

Annexures

Annexure -A

Declaration from entity, which does not have any existing bank account

(To be obtained on the letterhead of the client)

Date:

To,
The Branch Manager
HDFC Bank Limited,

Dear Sir,

We confirm that we 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.

We 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.

For, _____ (Name of Entity)

(Name, Signature/s and Designation/s of Proprietor / All the Partners / All Designated Partners / Karta/ Authorised Signatory for companies)

Annexure B: Declaration by Company for non-availability of form 32 / DIR 12

(To be obtained on the letterhead of the client)

To,

The Branch Manager

HDFC Bank Limited,

(Branch Address)

Kind Attn: _____

Dear Sir,

We, _____, a company, registered under _____ and having its registered office at _____

(Complete office address) (hereinafter "the Company") do hereby declare and state as under:

As on the date of this Declaration, the following are the directors of the Company:

1. _____ 2. _____

The Company hereby confirms that all the requisite legal formalities for appointment of the abovementioned Directors have been complied with including filing of Form 32 / DIR 12 with the Office of Registrar of Companies.

The Company hereby confirms that the Company has applied to HDFC Bank for opening a current account (hereinafter referred to as "Account") and the Company has to submit various documents to HDFC Bank with respect to the application for the account. The Company hereby states that the Company is unable to furnish to HDFC Bank a copy of Form 32 / DIR 12 filed with the Office of Registrar of Companies with respect to the appointment / resignation of following persons on account of the same having been misplaced / _____

Shri / Smt _____

Shri / Smt _____

The bank may validate the aforesaid details through the official website of the registrar of companies. We 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 through the bank's independent validation.

Signed and Delivered by

1. _____ Name, Designation & signature

For

2. _____ Name, Designation & Signature

For

Place:

Date:

Annexure C

Declaration from customer operating out of premises of Group Company

(To be obtained on the letterhead of the client)

To,

The Branch Manager

HDFC Bank Limited

_____ (Branch Name & City)

Dear Sir/Madam,

Re: Non availability of Communication Address proof for opening the current account

With reference to our application _____ for opening a current account in the name and style of _____ with your branch, I/we declare that:

We are operating from the premises of _____ at _____ since _____.

For, _____ (Name of Entity)

Name & Signature of Authorized Signatory

Date: _____

Place: _____

Annexure -D

Declaration from Group Company¹ / Owner for letting out premises for business

To,

The Branch Manager

HDFC Bank Limited

_____ (Branch Name & City)

Dear Sir/Madam,

Re: Business Address proof for the current account

With reference to application by M/s _____ for opening a current account with your branch, I/we declare that the said entity is operating from our / my premises at _____ since _____.

We declare that the premises located at that particular address is let out for carrying out business activity in the said entity / person's name and we have no objection to the said entity carrying out business from our premises at this address.

For, _____ (Name of Owner Entity)

Name & Signature of Director / partner / proprietor (of owner entity) / Landlord

Date: _____

Place: _____

¹ Declaration from the Group Company is to be obtained on the letterhead of the Group Company.

Annexure -E

Declaration for not providing 2nd Entity proof – Sole Proprietorship

(To be obtained on the letterhead of the client)

Date:

To,
The Branch Manager
HDFC Bank Limited,
(Branch Address)

Dear Sir,

Sub: Opening of Sole Proprietorship A/c

I Mr / Ms _____, Proprietor of the above-mentioned Firm hereby confirm that I do not have the 2nd entity proof documents as per the RBI guidelines to open Sole Proprietorship account.

Under such circumstances, I request you to kindly open the account of my Firm, basis the following details:

Reason for not having the 2nd Entity proof : _____

I confirm that all the details mentioned above are correct.

