

APPLICATION FOR ACCOUNT OPENING/ MODIFICATION USING AADHAAR / E-KYC FOR CUSTOMERS NOT OPTING FOR DBT

To,

(1) The Branch Manager, _____ branch.

HDFC Bank Limited ("Bank" which term shall include its successors and assigns)

(2) The Branch Manager, _____ branch.HDFC Securities Limited, ("HSL" which term shall include its successors and assigns)

UDN NO																				Date		__ / __ / ____													
DP ID												DP Account												HSL Trading A/c											

Subject: A) Aadhaar - informed consent

1. I voluntarily opt for Aadhaar OVD KYC or e-KYC or offline verification, and submit to the Bank/HSL my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, “**Information**”).
2. I am informed by the Bank/HSL, that:
 - (i) submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All options were given to me.
 - (ii) For e-KYC/authentication/offline verification, Bank/HSL will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with Bank/HSL, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned in 3 below.
3. I authorise and give my consent to the Bank/HSL (and its service providers), for following informed purposes:
 - (i) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Bank/HSL, existing and future.
 - (ii) collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;
 - (iii) enabling my account for Aadhaar enabled Payment Services (AEPS);
 - (iv) producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
4. I understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CIDR submission. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Bank/HSL or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.
5. The above consent and purpose of collecting Information has been explained to me in my local language.

B)Consent for Aadhaar details, email id & mobile number validation by KYC Registration Authority (KRA)

1. I/We hereby provide my/our explicit consent that my/our Aadhaar record can be used by KRA for the specific purpose of validating / maintaining / sharing my KYC record as an audit evidence. I/We understand that I/we will have an option to request KRA for deletion of my/our Aadhaar record.
2. I/We hereby consent for receiving information from KRA through sms/e-mail on my/our registered mobile number/e-mail address.
3. I am/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent for sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only.
4. I am / We are aware that if the QR code is not readable, then the KYC shall be placed on "Hold" by KRA. Also I/we understand that as per SEBI circular dated April 06, 2022, clients whose KYC records are not found to be valid by KRA after the validation process shall be allowed to transact in securities market only after their KYC is validated

Name of Client	Aadhaar No (Last Four Digits only)										Signature		
	*	*	*	*	*	*	*	*					

Non DBT Combined Aadhaar Consent Version 3(Inclusive of KRA validation consent)