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CHAPTER-VI
PROFILE AND E-BANKING SERVICES OF HDFC

HDFC PROFILE

The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an ‘in principle’ approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI’s liberalisation of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 in the name of ‘HDFC Bank Limited’, with its registered office in Mumbai, India. HDFC Bank commenced its operations as a Scheduled Commercial Bank in January 1995.

HDFC Bank comprises of a dynamic and enthusiastic team determined to accomplish the vision of becoming a World-class Indian bank. HDFC bank’s business philosophy is based on our four core values - Customer Focus, Operational Excellence, Product Leadership and People. They believe that the ultimate identity and success of their bank will reside in the exceptional quality of people and their extraordinary efforts. They are committed to hiring, developing, motivating and retaining the best people in the industry.

HDFC was incorporated in the year 1977, but it started its activities in Jaipur only from 21st March, 2002 with its prime objective of promoting home ownership by providing long term finance to households for their housing needs in Rajasthan and particularly in Jaipur.

When HDFC started their business activities in Jaipur, there was no other organization which was catering to the needs of the people for housing purposes in specific, except some commercial banks. Franchise’s money lenders and LIC.
They entered in the market when Jaipur had started moving towards rapid growth and development, due to which economic, business financial and social activities changed.

There was growth in business activities with the industrialization of the country and subsequently the state, shifting of families from the scenario of joint family system to unitary family led to increase in demand for housing finance the same effect was caused by the room in tourism industry not only in Jaipur but also in Rajasthan as a whole and these needs and demands of the people were met by operation of HDFC.

Housing finance in Jaipur has undergone a second revolution where the specialized lenders continue to play an important role. Commercial banks are gradually emerging as mortgage lenders and many more are entering in these rapidly changing times companies had to be more aware of their true comparative and competitive advantages, develop their strengths in a more focused manner to succeed in a more competitive environment. Predicting and anticipating future trends with preparedness would make the company profitable.

PROGRESS OF HDFC BANK

On May 23, 2008, the amalgamation of Centurion Bank of Punjab with HDFC Bank was formally approved by Reserve Bank of India to complete the statutory and regulatory approval process. As per the scheme of amalgamation, shareholder of CBOP received 1 share of HDFC Bank for every 29 shares of CBOP. The merged entity will have a strong deposit base of around Rs. 1,22,000 crore and net advances of around Rs. 89,000 crore. The balance sheet size of the combined entity would be over Rs. 1,63,000 crore. The amalgamation added significant value to HDFC Bank in terms of increased branch network, geographic reach, and customer base, and a bigger pool of skilled manpower. In a milestone transaction in the Indian banking industry.
Times Bank Limited (another new private sector bank promoted by Bennett, Coleman & Co. / Times Group) was merged with HDFC Bank Ltd., effective February 26, 2000. This was the first merger of two private banks in the New Generation Private Sector Banks. As per the scheme of amalgamation approved by the shareholders of both banks and the Reserve Bank of India, shareholders of Times Bank received 1 share of HDFC Bank for every 5.75 shares of Times Bank.

HDFC Bank is headquartered in Mumbai. The Bank at present has an enviable network of 1,725 branches spread in 780 cities across India. All branches are linked on an online real time basis. Customers in over 500 locations are also serviced through Telephone Banking. The Bank’s expansion plans take into account the need to have a presence in all major industrial and commercial centres where its corporate customers are located as well as the need to build a strong retail customer base for both deposits and loan products. Being a clearing / settlement bank to various leading stock exchanges, the Bank has branches in the centres where the NSE / BSE have a strong and active member base. The Bank also has 5,231 networked ATMs across these cities. Moreover, HDFC Bank's ATM network can be accessed by all domestic and international Visa / Master Card, Visa Electron/ Maestro, Plus / Circus and American Express Credit / Charge Cardholders.

HDFC has always been market-oriented and dynamic with respect to resource mobilization as well as its lending programme. This renders it more than capable to meet the new challenges that have emerged. Over the years, HDFC has developed a vast client base of borrowers, depositors, shareholders and agents, and it hopes to capitalize on this loyal and satisfied client base for future growth. Internal systems have been developed to be robust and agile, to take into account changes in the volatile external environment.
HDFC has developed a network of institutions through partnerships with some of the best institutions in the world, for providing specialized financial services. Each institution is being line-tuned for a specific market, while offering the entire HDFC customer base the highest standards of quality in product design, facilities and service.

