

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016. For existing Depositor, the information furnished herein will supersede the information available in the records of erstwhile HDFC Ltd.

1. Customer Details (as appearing in your supporting identification document)

CKYC Identifier <small>(Skip if not allotted)</small>		HDFC Customer No. <small>(If KYC is already compiled)</small>		Gender* M/F/T	Date of Birth*
	(Prefix) (First Name) (Middle Name) (Last Name)				D D M M Y Y
Name*					
Guardian's Name <small>(in case of Minor)</small>					D D M M Y Y
Guardian's Customer No. <small>(in case of Minor)</small>					
Maiden Name <small>(if any*)</small>					
Father/Spouse Name*					
Mother's Name*					
Current / Permanent Address*					Age Proof Paste latest passport size photograph (DO NOT STAPLE)
Line 1*					
Line 2					
Line 3					
City*		Pin Code*			
State/U.T.*		Country	I N D I A		
Correspondence / Local Address* <input type="checkbox"/> Please tick if same as Current/Permanent Address					
Line 1*					
Line 2					
Line 3					
City*		Pin Code*			
State/U.T.*		Country	I N D I A		
City of Birth*		Country of Birth	I N D I A		
PAN No.* <small>(If PAN is not available, submit Form 60)</small>		Nationality	I N D I A N Citizenship I N D I A N		

I am not a tax-resident of any country other than India. (In case you are a tax-resident of any country other than India, kindly submit separate KYC form.)

CUSTOMER PROFILE DETAILS

Occupation	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed prof.	<input type="checkbox"/> Housewife	<input type="checkbox"/> Politician	<input type="checkbox"/> Student	<input type="checkbox"/> Others _____			
If salaried, employed with	<input type="checkbox"/> Private Ltd.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Public sector	<input type="checkbox"/> Government	<input type="checkbox"/> Multinational	<input type="checkbox"/> Others _____			
Self Employed since	<input type="checkbox"/> Years	<input type="checkbox"/> Months									
Nature of Business	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service Provider	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Bullion/Gold/Jewellery	<input type="checkbox"/> Stock Broker	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Trader	<input type="checkbox"/> Money Lender	<input type="checkbox"/> Others _____		
Date of incorporation	D D M M Y Y Y Y										
Type of Company/Firm	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Public Ltd. Co.	<input type="checkbox"/> Private Ltd. Co.	<input type="checkbox"/> Others _____						
Self Employed Professional	<input type="checkbox"/> Doctor	<input type="checkbox"/> CA/Cs	<input type="checkbox"/> Lawyer	<input type="checkbox"/> Architect	<input type="checkbox"/> IT Consultant	<input type="checkbox"/> Others _____					
Source of funds	<input type="checkbox"/> Salary	<input type="checkbox"/> Business Income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Others _____						
Gross Annual income (₹)	<input type="checkbox"/> < 50,000	<input type="checkbox"/> 50,000 < 1 lakh	<input type="checkbox"/> 1 < 3 lakh	<input type="checkbox"/> 3 < 5 lakh	<input type="checkbox"/> 5 < 7.5 lakh	<input type="checkbox"/> 7.5 < 10 lakh	<input type="checkbox"/> 10 < 15 lakh	<input type="checkbox"/> 15 < 25 lakh	<input type="checkbox"/> 25 < 50 lakh	<input type="checkbox"/> 50 lakh < 1 CR	<input type="checkbox"/> >= 1 CR
Qualification:	_____										
Marital Status*:	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others										
Residence type	<input type="checkbox"/> Owned	<input type="checkbox"/> Rented/Leased	<input type="checkbox"/> Ancestral/Family	<input type="checkbox"/> Company provided							

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

2. (A) Proof of Identity & Current / Permanent Address* (Please attach self-attested copy of any one of the following Officially Valid Documents (OVD) and carry original document for verification.)

