

MODE OF ACCEPTANCE

(a) RTGS/NEFT/FUND TRANSFER: Remittance can be made in Beneficiary Name - "HDFC Bank Ltd." to our following account on any working day.

Customer's Bank	Beneficiary A/c No.	Beneficiary Bank and Branch	IFSC	Online application processing
HDFC Bank	A/c 00600350003778	HDFC Bank, Fort, Mumbai	N.A.	After 3 working hours
State Bank of India	A/c 00000035454570940	State Bank of India, Capital Market, Mumbai	N.A.	
Punjab National Bank	A/c 0061002101613975	Punjab National Bank, Fort, Mumbai	N.A.	Next working day
AXIS Bank	A/c 920020055982206	AXIS Bank, Fort, Mumbai	N.A.	
All other Banks	A/c 00600350003778	HDFC Bank, Fort, Mumbai.	HDFC0000060	After 3 working hours

Effective Deposit Date (other than HDFC Bank account): Same day if amount is credited to HDFC Bank's account before the cut off time (currently 1 p.m.); else next working day. For amount upto ₹ 10 lakh, cut off time is 4 p.m.

(b) CHEQUE:

Cheque drawn on	Beneficiary Name	Pay-in-slip to be used	Online application processing
HDFC Bank	HDFC Bank - A/c 00600350003778	Deposit cheque favouring 'HDFC Bank' (marked account payee) in the home branch of the respective bank. Customer can use the regular pay-in-slip available at the bank branch to deposit the cheque. (Please check the limit with respective bank for depositing cheque at Non home branch).	After 3 working hours (Cheque copy to be uploaded)
State Bank of India	HDFC Bank - A/c 00000035454570940		
Punjab National Bank	HDFC Bank - A/c 0061002101613975		Next working day (Cheque copy to be uploaded)
AXIS Bank	HDFC Bank - A/c 920020055982206		
All other Banks	HDFC Bank - A/c 00600350003778	Deposit cheque favouring 'HDFC Bank' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or generated through the Key Partner Portal). Prefilled CMS Payslip can also be obtained by emailing a copy of duly filled & signed cheque at deposit.cms@hdfc.com with subject line as 'CMS Payslip – (Depositor's PAN)'.	Next working day after debit to customer's bank account (Cheque copy to be uploaded)

Effective Deposit date (other than HDFC Bank account): Same day if amount is credited to our account before the cut off time (currently 1 p.m.); else next working day. For amount upto ₹ 10 lakh, cut off time is 4 p.m.

Post Office Savings Bank cheques: We do not accept cheques drawn on Post Office Savings Bank as POSB does not participate in electronic payment systems (RTGS/NEFT/NACH).

Positive Pay System (PPS): Please ensure that depositor sends advance intimation to depositor's bank as required under their guidelines before issuing the cheque.

(c) PAYMENT GATEWAY: Currently 18 banks are available in the Payment Gateway integrated to our ONLINE Deposits System.

Effective Deposit date: For HDFC Bank/SBI/ICICI Bank/Axis Bank/IDBI Bank - Please refer the RTGS/NEFT/Fund Transfer block mentioned above. For other banks, T+2 working days. For these banks, it's advisable to remit funds online using RTGS/ NEFT/Fund Transfer.

(d) Payment can also be made through (i) Debit Card powered by RuPay; (ii) Unified Payments Interface (UPI) (BHIM-UPI); and (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code).

Note:

- (1) If the amount is ₹ 2 crore and above, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our bank account before the cut off time.
- (2) Please ensure that customer KYC is complied before remittance of funds. Deposit application has to be submitted immediately on credit of the amount to our bank account. If the deposit application is not submitted within 1 month of remittance, the effective deposit date will be from the date of submission of the application form.
- (3) The first account holder in the bank account from where the remittance is made must be the sole/first depositor in HDFC Deposit.
- (4) Interest rate prevalent on the effective deposit date will be applicable.
- (5) The amount placed in deposit should be placed through the credit amount lying in depositor's Non-Resident Ordinary (NRO) Account only and should not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.