Individual

HDFC has instituted well-defined service standards for both depositors and deposit agents. HDFC has been able to mobilize deposits from over 8 lac depositors. Outstanding deposits grew from Rs. 1,458 crores in March 1994 to Rs. 7,840 crores in March 2005. Much of this success can be attributed to its strong brand, image, superior services, security and above all, the significant contribution made by HDFC's deposit agents. HDFC has over 50,000 deposit agents and distributes all its retail savings (deposit) products primarily through this channel.

HDFC has been awarded "AAA" rating for its deposits from both CRISIL and ICRA for the ELEVENTH consecutive year, representing highest safety as regards timely payment of principal and interest.

Benefits of an HDFC Individual Deposit:

1. Highest Safety
2. Tax Benefits
3. Attractive Returns
4. Quick Loan Facility
5. Nomination Facility
6. Demand Draft Facility
7. High Service Standards
8. Electronic Clearing Service
- **Highest Safety**: `FAAA' and `MAAA' rating affirmed for the eleventh consecutive year by CRISIL and ICRA respectively.

- **Tax Benefits**: TDS: No tax deduction at source on interest from deposits upto Rs. 5,000/- per branch in a Financial Year.

- **Attractive Returns**: HDFC deposits are Available throughout the year and offer Attractive, Assured returns to investors. Interest rates offered are higher than that offered by most of the commercial banks.

- **Quick Loan Facility**: Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount subject to the other terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate. This facility is not available for Easyway Savings and deposits from minors.

- **Nomination Facility**: Individual depositors, singly or jointly, can nominate under this facility. In case the deposit is placed in the name of a minor the nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. The nominee shall have the right to receive die amount due in respect of deposit on death of all the depositors and payment by HDFC to the nominee shall constitute foil discharge to HDFC of its liability in respect of the deposit.

- **Demand Draft Facility**: Outstation depositors can send demand drafts after deducting demand draft charges. This facility is not available to investors under Easyway Savings. This facility is applicable for places where HDFC does not have an office.

- **High Service Standards**: Depositors are offered across the counter services for new deposits, renewals, repayments and loan against deposit facility. Further, all enquiries through email, post, telephone and in person are attended to immediately.
**Electronic Clearing Service:** This facility is provided to depositor’s in select centres whereby the interest will be credited directly to the depositors’ bank account. The depositor would receive a credit entry “ECS HDFC” in his passbook/bank statement. Intimation of interest credited would be sent on an annual basis. Your bank will not levy any charge for MIS facility as per present RBI guidelines. Presently MIS facility is being offered by us at the following centers.

**ECS Centres:** Ahmedabad, Bangalore, Bhubaneshwar, Kolkata, Chandigarh, Chennai, Hyderabad, Jaipur, Kanpur, Mumbai, Nagpur, Nasik, New Delhi, Pune and Vadodara.

**Housing Finance Sector**

Against the milieu of rapid urbanization and a changing socioeconomic scenario, the demand for housing has grown explosively. The importance of the housing sector in the economy can be illustrated by a few key statistics. According to the National Building Organization (NBO), the total demand for housing is estimated at 2 million units per year and the total housing shortfall is estimated to be 19.4 million units, of which 12.76 million units is from rural areas and 6.64 million units from urban areas. The housing industry is the second largest employment generator in the country. It is estimated that the budgeted 2 million units would lead to the creation of an additional 10 million man-years of direct employment and another 15 million man-years of indirect employment.