Proof of Identity*	Proof of Address*	Proof of possession of Aadhaar / printout of e-Aadhaar / e-KYC (Biometric / OTP based) Aadhaar PVC Card <small>(Please redact/blackout first 8 digits of Aadhaar Number)</small>			Expiry Date
		X X X X X X X X			D D M M Y Y
		Passport No. [not expired]			D D M M Y Y
		Permanent Driving license No. [not expired]			
		Election / Voter's card issued by Election Commission of India			
		Job card issued by NREGA duly signed by an officer of the State Government			
		Letter issued by the National Population Register containing details of name & address			

2. (B) Correspondence / Local Address* (Please submit self-attested copy of any Utility bills (Electricity, Gas, Telephone, Post-paid Mobile, etc) which is not more than 2 months old or any other document acceptable to HDFC Bank.)

3. CONTACT DETAILS: (All communication will be sent to Mobile number/Email-ID provided below. Kindly ensure that the contact details belong to the above customer only.)

Mobile* + 9 1	Email ID
Tel. (Res)	Tel. (Off)

Tax to be deducted Yes No If No, Please submit Form 15G OR Form 15H (for Depositors aged 60 years and above).

I am interested to know more about other products offered by HDFC Bank and its group companies. Yes No

DECLARATION: I certify that 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. I have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I permit/authorise HDFC Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by HDFC Bank 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. It shall be my responsibility to educate myself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.

I hereby submit voluntarily at my own discretion, the proof of possession of Aadhaar to HDFC Bank for the purpose of establishing my identity/address. I voluntarily give my consent for verification of my Aadhaar (wherever submitted) to establish its genuineness through such acceptable manner as stipulated by UIDAI in connection with customer identification and acceptance for HDFC Bank. The consent and purpose of collecting Aadhaar has been explained to me in local language. HDFC Bank has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. HDFC Bank has informed me that this consent and my Aadhaar will be stored with HDFC Bank.

I hereby authorise HDFC Bank to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I hereby give my consent to HDFC Bank for sending OTP (One Time Password) on my mobile number and email id to facilitate processing of my deposit transactions using OTP authentication. I also agree to furnish such information and/or documents as HDFC Bank may require from time to time to comply with regulations.

Place : _____ Date : D D M M Y Y Signature* : _____ P.T.O.

For Office Use Only

Documents Received Certified Copies

Scan Sr. No.

Application Type New Update

DETAILS	IN-PERSON VERIFICATION & KYC DOCUMENTS VERIFIED BY
Empl. Name	
Empl. Code	
Empl. Branch	
Date	
Empl. Signature	

CPU DETAILS
Staff Name: _____
Emp Code: _____
DVU signature and Date

93568/06/23/GPP

Phone: 022-67546060 | Email: deposits@hdfc.com



Branch Name:	LC Code:	Agent's Name:
Branch Code:		Code No.:

DEPOSIT APPLICATION FORM (Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACES

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

I/We wish to apply for placement of deposit for a period of _____ months and _____ days and will earn interest @ _____ % p.a.

PAYMENT DETAILS								
Amount ₹ _____	Cheque/RTGS/NEFT (UTR) No. _____	Date: <table border="1" style="display: inline-table; text-align: center; width: 60px;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y			
Bank Name _____		Branch _____						
Bank Account No. _____	MICR Code: _____	IFSC Code: _____						
Interest on this deposit and redemption proceeds may be credited to above bank account directly through NACH/NEFT/RTGS/direct credit facility.								

INTEREST PAYOUT : <input type="checkbox"/> MONTHLY <input type="checkbox"/> QUARTERLY <input type="checkbox"/> MATURITY	MATURITY INSTRUCTION : <input type="checkbox"/> Renew Principal and Interest <input type="checkbox"/> Renew Principal and Pay Interest <input type="checkbox"/> Do Not Renew	STATUS : <input checked="" type="checkbox"/> Resident Individual	OPERATING INSTRUCTION : <input type="checkbox"/> Single <input type="checkbox"/> Jointly <input type="checkbox"/> Either or survivor SENIOR CITIZENS (60 years & above) <input type="checkbox"/> YES <input type="checkbox"/> NO
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First / Sole Depositor's Details

Name _____

Guardian's Name _____
(in case of Minor)

Customer No. _____ PAN _____

Second Depositor's Details

Name _____

Customer No. _____ PAN _____

Third Depositor's Details

Name _____

Customer No. _____ PAN _____

I/We accept the Terms and Conditions of the Bank, and I am aware that I will receive an electronic mail advice for online Fixed Deposits.