For,

(Name, Signature of Proprietor with Firm Stamp)

BDA / Branch Manager Approval:

Name and Signature of the Branch Manager with Employee Code

Date _____

Annexure – G

Format of the certificate from CA / Cost Accountant (On the Letter head of Chartered / Cost Accountant)

Dear Branch Manager

_____ Branch

Certificate

I, the Undersigned, am a qualified Chartered / Cost Accountant and hold a Certificate of Practice from the Institute of Chartered Accountants of India/Institute of Cost Accountants of India and my membership no is

I hereby certify the existence of M/S carrying on business from (address) and confirm that Mr/ Ms, is a sole proprietor of the said firm and his/her PAN is

The said firm / individual is my Client and is in the business of

I am aware that the Bank is relying on this certificate as a valid proof of existence of the firm and as part of the bank's due diligence process for establishing the identity and existence of the firm as per the obligation laid down and as per the guidelines / regulations issued by various Statutory / regulatory bodies on Know Your Customer and Prevention of Money Laundering and Terrorist Financing.

.....
Chartered / Cost Accountant along with Stamp and Date

Date.....

Membership No

Annexure - H

Approval / License requirement

Nature of Entity	Copy of Approval / License Issued By
NBFC (Non-banking Finance company)	Reserve Bank of India
a. Stock Broking Firm, b. Merchant Banking Companies, c. Venture Capital Companies d. Sub Broker	Securities & Exchange Board of India
Insurance Companies / Companies doing business for insurance repository	Insurance Regulatory & Development Authority
Companies that run Collective Investment Schemes and Mutual Funds	Securities & Exchange Board of India
Housing Finance Companies	National Housing Bank
a. Full Fledged Money changers (FFMC) 1 b. Restricted Money Changer (In case business was started prior to July'10) ¹²	Reserve Bank of India
Finance (other than company): Money Lending	Central / State Government

1 In case the entity opening the account is carrying out business as a franchisee on behalf of a FFMC, following additional documents would be required:

- (i) Copy of Franchisee Agreement
- (ii) Letter from the FFMC (Franchisor) indicating he has appointed him as a franchisee.
- (iii) Franchisor declaration given to RBI about franchisee.
- (iv) RBI License in the name of FFMC

Note: The Reserve Bank has since discontinued the Scheme of Restricted Money Changers (RMCs). However, certain RMCs functioning within 10 kms from the borders of Pakistan and Bangladesh have been specifically permitted by the Reserve Bank for the time being to continue their operations. RMCs and franchisees of AD Category -I Banks / ADs Category - II / FFMCs functioning within 10 kms from the borders of Pakistan and Bangladesh may also sell the currency of the bordering country, with the prior approval of the Regional offices concerned of the Reserve Bank. Other franchises of AD Category -I Banks / ADs Category - II / FFMCs cannot sell foreign currency.

Annexure I - BENEFICIAL OWNER DECLARATION

FOR Company/Partnership/LLP/AOP/BOI/Trust/Societies
(To be obtained on the letterhead of the Entity)

Please fill the Form in **BLOCK LETTERS ONLY**. All fields marked "*" are **MANDATORY**.

Please ensure that all mandatory fields have been filled correctly, as per instructions given on last page.

*Date of declaration: __/__/____ (DD/MM/YYYY)

*Entity type: Company LLP Partnership Trust
 AOP (Association of Person) BOI (Body of Individuals)/Society

Whether Company is listed* No Yes.

If yes, Name of Stock Exchange: _____

Country of Stock exchange (if other than India): _____

(Section I, II and III not to be filled)

Entity Name: _____

Section I: We declare that no individual person holds Controlling ownership/Control** in the captioned Company/Firm/LLP/AOP/BOI/Society above the RBI prescribed threshold limit. Below are the details of Natural Person who holds the position of Senior Managing Official

1	Name of Senior Managing Official*		Please paste photograph of Individual Beneficial Owner here
	Date of Birth*		
	Designation*		
	PAN *		
	Address*		
2	Name of Senior Managing Official*		Please paste photograph of Individual Beneficial Owner here
	Date of Birth*		
	Designation*		
	PAN*		
	Address*		

Section II: I/We the undersigned hereby declare the below details of beneficial owners holding Controlling ownership** in the captioned Company/LLP/Firm/AOP/BOI /Trust/Society as per the RBI prescribed threshold limit

Whether Company (for which form is submitted) is Subsidiary of listed Company

(details of Listed entity to be mentioned in table below)

If yes, Name of Stock Exchange: _____

Country of Stock exchange (if other than India): _____

(For Trusts: Pls provide details of Author/Settlor/Grantor/Protector (if any) and all trustees and beneficiaries with 10 % or more beneficial interest in the Trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.)