Having identified housing as a priority area in the Ninth Five Year Plan (1997-2002), the National Housing Policy has envisaged an investment target of Rs. 1,500 billion for tills sector. In order to achieve this investment target, the Government needs to make low cost funds easily available and enforce legal and regulatory reforms.
Product and Services offered by HDFC Bank

The following tables summarizes the products and services and customer segments offered by HDFC Bank:

**Table 1: Personal banking**

<table>
<thead>
<tr>
<th>Loan Product</th>
<th>Deposit Product</th>
<th>Investment &amp; Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto Loan</td>
<td>Saving a/c</td>
<td>Mutual Fund</td>
</tr>
<tr>
<td>Loan Against Security</td>
<td>Current a/c</td>
<td>Bonds</td>
</tr>
<tr>
<td>Loan Against Property</td>
<td>Fixed deposit</td>
<td>Knowledge Centre</td>
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<tr>
<td>Personal loan</td>
<td>Demat a/c</td>
<td>Insurance</td>
</tr>
<tr>
<td>Credit card</td>
<td>Safe Deposit</td>
<td>General and Health Insurance</td>
</tr>
<tr>
<td>2-wheeler loan</td>
<td>Lockers</td>
<td>Equity and Derivatives</td>
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<tr>
<td>Commercial vehicles finance</td>
<td></td>
<td>Mudra Gold Bar</td>
</tr>
<tr>
<td>Home loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>banking</td>
<td></td>
<td></td>
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<tr>
<td>Tractor loan</td>
<td></td>
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<tr>
<td>Working Capital</td>
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<tr>
<td>Finance</td>
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<tr>
<td>Construction</td>
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<tr>
<td>Equipment Finance</td>
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<tr>
<td>Health Care Finance</td>
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<tr>
<td>Education Loan</td>
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<tr>
<td>Gold Loan</td>
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</table>

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<tr>
<th>Cards</th>
<th>Payment Services</th>
<th>Access To Bank</th>
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</thead>
<tbody>
<tr>
<td>Credit Card</td>
<td>Net Safe</td>
<td>Net Banking</td>
</tr>
<tr>
<td>Debit Card</td>
<td>Merchant</td>
<td>One View</td>
</tr>
<tr>
<td>Prepaid Card</td>
<td>Prepaid Refill</td>
<td>Insta Alert</td>
</tr>
<tr>
<td>Forex Services</td>
<td>Bill Pay</td>
<td>Mobile Banking</td>
</tr>
<tr>
<td>Product &amp; Services</td>
<td>Visa Bill pay</td>
<td>ATM</td>
</tr>
<tr>
<td>Trade Services</td>
<td>Insta Pay</td>
<td>PhoneBanking</td>
</tr>
<tr>
<td>Forex service Branch Locator</td>
<td>Direct Pay</td>
<td>Email Statements</td>
</tr>
<tr>
<td>RBI Guidelines</td>
<td>Visa Money Transfer</td>
<td>Branch</td>
</tr>
<tr>
<td></td>
<td>e-Monies</td>
<td>Network</td>
</tr>
<tr>
<td></td>
<td>Electronic Funds Transfer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Online Payment of Direct Tax</td>
<td></td>
</tr>
</tbody>
</table>
Table 2: Wholesale banking

<table>
<thead>
<tr>
<th>Corporate</th>
<th>Small and Medium Enterprises</th>
<th>Government Sector</th>
<th>Financial Institutions and Trusts</th>
</tr>
</thead>
</table>
| Large Corporates  
- Funded Services  
- Non Funded Services  
- Value Added Services  
- Internet Banking  
Supply Chain Partners  
- Dealer Financing  
- Vendor Financing  
- Agricultural Lending | Large Corporates  
- Funded Services  
- Non Funded Services  
- Specialized Services  
- Value added Services  
- Internet Banking | Government Sector  
- Tax Collection  
- E-Ticketing  
- Booking of L/C’s  
- Collection of Stamp duty  
- Disbursement of Pension  
- Electronic Collection of Fees  
- Collection of Property Tax | Financial Institutions and Trusts  
- Financial Institution  
- Mutual Funds  
- Stock Brokers  
- Insurance Companies  
- Commodities Business  
- Trusts |

Table 3: NRI services

<table>
<thead>
<tr>
<th>Accounts &amp; Deposits</th>
<th>Remittances</th>
</tr>
</thead>
</table>
| Rupee Saving a/c  
Rupee Current a/c  
Rupee Fixed Deposits  
Foreign Currency Deposits  
Accounts for Returning Indians | North America  
UK  
Europe  
South East Asia  
Middle East  
Africa  
Others |
| Quick remit  
India Link  
Cheque Lock Box  
Telegraphic/ Wire Transfer  
Funds Transfer Cheques/DDs/TCs |