I/we hereby authorize you to act upon my/our instruction regarding nomination, cancellation or variation of the nomination of the Fixed/Recurring/FCNR Deposit (given through various modes). I/We shall not hold the Bank responsible should any claim be raised against the Bank for acting on the instruction of nomination and the Bank does suffer any loss I/we will keep it indemnified from time to time.

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 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

I/We certify that 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.

I/We also certify that I/we am/are not a tax-resident of any country other than India.

I/We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

I/We permit/authorise HDFC Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by HDFC Bank 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. It shall be my/our responsibility 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.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme 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 HDFC Bank in accordance with 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 hereby authorise HDFC Bank to send Email/SMS alerts for all transactions relating to my/our deposits. I/We hereby give my/our consent to HDFC Bank for sending OTP (One Time Password) on my/our mobile number and email id to facilitate processing of my/our deposit transactions using OTP authentication. I/We also agree to furnish such information and/or documents as HDFC Bank may require from time to time to comply with regulations.

I understand that in case I do not wish to receive promotional information through telephone calls/email/sms on products and services not currently availed by me, I can register for "Do Not Call" services through the Bank's website www.hdfcbank.com or other channels that the Bank may offer. I agree that the service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

SIGNATURE OF DEPOSITOR(S)#	
FIRST/SOLE/GUARDIAN :	_____
SECOND :	_____
THIRD :	_____

FOR OFFICE USE ONLY		
Document Reference No.	Date of Receipt	Verified by

Terms & Conditions (T&C)

Interest Calculation:

Bank computes interest based on the actual number of days' in a year. In case, the deposit is spread over a leap or a non-leap year, the interest is calculated based on the number of days. **i.e., 366 days in a leap year & 365 days in a non-leap year. The period of Fixed Deposit is calculated in number of days.**

When you open a Fixed deposit with the Bank Interest on Term Deposit is calculated as below:

- o On a Quarterly basis for deposits > 6 months.
Simple interest is paid at maturity for deposits <= 6 months.
- o Cumulative Interest/ re-investment interest is calculated every quarter and is added to the principal such that interest is paid on the Interest earned in the previous quarter as well.
- o In the case of monthly deposit scheme, the interest shall be calculated for the quarter and paid monthly at discounted rate over the Standard FD Rate.

For Resident & Non-Residents rupee deposits- Rounding off is done basis RBI guideline, RBI/2011-12/56 DBOD No. Leg.BC.18/09.07.006/2011-12. All transactions, including payment of interest on deposits/charging of interest on advances, will be rounded off to the nearest rupee i.e., fractions of 50 paise and above shall be rounded off to the next higher rupee and fraction of less than 50 paise shall be ignored and in case of Foreign currency deposits i.e. FCNR Deposits the rounding off will be done up to two decimal places.

Tax Deduction at Source (TDS)

- As per section 206AA introduced by finance (No.2) Act, 2009 wef 01.4.2010, every person who receives income on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% (as against 10% which is existing TDS rate). In case of domestic deposits and 30% plus applicable surcharge and health and Education Cess in case of NRO deposits. Please further note that in the absence of PAN as per CBDT circular no: 03/11. TDS certificate will not be issued. In absence of PAN, Form 15G/15H and other exemption certificates will be invalid even if submitted and TDS at higher rate will be applicable.
- Every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number, must link their PAN with Aadhar as per provisions of Section 139 AA of the Income Tax Act 1961. Further non linking of PAN with Aadhaar shall make PAN "inoperative" and may attract higher TDS rate post the date as notified by CBDT.
- TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS would be displayed on Bank's website. Today, TDS is recovered when interest payable or reinvested on FD & RD per customer, across all Branch, exceeds Rs 40,000/- (Rs. 50,000/- for senior citizen) in a Financial Year. Further, TDS is recovered at the end of the financial year on Interest accruals if applicable.
- If customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at branch.
- If interest Amount/Balance in CASA is insufficient to recover TDS, a hold will be marked on FD towards applicable TDS amount. The TDS will be recovered on next interest payout, partial FD closure, premature closure or when sufficient funds are available in CASA.
- For renewed deposits, the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, less compounding effect on TDS. For reinvestment deposit, the interest reinvested is post TDS recovery and "hence the maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- As Per Section 139A(5A) of IT Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of IT Act shall provide his PAN to the person responsible for deducting such tax. In case PAN is not provided as required, the bank shall not be liable for the non avilment of the credit of Tax deducted at Source and non-issuance of TDS certificate.
- If your PAN is not updated with the Bank or is incorrect, please visit your nearest branch to submit your PAN details.

