)  
(Valid only if accompanied along with Tax Residency Certificate and Form 10F.)

To,  
HDFC Limited, India

I, \_\_\_\_\_ son / daughter of \_\_\_\_\_

aged \_\_\_\_\_ years, presently residing at \_\_\_\_\_

(Complete overseas residential address) do hereby solemnly declare and affirm on oath as follows:

- I am a resident/domiciled in \_\_\_\_\_ as referred to under Article 4 of the Double Taxation Avoidance Agreement entered into between India and \_\_\_\_\_ which is my country of residence & I do not have any permanent establishment in India as per DTAA entered.
- I am not a resident of India in terms of the Treaty for the financial year 20\_\_\_\_\_.
- Accordingly, I am attaching a copy of the 'Tax Residency Certificate' issued by the Tax/Government authority of \_\_\_\_\_ < mention country>for the period \_\_\_\_\_ to \_\_\_\_\_
- I understand that the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' is received and updated in HDFC Ltd's records and will be valid only for the financial /calendar year in which it is received.
- I am the beneficial owner of the investments made by me in India/ income receivable by me from such investments in India.
- The amount receivable is towards interest and falls under the head "Interest" under Article \_\_\_\_\_ of the Treaty.
- The place of assessment of my world income is \_\_\_\_\_.
- I undertake to promptly inform HDFC Ltd. in writing should there be any change in the facts given above, including but not limited to change in tax residential status, nature of holding of income, etc.
- I grant irrevocable exclusive right to HDFC Ltd. to recover the tax and other charges arising on account of change in facts mentioned in point 8/ change in tax laws or interpretations thereof from any amounts due to me, or, otherwise, at the discretion of HDFC Ltd. I undertake to pay on demand by HDFC Ltd. any shortfall between the amounts recovered by HDFC Ltd. and the amount payable by me and indemnify and hold HDFC Ltd. harmless from any loss on account of the change of facts.
- In the event there is any income tax demand (including interest, charges or levies) raised in India in respect of these amounts we undertake to pay the demand forthwith and indemnify and hold HDFC Ltd. harmless from any income tax demand (including interest, penalty, charges or levies) raised in India on the HDFC Ltd. on account of any Misstatement / misrepresentation/ errors of omission or commission by me or any other person, and provide HDFC Ltd. with all information/documents that may be necessary for any proceedings before Income-tax / Appellate Authorities in India.
- I will not hold HDFC Ltd. responsible for any additional deductions made due to non availability of the Tax Residency Certificate. I also undertake to provide, if applicable, a fresh certificate (on change in residential status) to the HDFC Ltd. for every financial year, positively on or before April 10. My claim, for refund of excess Indian income tax, if any, will lie directly against the Indian income tax department, Ministry of Finance, Government of India and HDFC Ltd. will not be liable for the same in any manner.

I confirm that, I have read and understood the provisions of the Double Taxation Avoidance Agreement between India and \_\_\_\_\_ (country of residence) including the Articles 1, 2, 4 and \_\_\_\_\_ (Article on Interest) of the Treaty.

I, \_\_\_\_\_

(name and address), hereby declare that the contents above are correct, complete and truly stated.

Name & signature of Non-resident Indian investor

Indian Income Tax Permanent Account Number (PAN): \_\_\_\_\_

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

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

**VERIFICATION**

I \_\_\_\_\_ do hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated.

Verified today the \_\_\_\_\_ day of \_\_\_\_\_

\_\_\_\_\_  
Signature of the person providing the information

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

**Notes :** 1. \*Delete whichever is not applicable. 2. #Write N.A. if the relevant information forms part of the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A.