<table>
<thead>
<tr>
<th>Investment &amp; Insurances</th>
<th>Loans</th>
</tr>
</thead>
</table>
| Mutual Funds  
Private Banking  
Portfolio Investment Scheme | Home Loans  
Loans Against Securities  
Loans Against Deposits  
Gold Credit Card |

<table>
<thead>
<tr>
<th>Payment Services</th>
<th>Access To Bank</th>
</tr>
</thead>
</table>
| Net Safe  
Bill Pay  
Insta Pay  
Direct Pay  
Visa Money  
Online Donation | Net Banking  
One View  
Insta Alert  
ATM  
Phone Banking  
Email Statements  
Branch Network |
TRANSACTIONAL BANKING SERVICES OF HDFC BANK

HDFC bank offers a wide range of commercial and transactional banking services and treasury products to wholesale and retail customers. The bank has three key business segments:

1. **Wholesale Banking Services**

   The bank's target market ranges from large, blue-chip manufacturing companies in the Indian corporate to small & mid-sized corporates and agri-based businesses. For these customers, the Bank provides a wide range of commercial and transactional banking services, including working capital finance, trade services, transactional services, cash management, etc. The bank is also a leading provider of structured solutions, which combine cash management services with vendor and distributor finance for facilitating superior supply chain management for its corporate customers. Based on its superior product deliver/service levels and strong customer orientation, the Bank has made significant inroads into the banking consortia of a number of leading Indian corporates including multinationals, companies from the domestic business houses and prime public sector companies. It is recognized as a leading provider of cash management and transactional banking solutions to corporate customers, mutual funds, stock exchange members and banks.

2. **Retail Banking Services**

   The objective of the Retail Bank is to provide its target market customers a full range of financial products and banking services, giving the customer a one stop window for all his/her banking requirements. The products are backed by world-class service and delivered to customers through the growing branch network, as well as through alternative delivery channels like ATMs, Phone Banking, Net Banking and Mobile Banking.

   The HDFC Bank preferred program for high net worth individuals, the HDFC Bank Plus and the Investment Advisory Services programs have been
designed keeping in mind needs of customers who seek distinct financial solutions, information and advice on various investment avenues. The Bank also has a wide array of retail loan products including Auto Loans, Loans against marketable securities, Personal Loans and Loans for Two-wheelers. It is also « leading provider of Depository Participant (DP) services for retail customers, providing customers the facility to hold their investments in electronic form.

HDFC Bank was the first bank in India to launch an International Debit Card in association with VISA (VISA Electron) and issues the Mastercard Maestro debit card as well. The Bank launched its credit card business in late By March 2010, the bank had a total card base (debit and credit cards) of over 14 million. The Bank is also one of the leading players in the “merchant acquiring” business with over 90,000 Point-of-sale (POS) terminals for debit/credit cards acceptance at merchant establishments. The Bank is well positioned as a leader in various net based B2C opportunities including a wide range of internet banking services for Fixed Deposits, Loans, Bill Payments, etc.

3. **Treasury**

Within this business, the bank has three main product areas - Foreign Exchange and Derivatives, Local Currency Money Market & Debt Securities, and Equities. With the liberalization of the financial markets in India, corporate need more sophisticated risk management information, advice and product structures. These and fine pricing on various treasury products are provided through the bank's Treasury team. To comply with statutory reserve requirements, the bank is required to hold 25% of its deposits in government securities. The Treasury business is responsible for managing the returns and market risk on this investment portfolio.
Features and Benefits

- Dedicated Relationship Manager
- Customised Investment Solutions
- Investment Options
- Wealth Management Program
- E-Broking
- Expedite Tax Payments
- Relationship Pricing
- On-demand exclusive privileges
- Annual Service Charge Waiver

Dedicated Relationship Manager

Your personal Relationship manager is just a phone call away. These experienced and professionally trained individuals will cater to all your banking and financial services needs. So, whether it is expert advice that you seek on mutual funds or the urgency of having a demand draft issued, just ask and trust your Relationship Manager to get the job done promptly and efficiently.

Customised Investment Solutions

Comprehensive Wealth Management solutions ranging from tax efficiently investment avenues, buying and selling shares to convenient tax payment options - etc it all under one roof.