1	Name of Beneficiary/ Shareholder / Partner/ Author/Settlor/Grantor/ Protector (if any)/ Trustee/ any other controlling person*		Please paste photograph of Individual Beneficial Owner here
	Date of Birth /Date of Incorporation*		
	Beneficial Owner Type*: (Mention if trustee, beneficiary / author/ settlor/ grantor/ Protector (if any) or Designation In case of Companies)		
	Individual- PAN No Non Individual- PAN /CIN Number*		
	Address *		
	% of Ownership/Capital /Profits * (If Author/Settlor/ Grantor/Protector (if any)/Trustee in a Trust, then please mention 0%)		
2	Name of Beneficiary/ Shareholder / Partner/ Author/Settlor/Grantor/Trustee/Protector (if any)/ any other controlling person *		Please paste photograph of Individual Beneficial Owner here
	Date of Birth /Date of Incorporation*		
	Beneficial Owner Type: (Mention if trustee, beneficiary / author/ settlor/ grantor /Protector (if any) or Designation In case of Companies)*		
	Individual- PAN Non Individual- PAN /CIN Number*		
	Address *		
	% of Ownership/Capital /Profits * (If Author/Settlor/Grantor/Protector (if any)/Trustee in a Trust, then please mention 0%)		

Section III: Applicable only if there is/are non-individual Beneficial owner(s) holding Controlling** ownership/ Control as declared in Sec II.

The following individual person(s), directly or indirectly, holds Controlling** ownership/ Control in the above captioned Company/Firm/LLP/AOP/BOI/Trust/Society.

1	Name of Beneficiary/ Shareholder / Partner/ Author/Settlor/Grantor/Trustee/ Protector (if any) *		Please paste photograph of Individual Beneficial Owner here
	Date of Birth*		
	Beneficial Owner Type: (Mention if trustee, beneficiary / author/ settlor/ grantor Protector (if any) or Designation In case of Companies)*		
	PAN*		
	Address *		
	% of Ownership/Capital /Profits * (If Author/Settlor/ Grantor/Protector (if any) /Trustee in a Trust, then please mention 0%)		
2	Name of Beneficiary/ Shareholder / Partner/ Author/Settlor/Grantor/ Protector (if any) Trustee*		Please paste photograph of Individual Beneficial Owner here
	Date of Birth*		
	Beneficial Owner Type: (Mention if trustee, beneficiary / author/ settlor/ grantor Protector (if any) or Designation In case of Companies)*		
	PAN*		
	Address *		
	% of Ownership/Capital /Profits * (If Author/Settlor/ Grantor/Protector (if any)/Trustee in a Trust, then please mention 0%)		

(Signatures & seal as per Mode of operation)

***Important Points to Note:**

- Pan Number to be provided for Resident.
- If minor, then valid age proof to be provided.
- In case of Foreign National/NRI, copy of Passport to be additionally provided.
- Copy of Officially Valid Document as per prevailing KYC Circular as applicable to Individuals i.e. ID & Address proof along with Latest Colour Photograph of beneficial owner / Senior Managing Official to be submitted.
- CIN No. to be mentioned for Companies registered under ROC. For other non-individual entities Pan No to be mentioned.
- Address mentioned should be of Residence for Individuals and Registered Office for Non-Individuals entity.
- Date of Incorporation should be the date when entity was registered/formed.
- In case of listed Companies, no further details of beneficial owners to be obtained.

**** RBI guidelines for identification of Beneficial owners**

(a) Company: More than 10 % of shares or capital or profits of the company. Control shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.

(b) Partnership firm/LLP: having ownership of/entitlement to **more than 10 %** of capital or profits of the partnership or who exercises control through other means. "Control" shall include the right to control the management or policy decision.

(C) BOI/Association of person/Society # : Ownership of/ entitlement to **more than 15%** of the property or capital or profits.

