



Annexure A: Declaration for Addition of Resident Indian as a Joint holder in New/Existing NRE/FCNR/NRO account/deposit

Date: _____

To,
The Branch Manager
HDFC Bank, _____ Branch

Sub: Addition of Resident Indian as a Joint holder in NRE/FCNR/NRO Account/Deposit with Mode of Operation as Former or Survivor basis.

Dear Sir,

NRE/ FCNR

I confirm that Mr. /Ms _____ (Resident Indian)

who is desirous of opening a joint NRE/FCNR account/deposit with me in your Bank is

my _____ (in relation), a resident close relative as defined under Companies Act, 2013.

NRO

I confirm that Mr. /Ms _____ (Resident Indian)

who is desirous of opening a joint NRO account/deposit with me in your Bank is

my _____ (in relation).

I/We together also confirm that Mode of Operation of NRE/FCNR/NRO account will be on 'Former or Survivor' basis only and that the existing Mode of Operation may be amended.

Thanking You.

Yours Sincerely

First/ Primary Applicant

Name:

Secondary Applicant

Name:



In this context the close relative is defined in the Companies Act, 2013.

Sec.6. Meaning of "relative" — Act of 2013

U/s 2(77) ‘‘relative’’, with reference to any person, means anyone who is related to another, if—

- (i) they are members of a Hindu Undivided Family;
- (ii) they are husband and wife; or
- (iii) one person is related to the other in such manner as may be prescribed.

As prescribed

- i. Father (including step-father)
- ii. Mother (including step-mother)
- iii. Son (including step-son)
- iv. Son's wife
- v. Daughter
- vi. Daughter's husband
- vii. Brother (including step-brothers)
- viii. Sister (including step-sisters)