Investment Options

Choose from a wide range of Mutual Funds, RBI Relief Bonds, Insurance and other tax effective investment avenues like infrastructure Bonds (NHAI bonds, Electrification Bonds and so on). We assure you that you will find a product that suits your need, but in high return, quick liquidity or capital preservation.
Wealth Management Program

Benefit from extensive research across Equities, Derivatives, Debt and Mutual Funds in addition to a dedicated Advisor to take care of your financial needs. Keeping your risk profile in mind, we will customise an investment strategy for you, restructure your portfolio and allocate your assets wisely in order to realise your long term investment goals.

E-Broking

HDFC Bank offers a gateway for e-Broking, via HDFC Securities Trading Account, to facilitate easy T+2 settlements at a special price. Enjoy the convenience and flexibility of buying and selling shares over the phone or the internet. Link your Saving Bank account and Demat Account to the Securities Trading Account, thus allowing seamless flow of funds and shares between accounts. Being a preferred customer enables you to open free multiple Demat Accounts.

Expedite Tax Payments

Step into the nearest authorized branch and pay your taxes by cash or through HDFC Bank cheque and collect your challan immediately over the counter.

Relationship Pricing

Get preferential pricing across a wide range of products like Auto Loans, Personal Loans, Home Loans and Loans against Securities. Buy a Mudra Gold Bar at a 5% discount, get a free Demat Account with discounted rates on transactions, and may more such privileges.

On demand exclusive privileges

- Get Free alerts on your mobile phone or in your mailbox by registering for your Insta-Alert Facility. It comes at no cost to you.
Register for free a-Age Banking - through Mobile- Banking, Net-Banking or 24-hour Phone-Banking facilities.

You do not need to keep a minimum account balance in your accounts.

Free preferred International Gold Debit Card, with higher spending limit of up to Rs.50,000 and cash withdrawal of up to Rs. 25,000 in a single day. International Titanium Card or International Gold Credit Card.

Free International Titanium Card or International Gold Credit Card, with value added features.

Request for a free “At Par” cheque book payable at any HDFC Bank branch across the country, doing away with the need for asking for a demand draft.

Avail of a locker at just 50% of the annual free.

You can have cash of up to Rs.1,00,000 delivered at your doorstep (currently available only in Delhi, Chennai, Kolkata and Mumbai). Avail of this facility twice a month free of charge.

Preferential Forex Rates.

Avail of combined monthly statement of Savings, Current and Fixed Deposit accounts you hold with yours as the first name.

Free Standing Instructions facility.

We arrange to pick up cheques and other instructions (excluding cash) from your residence.

Avail of the Bill-Pay facility and take care of all your utility bills and LIC premiums through Phone-Banking and Net Banking.

We also cater to the needs of your business - for a Loan Against Property or a Business Loan, Trade Finance or a Commercial Vehicle Loan, any many more, just call your Relationship Manager and relax.
Annual Service Charge Waiver

As a Preferred Customer you are entitled to a waiver of up to per annum on a host of service charges like:

- Demand Draft / Manager’s Cheques Charges.
- Inter-branch funds transfer charges.
- Stop payment charges.
- Cheque return / collection charge
- DD Cancellation charges.
- Hold Mail charges.
- Duplicate statement charges.
- Certificate of Balance charges.
- FIRC charges.
- Recovery of old records charges.

E-Banking Concept of HDFC Bank

HDFC Bank offers a comprehensive range of transactions across multiple products through its net banking channel so just login to net banking and conduct **175+transactions** from the comfort of your home or office. You can check your account balance, book fixed and recurring deposits, download account statement up to five years, pay your bills, recharge your mobile/DTH connection and much more in a secure environment.

![E-Banking Services of HDFC](image)

**Figure 13 : E-Banking Services of HDFC**
HDFC E-Banking Services

Net Banking is an incredibly convenient and powerful tool, letting you do everything you want with your accounts at the click of a mouse. It is real time, giving up-to-the-second details on your account. Some of the transactions you can do through net banking are:

- Check your account balances and download five years account statement in five formats instantly.
- Book fixed deposit/recurring deposit.
- Pay Utility Bills.
- View your credit card detail and pay your credit card bills.
- Recharge your prepaid mobile and DTH connections.
- Invest in mutual funds online.
- Book IRCTC tickets online.
- Purchase a gift card.
- Pay your taxes online.
- Update your PAN details online.
- View your tax credit statements (Form 26 AS).
- Request for a demand draft/cheque book.
- Request stock payment for a cheque/hot list you debit card/credit card.
- View your loan details.
- Apply for IPO.
- Request for a Debit Card pin registration.
- Register for third party transfer.
- Transfer funds between accounts within HDFC bank and others banks accounts.