- No deductions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Format (Form 15G / Form 15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil. This is subject to PAN availability on Bank records.
- Deposit amount exceeding Rs 50K or aggregated value of all outstanding FDs/RDs booked in same customer id during the Financial Year exceeds INR 5Lakhs limit (*) then PAN/Form 60 is mandatory.

In absence of PAN/Form 60: (a) FD/RD will not be renewed on maturity and maturity proceeds will be credited to your linked account or a Demand Draft will be sent to your mailing address as updated in Bank's records. (b) Maturity instructions to convert RD proceeds to FD will not be acted upon and RD proceeds will be credited to your linked account on maturity.

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:

- Upto 3, 00,000/- for residents of India below the age of 60 years or a person (not being a company or firm).
- Upto 7,00,000/- for senior citizen residents of India above the age of 60 years any time during the FY
- Form 15 G / 15 H to be submitted by customer in duplicate to the bank, one copy for Bank record and second copy to be returned to the customer with Branch seal as an acknowledgment. A fresh Form 15G /H needs to be submitted at the start of every new Financial Year. In case form 15G/15H is submitted post interest payout/credit, waiver shall be effective from the day next to the interest payout /credit immediately preceding the date of submission of form 15G/15H.
- Form 15G/15H needs to be submitted for every fixed Deposits booked with bank for Tax exemption.
- The bank shall not be liable for any consequences arising due to delay or non-submission of Form 15G/15H
- To enable us to serve you better kindly submit the Form 15G/15H latest by April 1st of the new financial year

Note: The above guidelines are subject to change as per Income Tax regulations /directives of Finance Ministry Govt of India prevalent from time to time.

Automatic Renewal We will be happy to renew your deposit, unless we hear from you to the contrary, for the same period as the original deposit, at the prevailing rate of interest. You can change the deposit instruction within 7 days. Without prejudice to clause above, I hereby authorise the Bank and/or its authorised person to approach me through various mode of communication, viz. via email, telephone call, voice bot (through chat bot or any other Artificial Intelligent Tool), message, etc. and seek my consent/confirmation to renew the existing Fixed Deposit for same tenure and at the prevailing applicable rate of interest. I confirm that the consent/confirmation given by me through the above channels for renewal shall be treated as written instruction / advice given by me to the Bank for renewal of the Fixed Deposit as above.

Premature Encashment

- In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.
- In case of joint fixed deposits with a survivorship clause, paying the Fixed Deposit proceeds prematurely to survivor/s equally, on request, in the event of one or more Joint Depositor shall constitute full discharge to HDFC Bank of its liability in respect of the deposit.
- In the case of premature encashment, all signatories to the deposit must sign the encashment instruction.
- All premature encashment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment.
- In case joint holder mandate submitted to the bank, any of the holders can sign where mode of operation is either or survivor / former or survivor.
- As per IT laws, if aggregate amount of the deposit/(s) held by a person with a branch either in his own name or jointly with any person on the date of repayment together with the interest at payable is equal to or exceeds 20,000/- then the amount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings / current account of the deposit holder.

