

## **CUSTOMER GUIDELINES - With effect from 5th June 2021**

### **1. List of documents to attached with the application form**

- Application Form
- Cheque should be in favour of "[HDFC Bank - RBI Floating Rate Savings Bond 2020](#)" (Taxable). (Cheque can be given by any one of holder in the investment.)
- Cancelled Cheque leaf
- PAN is mandatory for all the investors,
- [Aadhar card or passport for address proof](#) is mandatory document; ensure address proof should be submitted along with the application, **otherwise the application will not be accepted.**
- **Applicant should be mentioned Communication Address in the application form as per the address proof attached.**
  - **In case Aadhar card is address proof .**

Kindly submit "**NON-DBT consent letter**" attached below along with application form. **Plsnote : First 8 digits of Aadhar number** to be redacted/blackout by using black pen/marker in such a manner so that same cannot be retrieved or traced back.

2. The Investor must be advised to fill the entire form details in block letters.
3. **Ensure that form should not have strike out and usage of whitener.** Any alteration should be counter signed by the investor at the relevant place.
4. All the KYC documents like PAN, cancelled cheque leaf, Coparcener's details (in case of HUF), birth certificate (in case of minor) should be available even if the customer has an existing investment with us. All KYC documents should be self-attested by the investor.
5. PAN is mandatory document; ensure PAN no. is mentioned in the application along with PAN card copy.
6. **Ensure that first applicant is one of the holders in the account details provided for crediting the interest payment (half-yearly).**
7. Ensure signature of the applicant(s) is available in the appropriate places in the application form.
8. **Minor** - In applications, where the investor is a Minor, Guardian will sign on behalf of the Minor on the application form. Duly attested copy of Birth certificate by guardian to be submitted. Applicant should carry Original Birth Certificate for verification purpose. In the case of Legal guardian (other than parents), duly attested copy of court order should be submitted. Applicant also should carry Original court order for verification purpose. **A Minor investor cannot appoint**

**nominee.**

9. **HUF** - In HUF cases, HUF stamp is required along with signature of the Karta. HUF declaration form (coparcener's details) is duly filled in and signed by Karta and issuing cheque should be from HUF Account only. **A HUF investment cannot have Joint holders nor can they have nominees.**
10. In case of POA Application- Duly attested copy of POA by applicant to be submitted. Applicant should carry Original POA for verification purpose.
11. **It is advisable to investor to fill Nominee details in the application form.** In case of nomination details filled, check whether all the mandatory details are available like **Nominee Full Name, relation, Date of Birth**, if the nominee is minor guardian **name and relation** should mentioned in the application. It should be duly authenticated by the investor.