How to Register For Net Banking:

Net Banking registration is given by default to all HDFC Bank customer. In case you are not register for net banking, it is quick and easy.
There are many ways through which you can register are:-

1. **Online:-**
   - Resident customers and Non Resident customers with domestic mobile no. registered with the bank, can register for net banking online by following the below steps.
     - Enter your customer ID and confirm your mobile no.
     - Input the **One time password** which you have received on your mobile no.
     - Select your debit card and input the debit card details.
     - Select your **IPIN.**
     - Login to net banking using the newly set **IPIN.**

2. **ATM:-**
   - Visit your nearest HDFC Bank ATM.
   - Enter your HDFC Bank Debit Card No. and your ATM PIN.
   - Select “other option” from the main screen.
   - Select “Net Banking Registration” and confirm.
   - We will courier the **IPIN** to your mailing address.

3. **Phone Banking:-**
   - Call the phone banking no. in your city and give your customer ID and Telephone Identification No. (TIN) or Debit Card PIN.
   - Our phone banking agent will take your net banking registration request.
   - We will call you’re the IPIN to your mailing address in our records within 5 days.

4. **Branch:-**
   - Download the net banking registration form.
   - Fill the form and submit it your nearest HDFC Bank Branch.
   - We will courier the IPIN to your mailing address in our records.
# Application form for NetBanking
(Authorised Signatories of Trust/Firm/Corporate)

## Details of Trust/Firm/Corporate

<table>
<thead>
<tr>
<th>Name of Trust/Firm/Corporate</th>
<th>Customer ID No.</th>
</tr>
</thead>
</table>

## Declaration

I have read and understood the Terms and Conditions (a copy of which I am in possession of) relating to opening of an account and various services including but not limited to NetBanking facility. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank’s liability. I understand that in the event of my already being registered for Netbanking, this application will be treated as an authenticated request for regeneration of my IPIN. I agree that the Bank may debit my account for service charges as applicable from time to time.

## Authorised Signatory Details

### 1. Customer ID No.

<table>
<thead>
<tr>
<th>Customer Name</th>
<th>Email ID</th>
<th>Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td>Middle Name</td>
<td>Last Name</td>
<td></td>
</tr>
</tbody>
</table>

### 2. Customer ID No.

<table>
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<tr>
<th>Customer Name</th>
<th>Email ID</th>
<th>Signature</th>
<th>Date</th>
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### 4. Customer ID No.

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<th>Signature</th>
<th>Date</th>
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</thead>
<tbody>
<tr>
<td>First Name</td>
<td>Middle Name</td>
<td>Last Name</td>
<td></td>
</tr>
</tbody>
</table>
### 5. Customer ID No.
Customer Name: ____________________________  First Name: ____________________________  Middle Name: ____________________________  Last Name: ____________________________
Email ID: ____________________________
Signature: ____________________________  Date: ____________________________

### 6. Customer ID No.
Customer Name: ____________________________  First Name: ____________________________  Middle Name: ____________________________  Last Name: ____________________________
Email ID: ____________________________
Signature: ____________________________  Date: ____________________________

### 7. Customer ID No.
Customer Name: ____________________________  First Name: ____________________________  Middle Name: ____________________________  Last Name: ____________________________
Email ID: ____________________________
Signature: ____________________________  Date: ____________________________

### 8. Customer ID No.
Customer Name: ____________________________  First Name: ____________________________  Middle Name: ____________________________  Last Name: ____________________________
Email ID: ____________________________
Signature: ____________________________  Date: ____________________________

**For Bank use only**

Branch: ____________________________
Signature verified by: ____________________________
Account No. verified by: ____________________________
Date NetBanking password generated: ____________________________
REFERENCES


7. List of banks in India; www.banknetindia.co.in