(d) Registered / Unregistered Trust: Author/ Settlor / Grantor/Protector (if any) and All trustees and beneficiaries With **10% or more** interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership

Where no natural person is identified under (a) or (b) or (C) the identity of the relevant natural person who holds the position of senior managing official to be captured as Beneficial Owner.

Body of Individuals: BOI includes Societies

Annexure K

Declaration cum Undertaking for TDS Exemption

Date:

To,
HDFC Bank,
_____ Branch,
Mumbai - _____

Dear Sir / Madam,

I/We _____, having PAN _____, Principal Officer of _____ ('the entity') confirm and undertake that: -

1. _____ is the entity formed under _____ Act.
2. The income of the said entity is unconditionally exempt under Section _____ of the Income-tax Act, 1961 and the said entity is statutorily not required to file return of income as per Section 139 of the Income-tax Act, 1961.
3. Further, the PAN of the said entity is _____.

Or

3. Further, as per updated provisions of Section 139A of the Income-tax Act, 1961, the said entity is not required to obtain PAN from the Assessing Officer of the Income-tax Department. Hence, the entity does not have PAN and for that Form 60 is enclosed.

(Kindly provide the details as mentioned in sr. no. 3 above, as the case may be).

4. I/We hereby enclose herewith documents in support of what is stated above.
5. I /We request you to accept the application form for opening of the bank account with your bank.
6. I/We request you to not deduct tax at source from the payment or credit of income by the Bank to the said entity, as being mentioned in Circular 18/2017 issued by CBDT. Further, the said Circular is attached herewith highlighting the entry in which the said entity is covered.

7. I/We also undertake to keep the Bank informed from time to time about the changes in the facts provided above. However, in case, if it is not provided by me/us for whatsoever reason and Bank manages on its own to incorporate such changes, I/We will accept the changes accordingly.

8. I/We agree to indemnify and keep HDFC Bank saved and harmless against any claims, loss; damages made or suffered on account of any misstatement / change of facts / errors of omission or commission by me/us. If the Bank is required to pay the said tax or any interest / penalty, I/We agree to reimburse the same and the liability in this regard will be borne by me.

For _____

Principal Officer of _____

(_____)



Annexure – M – Branch Certification

BARCODE No.

Date :- _____ .

Entity Name :- _____

Sr No	Type of Certification	Tick against the relevant checks	Mandatory / Conditional Mandatory
1	All Original documents seen and verified		Mandatory
2	Customer signed in my presence on all supporting documents		Mandatory
3.	Non DBT consent for Authorized Signatories		Mandatory

Signature _____;

Date _____;

Name of Sourcing staff _____

EMP Code : _____, Branch Name _____, Branch Code _____

Section 2: Certification by Branch Manager/ BDA :

Sr No	Type of Certification	Tick relevant checks	Mandatory / Conditional
1	Blacklisted MLM match carried out - Negative match		Mandatory
2	Banned Dedupe Check carried out		Mandatory
3	Customer Contactability done on provided phone no		Mandatory
4	All PAN have been verified from site		Mandatory
5	Account Opening Documents have been verified from KYC Utility		Mandatory
6	Annexure N conducted Any bank Staff including BSO/ CSO and approved by Branch Manager / BOM / PBA.		Mandatory
7	FATCA / CRS Annexure signed by BDA		Mandatory
8	UCIC Check done.		Mandatory
9	Below Online KYC Documents (not carrying physical stamp and sign of issuing authority) Verified from Site		
	GST		Mandatory where document is obtained