- Partial Premature withdrawal and sweep-in facility is not allowed for deposits booked with amount $\geq 5\text{Cr}$ to $< 25\text{Cr}$.
- The interest rate applicable for premature withdrawal will be 1% less (penalty as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
- For deposits $< 5\text{Cr}$ booked on or after 7th March'19, the base rate is the rate applicable to deposits of less than Rs.2Cr as on the date of booking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs.1Cr as on date of booking the deposit. For 5 Crore and above deposits, the base rate is the rate applicable for 5Cr deposits.
- As per terms & conditions of the fixed deposits accounts of the bank in case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below on the lower of either 1) the contracted rate or 2) the base rate applicable for the period the deposit has remained with the bank except for the deposits booked with tenor 7-14 days, for deposit with amount $\geq 5.25\text{Cr}$ to $< 5.50\text{Cr}$ (wef 29th Aug 2018), for deposits $\geq 24.75\text{Cr}$ to $< 25\text{Cr}$ (wef 29th Aug 2018) and also for FD's booked with value ≥ 25 crore (Single FD booked post Sept 2017). Reduced rate of 1% will not be applicable for NRE fixed deposits.
- In case of death of any holder of the deposit prior to maturity date, premature termination of the deposit would be allowed as per the terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawals will not attract any penal charge.
- Central or State Government establishments such as Apex Bodies, Union Government, State Government, Union Territories Government, Legislature, Judiciary, Embassies, Missions, Panchayat, District, Local Body and certain other entities which are 100% owned by Government shall be eligible for exemption from penalty applicable on premature withdrawal of Fixed deposits for Deposits booked/renewed on or after 1st July'23. Customers who wish to avail this facility on new booking or renewal, are requested to visit nearest Branch to check eligibility prior to new booking or date of renewal of deposit with request letter and requisite documents (if required). For more details, please contact your Branch/ Relationship Manager. Please note this facility will not be available for online booking of FD.

Insurance Cover for Deposits

The deposits in the Bank are insured with DICGC for an amount of Rs. 5 Lakh (principal + interest) per depositor.

Non-Withdrawable Fixed Deposits (Applicable for Resident and Non-Resident)

- The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Bank may allow premature withdrawal of these deposits in certain exceptional circumstances, in the event of direction from any statutory and/ or regulatory body or deceased claim settlement cases.
- In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances (except for deceased claim settlement case), the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit.
- In the event of premature withdrawal of these FDs due to death claim, interest to be paid to the claimant. The interest rate applicable on such withdrawal will be the contracted rate or the following base rate applicable for the period the deposit has remained with the Bank, whichever is lower. For deposits 2 crore to < 5 crore, the base rate is the rate applicable to deposits of 2 crores as on the date of booking the deposit. For deposits ≥ 5 crore, the base rate is the rate applicable to deposits of 5 crores as on the date of booking the deposit.

- Partial withdrawal or Sweep-in facility is not allowed.
- The minimum tenor for resident and NRO deposits of 2 crores is 1 year and 90 days for 5 crore and above.
- The minimum tenor for NRE deposits is 1 Year.
- The deposit will be booked with maturity instruction as 'Do Not Renew'.
- The Non-Withdrawable Deposit is offered for amount 2 crore and above only.
- Only first party FD OD is provided with 90% limit. Third party FD OD or any other types of lien like BG, LC etc. are not allowed.

SureCover Fixed Deposit

- This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holders (if any). The Policy shall be available subject to the below terms and conditions.
- The Policy offered shall be equivalent to principal amount of the FD.
- The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure and the premium for the subsequent years i.e. 2nd year onwards (if availed) shall be chargeable and paid by the primary holder of the FD.
- The complimentary Policy issued in depositor's favour shall be cancelled upon premature/partial liquidation of FD principal amount $\geq 50\%$ of the total FD booked by depositor. Also, if the same is force closed by the bank due to non-servicing of OD against FD
- Premature withdrawal clause will be applicable as per bank's extant process
- Nomination in the FD and Policy is mandatory. If nominee is minor, guardian/ appointee details should be shared and guardian/ appointee should not be minor.
- Customer can avail only one Policy against each FD per cust id. New Policy against the FD can be availed only after a year from premature withdrawal/closure of earlier FD
- Insurance cover will be applicable only to the primary holder of the FD
- If a primary applicant changes the date of birth after SureCover fd is booked and if the current age is > 50 yrs i.e. the max age required for this product, then claim will not be settled
- The details for the renewal of the Policy for the subsequent year (i.e. 2nd year onwards) shall be shared by the concerned Insurance company on or before the expiry of the Policy.
- For any dispute/ grievances in relation to the Policy, Customer to contact the Insurance Company for grievance redressal.
- For any queries related to policy, customer can write to cpgroupops@hdfclife.com or visit nearest branch
- For any queries related to the claim, customer can write to groupclaims@hdfclife.com
- TDS will be applicable on these FDs as per the extant statutory guidelines.
- All terms and conditions with respect to regular FD will be applicable.
- That the eligible age criteria of the primary holder of the FD shall be between 18 years to 50 years. In the event of the change in age of member between the date of receipt of member consent and risk commencement date, the sum assured of the member shall be provided as per the age on the risk commencement date.
- The coverage shall terminate if you fail to satisfy eligibility criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period
- Nominee details updated are applicable only for current Policy being issued in the name of the primary holder

- On change of status i.e. from resident to non-resident, benefits of SureCover FD will be discontinued and SureCover FD will have to be closed

In case the above-mentioned Terms and Conditions and declarations are untrue or there has been any non-disclosure of any material fact, then the Policy to be issued by the insurer shall be treated as void during the settlement of the said Policy by the Insurer.

Please refer to data privacy notice updated on HDFC Bank's website: www.hdfcbank.com > Personal > Useful Links > Privacy

Please refer website www.hdfcbank.com for detailed terms and conditions.

Health Cover FD

- This is a new product variant which provides complimentary Group Hospital Cash cover for the 1st year of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holders (if any). The Policy shall be available subject to the below terms and conditions.
- The value of Policy offered shall be dependent on principal amount of the FD. Hospital Cash cover Rs 500 per day for 15 days where FD booking amount is >=5 lacs to < 10 lacs and Hospital Cash cover Rs 1000 per day for 15 days where FD booking amount >= 10 lac to 1.99 cr
- The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure
- The complimentary Policy (Group Hospital Cash) issued in depositor's favour shall be cancelled upon premature/partial liquidation of FD principal amount >=50% of the total FD booked by depositor. Also, if the same is force closed by the bank due to non-servicing of OD against FD
- Nomination in the FD and Hospital Cash Cover (Policy) is mandatory. If nominee is minor, guardian/appointee details should be shared and guardian/appointee should not be a minor
- Customer can avail only one Hospital Cash Cover (Policy) against each FD per cust id. New Hospital Cash Cover (Policy) against the FD can be availed only after a year from premature withdrawal/closure of the earlier FD
- Hospital Cash cover will be applicable only to the primary holder of the FD
- The details for the renewal of the Hospital Cash Cover (Policy) for the subsequent year (i.e. 2nd year onwards) shall be shared by the concerned Insurance company on or before the expiry of the Policy
- For any dispute/grievances in relation to the Policy, Customer to contact the Insurance Company for grievance redressal
- For any queries related to the policy, customer can write to abhi.grievance@adityabirlacapital.com or visit nearest branch
- For any queries related to the claim, customer can write to abhi.grievance@adityabirlacapital.com
- TDS will be applicable on these FDs as per the extant statutory guidelines
- All terms and conditions with respect to FD will be applicable
- That the eligible age criteria of the primary holder of the FD shall be between 18 years to 59 years. In the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the age on the risk commencement date
- Health insurance product (Group Hospi Cash) belongs to insurance company (Aditya Birla Health Insurance) and the claim settlement will be as per Insurer's process and Bank does not have any role to play in the same**
- The coverage shall terminate if you fail to satisfy any of the eligibility

criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period

- Nominee details updated are applicable only for current Hospital Cash Cover (Policy) being issued in the name of the primary holder
- On change of status i.e. from resident to non-resident, benefits of HealthCover FD will be discontinued and HealthCover FD will have to be closed
- If a primary applicant changes the date of birth, name etc after HealthCover fd is booked and if the details are not as per the eligibility defined for the product, claim will not be settled for such cases**
- Benefits under hospital cash shall not be payable for more than 15 days per Hospitalization claim per Policy Year
- Benefits under hospital cash shall not be payable for more than 15 days per Policy Year
- Benefits under hospital cash will trigger only after a Deductible of 1 day
- Specified Disease / Procedure waiting period: A waiting period of 24 months from the Inception Date shall apply to the treatment, whether medical or Surgical and of the Illness/conditions and their complications mentioned in Annexure I. Please refer website for Annexure I
- Pre- Existing Diseases Waiting Period Payment will not be done for any claim in respect of any Insured Person directly or indirectly caused by, based on, arising out of, relating to or howsoever attributable to any Pre-Existing Diseases or any complication arising from the same, until 4 years in this regard has elapsed since the Start Date of the first Policy with Us
- Initial waiting period: A waiting period of 30 days from the Inception Date of the Policy will be applicable for all Hospitalisation claims except in case of Accidents
- Permanent Exclusion- Aditya Birla Health Insurance company shall not be liable to make any payment for any claim under any Benefit in respect of any Insured Person directly or indirectly caused by, based on, arising out of, relating to or howsoever attributable to any of the reasons mentioned in Annexure II. Please refer website for Annexure II