	Shop Licence		Mandatory where document is obtained
	FSSAI Licence		Mandatory where document is obtained
	ICAI / ICSI Certificate		Mandatory where document is obtained
	Municipal Licence		Mandatory where document is obtained
	Trade Licence		Mandatory where document is obtained
	IEC Certificate		Mandatory where document is obtained
	Labour Licence		Mandatory where document is obtained
	MCA Site verification done / eMOA and eAOA verified from MCA site		Mandatory where document is obtained
	Any Other _____ (Please specify name)		Mandatory if applicable
10	Signatures Verified from System for Existing Customer		Mandatory if applicable
11	For name mismatch in KYC document v/s AOF I have made necessary enquiries on the discrepancy observed 'The name on the identity / address document VS the name on the AOF'. I confirm that the individual signing the account opening form and the individual appearing on the identity / address document are the same individuals.		Mandatory if applicable
12	Approvals provided with form (a) Initial IP issued through saving account Branch Manager Approval with Annexure A or Bank statement. (b) NIL IP (BM in D1 and above approval with Annexure A or Bank statement). (c) Single existence proof provided for proprietorship firm (BM / CH approval with Annexure E). (d) CH approval for third party deed purchase, along with declaration signed by all the partners. (e) CH approval to override the banking clause in partnership deed. (f) CH approval for annexure J (h) In case of HUF, CH approval for NIL IP/ IP from Savings account		Mandatory if applicable
13	If the constitution is not mentioned on the IP cheque, confirm type of entity for proprietorship / Partnership.		Mandatory if applicable
14	Where photograph is not clear on KYC document. Recent Photograph needs to be affixed on the copy of KYC document and customer has to sign across the photograph. Identity of the customer is confirmed.		Mandatory if applicable
15	Net Banking, Debit Card request received with non-individual accounts has been signed by BDA		Mandatory if applicable

16	Additional checks conducted prior to account opening of NBFCs / Chit Funds / Nidhi Companies / Mutual Benefit Companies.	Mandatory if applicable
16A	In case the customer is an entity regulated by specific regulators Approval / license from regulatory authority /body / Central Govt / State Govt – (Refer Annexure H).	Mandatory
16B	If RBI Licence is not submitted, check for nature of business on AOF / MOA - Alternate business proof required.	Mandatory
17	BM / BDA Confirmation for handwritten execution date in partnership deed BM/BDA to sight original deed and annotate mention - original documents carries the same date/content and the handwritten part is duly authenticated by all the partners by placing their counter signatures.	Mandatory if applicable
18	BM Confirmation required for High Annual Turnover basis Constitution.	Mandatory if applicable
19	Other Exceptions/ Certifications / Remarks to be certified by BDA (If any) 1..... 2..... 3.....	Mandatory if applicable
20	Approvals provided for opening of Multiple accounts (i) Cluster Head- upto 5 accounts (ii) Circle/ Zonal Head- for more than 5 accounts	Mandatory if applicable

Signature _____;

Date _____;

Name of BM / BDA _____

EMP Code : _____, Branch Name _____, Branch Code _____

Annexure Q

Documents for establishing proof of existence for Sole proprietorship firms:

Category A:

- a. License / registration certificate issued, in the name of the entity, by / under:
- i) Municipal authorities such as Shop & Establishment certificate / Trade License,
 - ii) Registering authority in the name of practicing firm like Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India and Institute of Company Secretaries of India,
 - iii) Indian Medical Council,
 - iv) Food and Drug Control Authorities,
 - v) IRDA (Insurance Regulatory and Development Authority),
 - vi) State / Central government authority,
 - vii) any specific Statute / Act of the government,
 - viii) Professional Tax / Goods and Service Tax (GST, *Branch to verify active status and customer's name from site and attach print out along with certification*)
 - ix) VAT / CST certificate, only in case customer is dealing in petroleum crude, high speed diesel, motor spirit (commonly known as petrol), natural gas and aviation turbine fuel,
 - x) Factory registration certificate issued by any state / central government authority,
 - xi) RBI/SEBI,
 - xii) PF Commissioner - Registration certificate of recognized Provident Fund,
 - xiii) District Industries Center for firm registered as SSI/Micro/Medium Unit (EM Part II Acknowledgement),
 - xiv) Contract Labour (Regular & Abolition) Act 1970,
 - xv) Police department under the provisions of State Police Acts,
 - xvi) Director General of foreign Trade (IEC Certificate),
 - xvii) Weights & Measures Act, 1976 (Inspection / Verification certificate,
 - xviii) License to sell stock or exhibit for Sale or distribute Insecticides, under the Insecticides Rules, issued by respective state /union government department.
- b. Receipt of Intimation (Form 'G') issued in Maharashtra for shops and establishment in lieu of shop and establishment certificate (for establishments having less than 10 employees)
- c. Form B (Intimation Receipt) issued as per The Punjab Shops and Commercial Establishments Act can be accepted as CAT-A Document. Alternate CAT A/ CAT B proof is mandatory which confirms constitution of entity as Proprietorship. (Except Annexure- E and CA Letter/Certificate).
- d. Receipt of Intimation (Form E) issued in Gujarat in lieu of shop and establishment certificate can be accepted as a CAT-A Document
- e. Permission Issued by respective government authority for units in SEZ (Special Economic Zone), STP (Software Technology Park), EOU (Export Oriented Unit), EHTP (Electronic Hardware Technology Park), DTA (Domestic Tariff Area) and EPZ (Export Processing Zone) in the name of the entity mentioning the address allotted,