In case the above-mentioned Terms and Conditions and declarations are untrue or there has been any non-disclosure of any material fact, then the Policy to be issued by the insurer shall be treated as void during the settlement of the said Policy by the Insurer.

Please refer to data privacy notice updated on HDFC Bank's website: www.hdfcbank.com > Personal > Useful Links > Privacy

Please refer website www.hdfcbank.com for detailed terms and conditions.

Important Points:

- Senior Citizens (60 years and above) who are Resident Indians are eligible for senior citizen rates for deposits less than 5cr (except for Non-Withdrawable Fixed Deposits)
- Benefit of additional interest rate on deposits on account of being bank's own staff or senior citizens shall not be applicable to NRE and NRO Deposits.
- Please quote the Deposit Account Number in all Communication.
- Please record change of maturity instructions with us well in advance to enable us serve you better.
- FD advice as per extant process will be sent to the customer via Email/ Physical. Email id is mandatory.
- Any changes made online in respect to change in maturity instruction / tenure, details can be viewed online post the changes.

www.hdfcbank.com

ACKNOWLEDGEMENT

Reference No. _____ Date: ____/____/____

Received from _____ cheque/Deposit Receipt No. _____ for ₹ _____ dated _____
 drawn on _____ Bank _____ Branch towards opening of Fixed Deposit under Monthly Interest Payout Quarterly Interest Payout
 Interest Payout at Maturity for a period of _____ months and _____ days @ _____ % per annum.

For HDFC BANK LIMITED

VALID SUBJECT TO REALISATION OF CHEQUE Phone: 022 - 67546060 | Email: deposits@hdfc.com

Authorised Signatory _____

- Rate applicable on monthly interest option will be discounted rate over the standard FD Rate.
- In case of more than one deposit linked for Sweep-In, the system will first Sweep-In funds from the last or recently opened deposit i.e. on LIFO (Last-In-First-Out) basis.
- In case your fixed deposit is booked without nomination details, please visit the Branch to update the same.
- In case of NRO / Resident FD, no interest will be paid if the deposit is prematurely withdrawn before completion of 7 days.
- In case of NRE FD interest will not be paid if the deposit is prematurely withdrawn before completion of 1 year.
- Form 15G/H is not applicable to NRIs
- TDS is not applicable for Interest earned on NRE deposits.
- Fixed Deposits booked with monthly or quarterly interest payout option, TDS recovery will by default happen from linked current / savings account. Please visit nearest branch / contact RM for further clarification.
- If FD is not booked / renewed as per applicable T & C, Bank reserves the right to rebook the same with correct details.
- Please visit our website / nearest branch / contact Relationship Manager for further clarification.
- In case of Non-filer of income Tax return, TDS shall also be deducted at higher rate as provided by the Section 206AB, w.e.f 1-Jul-2021.
- Income-tax provisions outlined in this document are updated as of the Finance Act, 2021.
- In case of third-party fixed deposit, lien is marked only on principal amount of the deposit

The following additional conditions, are applicable when the Fixed Deposit is sourced by the key partners identified by the Bank (“Key Partners”):

- **NATIONAL AUTOMATED CLEARING HOUSE (NACH):** This facility is provided to depositors whereby the interest will be credited directly to the depositors’ bank account. The depositor would receive a credit entry “HDFC Bank” in their pass book/bank statement. Intimation of interest credited would be sent on an annual basis.
- **FOR AUTHORISED AGENTS:** Agents are not authorised to accept cash from depositors or issue receipt on behalf of Bank deposits. Please ensure that agent’s name and code number is clearly mentioned in the box provided in the application form to enable payment of commission. Application forms received without agent’s name and code number will not be considered for payment of commission. Commission will be paid by the Bank to authorised agents at the rate decided by the Management, from time to time.
- **MODE OF ACCEPTANCE:**

- (a) **RTGS/NEFT/FUND TRANSFER:** Remittance can be made in Beneficiary Name - “HDFC Bank Ltd.” to our following account on any working day.

Customer's Bank	Beneficiary A/c No.	Beneficiary Bank and Branch	IFSC	Online application processing
HDFC Bank	A/c 00600350003778	HDFC Bank, Fort, Mumbai	N.A.	After 3 working hours
State Bank of India	A/c 00000035454570940	State Bank of India, Capital Market, Mumbai	N.A.	
Punjab National Bank	A/c 0061002101613975	Punjab National Bank, Fort, Mumbai	N.A.	Next working day
AXIS Bank	A/c 920020055982206	AXIS Bank, Fort, Mumbai	N.A.	
All other Banks	A/c 00600350003778	HDFC Bank, Fort, Mumbai.	HDFC0000060	After 3 working hours

Effective Deposit Date (other than HDFC Bank account): Same day if amount is credited to HDFC Bank’s account before the cut off time (currently 1 p.m.); else next working day. For amount upto ₹ 10 lakh, cut off time is 4 p.m.

(b) CHEQUE:

Cheque drawn on	Beneficiary Name	Pay-in-slip to be used	Online application processing
HDFC Bank	HDFC Bank - A/c 00600350003778	Deposit cheque favouring 'HDFC Bank' (marked account payee) in the home branch of the respective bank. Customer can use the regular pay-in-slip available at the bank branch to deposit the cheque. (Please check the limit with respective bank for depositing cheque at Non home branch).	After 3 working hours (Cheque copy to be uploaded)
State Bank of India	HDFC Bank - A/c 00000035454570940		Next working day (Cheque copy to be uploaded)
Punjab National Bank	HDFC Bank - A/c 0061002101613975		
AXIS Bank	HDFC Bank - A/c 920020055982206	Deposit cheque favouring 'HDFC Bank' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or generated through the Key Partner Portal). Prefilled CMS Payslip can also be obtained by emailing a copy of duly filled & signed cheque at deposit.cms@hdfc.com with subject line as 'CMS Payslip – (Depositor's PAN)'. Deposit cheque favouring 'HDFC Bank' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or generated through the Key Partner Portal). Prefilled CMS Payslip can also be obtained by emailing a copy of duly filled & signed cheque at deposit.cms@hdfc.com with subject line as 'CMS Payslip – (Depositor's PAN)'.	Next working day after debit to customer's bank account (Cheque copy to be uploaded)
All other Banks	HDFC Bank - A/c 00600350003778		

Effective Deposit date (other than HDFC Bank account): Same day if amount is credited to our account before the cut off time (currently 1 p.m.); else next working day. For amount upto ₹ 10 lakh, cut off time is 4 p.m.

Post Office Savings Bank cheques: We do not accept cheques drawn on Post Office Savings Bank as POSB does not participate in electronic payment systems (RTGS/NEFT/NACH).

Positive Pay System (PPS): Please ensure that depositor sends advance intimation to depositor’s bank as required under their guidelines before issuing the cheque.

(c) PAYMENT GATEWAY: Currently 18 banks are available in the Payment Gateway integrated to our ONLINE Deposits System.

Effective Deposit date: For HDFC Bank/SBI/ICICI Bank/Axis Bank/IDBI Bank - Please refer the RTGS/NEFT/Fund Transfer block mentioned above. For other banks, T+2 working days. For these banks, it’s advisable to remit funds online using RTGS/ NEFT/Fund Transfer.

(d) Payment can also be made through (i) Debit Card powered by RuPay; (ii) Unified Payments Interface (UPI) (BHIM-UPI); and (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code).

Note:

- (1) If the amount is ₹ 2 crore and above, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our bank account before the cut off time.
- (2) Please ensure that customer KYC is complied before remittance of funds. Deposit application has to be submitted immediately on credit of the amount to our bank account. If the deposit application is not submitted within 1 month of remittance, the effective deposit date will be from the date of submission of the application form.
- (3) The first account holder in the bank account from where the remittance is made must be the sole/first depositor in HDFC Deposit.
- (4) Interest rate prevalent on the effective deposit date will be applicable.
- (5) 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.