- f. Letter/ Certificate/ NOC / permission issued by village Administrative Officer / Talati / Panchayat Head / Mukhiya / Village Developmental officer / Block development officer or Equal Rank officer for customers in rural / village areas and President/CEO (if document issued by Nagar Parishad/Zilla Parishad) stating the details of existence of the firm,
- g. Latest & complete Income Tax Return in name of sole proprietor where firm's income is reflected (duly authenticated / acknowledged by Income Tax Authorities) provided IP is through a cheque from firm's existing account,
- h. Utility bills such as electricity, water, and landline telephone bills (not be older than 3 months), in the name of the proprietary concern provided 2nd document is not a CA certificate.
- i. UDYAM Aadhaar Registration Certificate (only for sole prop) subject to
 - a. If UDYAM is submitted as only document with Annexure E to open an account, turnover of entity should be less than 20 lakhs.
 - b. Document is verified through online and all details are matching and BDA to stamp and confirm that document is verified online.
 - c. Mailing address to be updated as Official Address mentioned on certificate.
 - d. In case mailing address is different, document as per extant process to be provided.
 - e. Date of Incorporation is as updated on document (in case DOI is different declaration will not be acceptable and 2nd document from CATA/ B having correct DOI to be provided).
 - f. We may accept URC as an existence or address proof for the units as mentioned in the certificate subject to the online verification of same through issuing authority.

Category B:

- i. Latest Professional Tax / GST Returns filed in name of firm, duly acknowledged. *Profession Tax/GST Returns cannot not be accepted along with registration certificate under respective acts e.g. Profession Tax/GST Return cannot be accepted with Profession Tax /GST Registration Certificate),*
- ii. TAN Allotment Letter, in name of firm / proprietor (subject to firm's name appearing in address) or TAN registration details (available online),
- iii. Income Tax / Wealth Tax Assessment order,
- iv. 1 month bank statement not older than 3 months, in the name of firm with satisfactory operations subject to obtaining IP cheque from the same account provided this account is maintained with a Nationalized / private / foreign bank / Small Finance Bank or Regional Rural / Cooperative Banks (for customers in rural / village areas). This document cannot be accompanied with ITR as Category A document. Latest property tax receipt in the name of firm issued by local government authorities. In case, Stamp/sign of issuing Bank is not available, statement can be accepted if downloaded in front of bank staff and annotation from respective branch staff "Statement verified by me".
- v. Certificate issued by a Chartered / Cost Accountant (as per Annexure – G) confirming existence of the firm, containing name and address of firm along with name of the proprietor. *The name of Chartered / Cost Accountant to be validated from chartered / cost accountants' directory.* In case Certificate has been issued by Chartered Accountant, certificate to contain UDIN number which needs to be verified by the Branch in ICAI website and attach printout of verification carried out.
- vi. Landline telephone bill, in the name of proprietor (with the word "Prop" mentioned on it) and name of firm appearing in address,

Important

- 1) Online printout of registration certificates / details can be accepted *provided* the same is verified online from relevant website and authenticated by BDA along with signature & stamp,
- 2) Online registration certificates issued with a disclaimer such as, “The certificate is based on the information provided by the occupier/employer and has not been verified” or a similar such disclaimer, can be accepted along with any other Cat B document other than CA certificate,
- 3) In case of acceptance of online MeeSeva Certificate (issued in the state of Andhra Pradesh/Telangana), branch verification through the website is mandatory.
- 4) Online print out of labour licence (issued in Delhi for shops and establishment) cannot be accepted as a valid proof of existence.

Undertaking for opening a Current/CC/OD Account in HDFC Bank Ltd.

To,
The Branch Manager
HDFC Bank Limited, (_____ Branch)

Date: _____

.....(name of Individual/ Entity) with PAN
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	Account opening to be processed or denied
1	a) No Exposure In banking system b) Total Banking exposure is below Rs. 5 Crores (Including / Excluding CC / OD) c) Exposure is ONLY with HDFC Bank Ltd. (Including / Excluding CC / OD) (Sole Lender)				<input type="checkbox"/> Account to be opened
2	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. <input type="checkbox"/> I/We would like to appoint HDFC Bank as designated bank to open & maintain Current/CC/OD Account
		Yes	No	Yes	B) Exposure with HDFC Bank < 10% of the aggregate exposure <input type="checkbox"/> I/We would like to open Collection Account only
		No	No	Yes	<input type="checkbox"/> ONLY Collection account to be opened 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	<input type="checkbox"/> Current Account to be opened
		No	No	No	<input type="checkbox"/> 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	<input type="checkbox"/> I/We would like to appoint HDFC Bank as escrow managing bank to open current account <input type="checkbox"/> 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

***Please fill up bank details where cash credit/ Overdraft (OD) facility is availed where overall exposure is 5 Crores or more**

No.	Bank Name and Branch	Type of facility	Amount (Rs. Lacs)
1			
2			

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 without further notice 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.

Thanking you,

Yours faithfully, (Signature of the Individual/Karta/Authorized Signatory/Director/Proprietor/Partner/Trustee)

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

CIBIL

Annexure 1 - 2nd declaration to be provided by the customer:

Date:

To,
The Branch Manager
HDFC Bank Limited,
(_____ Branch)

Dear Sir,

This has reference to my application for opening Current Account with your bank.

Entity Name _____ Entity PAN _____

It is observed that the below details are visible in the CIBIL Report: *(Tick as applicable)*

I/We hereby confirm that the below mentioned **credit facilities are closed by me/us**. I / we confirm to write to the lending bank to get the above records removed from CIBIL Database.

No.	Type of facility	Amount (Rs. Lacs)	Bank Name	Closure Date
1				
2				
3				

I/We hereby confirm that the below mentioned **credit facilities does NOT pertain to me / us**.

No.	Type of facility	Amount (Rs. Lacs)
1		
2		
3		

I/We understand that the bank reserves the right to block or close our account in the event the contents of the above undertaking is noticed to be factually incorrect through the bank's independent validation procedures.

Thanking you,

Yours faithfully,

Signature with Stamp

(Signature of the Individual/Karta/Authorised Signatory/Director/Proprietor/Partner/Trustee)

CIBIL

Annexure 2

<to be provided on company letter head with company stamp & signature of Individual/Karta/Authorized Signatory/Director/Proprietor/Partner/Trustee) >

To,

The Manager

CIBIL TransUnion

Mumbai

Subject: Credit Information Report details

I undersigned M/s _____ authorize Hdfc Bank Ltd to seek the following details from CIBIL on the account/s reflecting in my CIBIL report on my behalf.

Personal Details of the Consumer:

Full Name:

Full Address with Pincode:

PAN Number :

Mobile / Telephone number:

Email ID:

ID Proof Type (Voter's ID / Passport / Driver's license/Ration Card/UID):

ID Proof no:

Account Identifiers:

S. No.	Details required	Credit Facility 1	Credit Facility 2	Credit Facility 3
1	Date Opened / Sanctioned			
2	Account Facility Type (CC-OD or Term loan)			
3	Sanctioned Amount			
4	Current Balance			
5	Date Closed			
6	Status (Live / Closed)			
7	Nature of query			

Name:

Signature:

Date: