New Deposits Placement through HDFC Online Deposits Platform based on OTP authentication

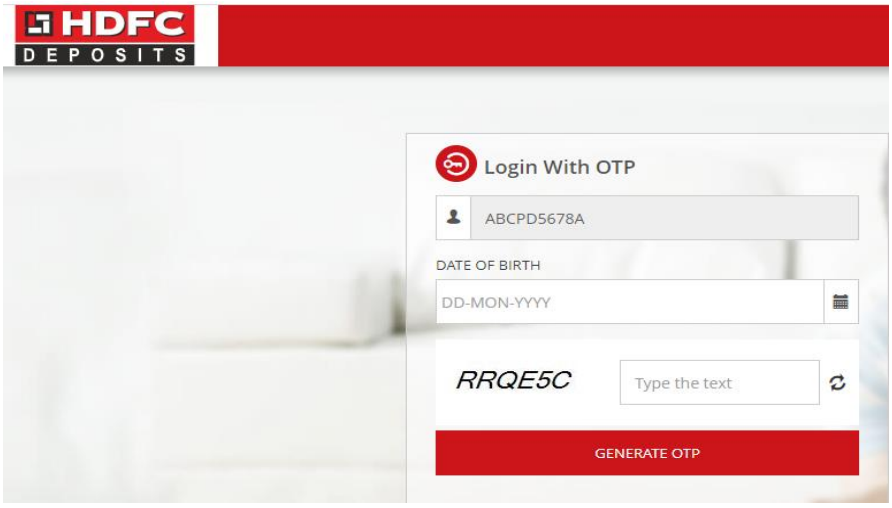
We are pleased to launch Online Facility for processing Placement of New Deposits based on OTP authentication through our HDFC Online Deposits platform :
https://online.hdfc.com/hdfcdeposits/

In order to process new deposits using the online facility based on OTP authentication, the below mentioned conditions should be complied:

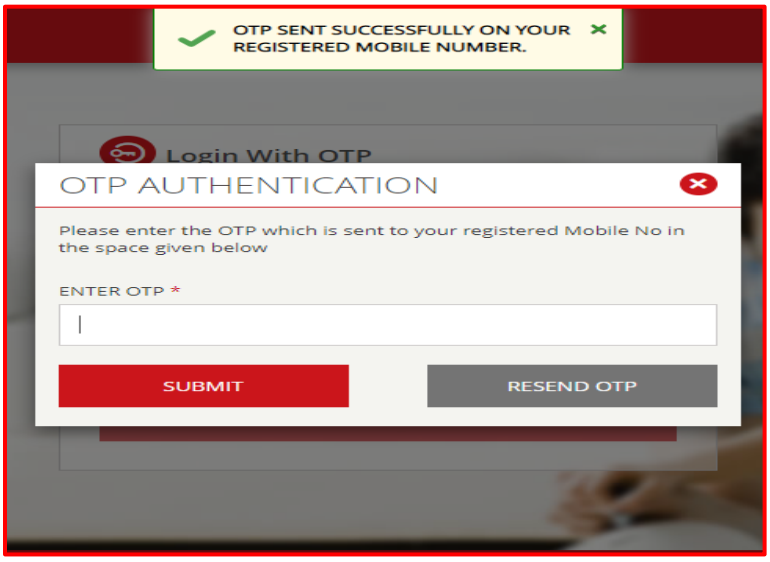
1. All the depositors should be Individuals (Resident Indian or Non Resident Indian), KYC complied and not a minor. Their KYC complied customer number must be existing in our database.
2. All the depositors should have their mobile number, date of birth and address updated in the database.
3. All depositors should have their PAN registered with HDFC Ltd.
4. No depositor should not be deceased.
5. Please note that before submission of online deposit application form, the funds should be credited to HDFC Account either through (a) Transfer through RTGS/NEFT or (b) Depositing cheque to our bank account with HDFC Bank using special CMS slip book. However, HDFC Bank customers need not do the fund transfer in advance, since the above link provides an option to transfer funds through payment gateway. Payment gateway facility for customers of other banks will be provided in due course. Until then, they have to transfer funds separately before submission of online application form.
6. Broker code will be automatically picked up from the customer's earlier deposit.

Process Note for reference of the key partners:

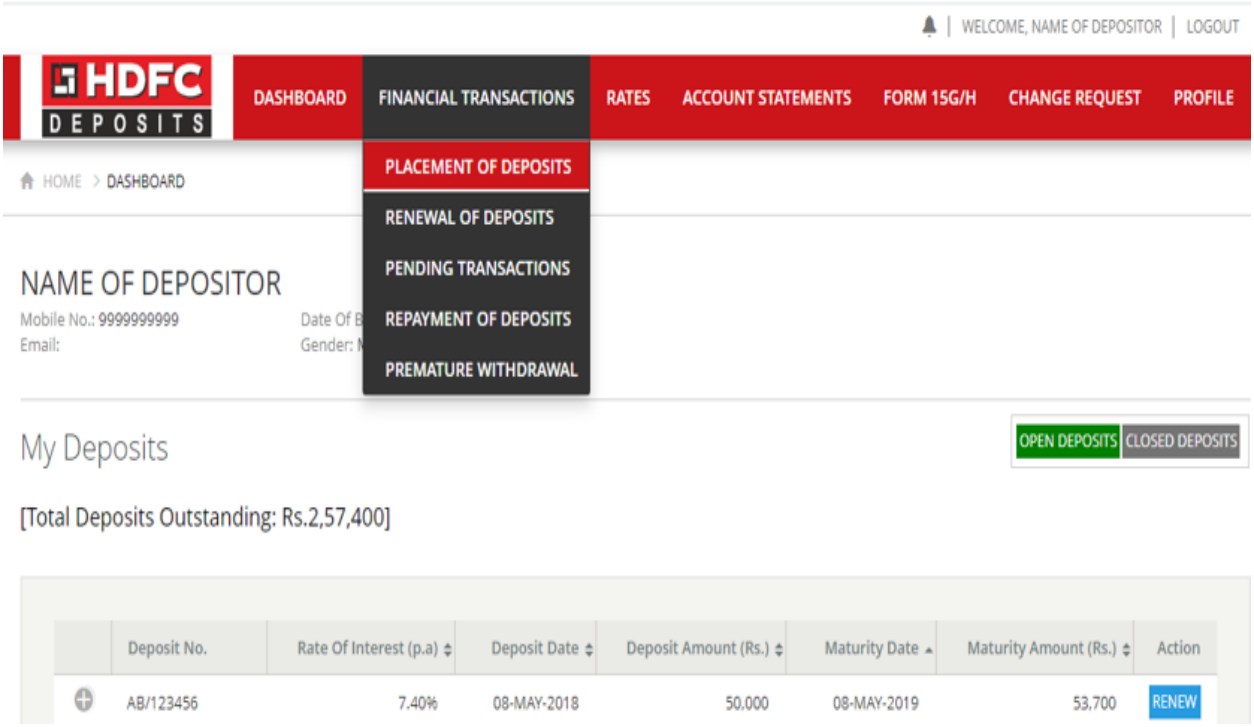
1. The First depositor in the deposit has to login through OTP authentication in above URL using his PAN and Date of Birth and entering the Captcha code.



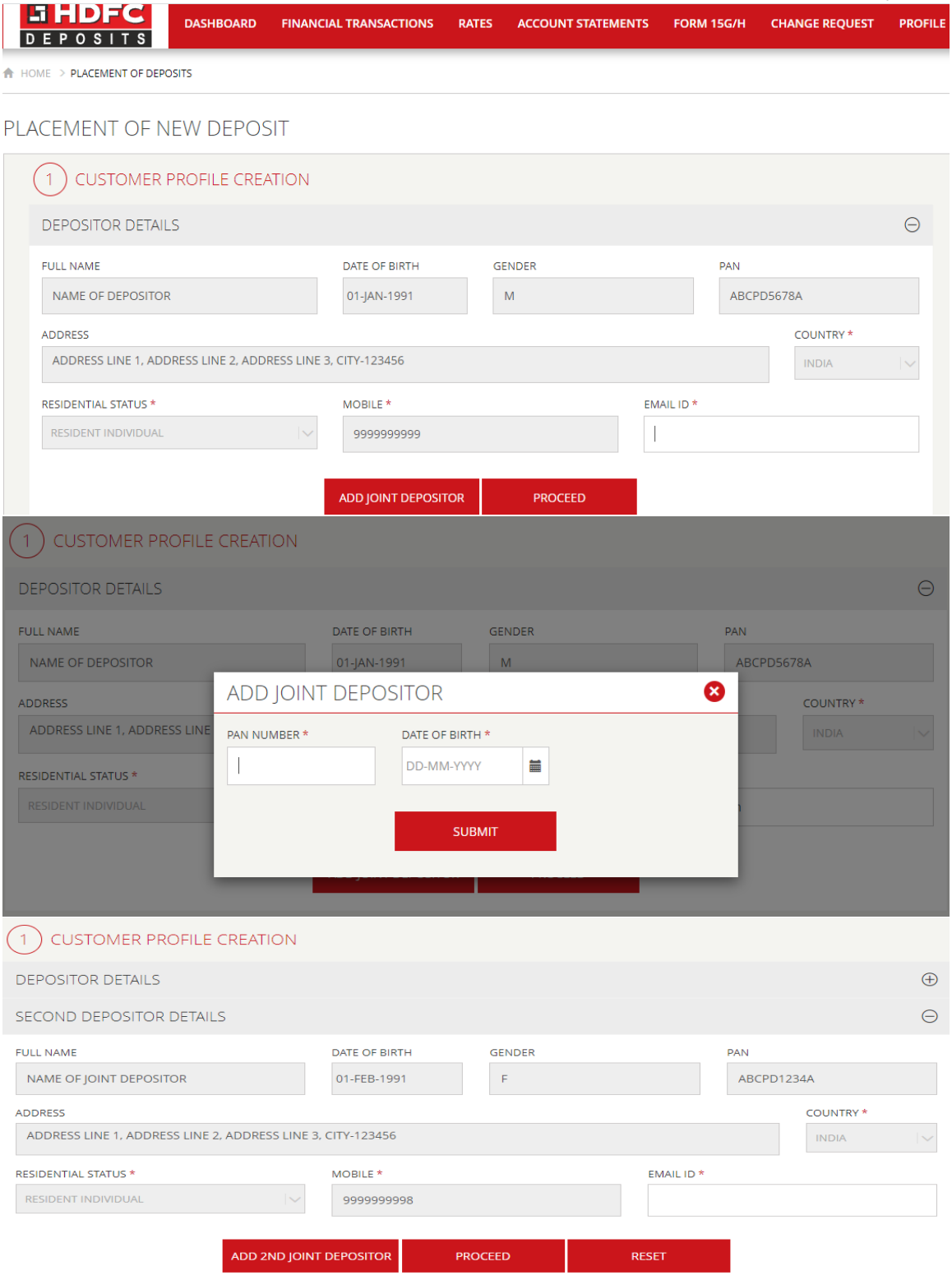
2. An OTP will be sent on the First depositor's registered mobile number.



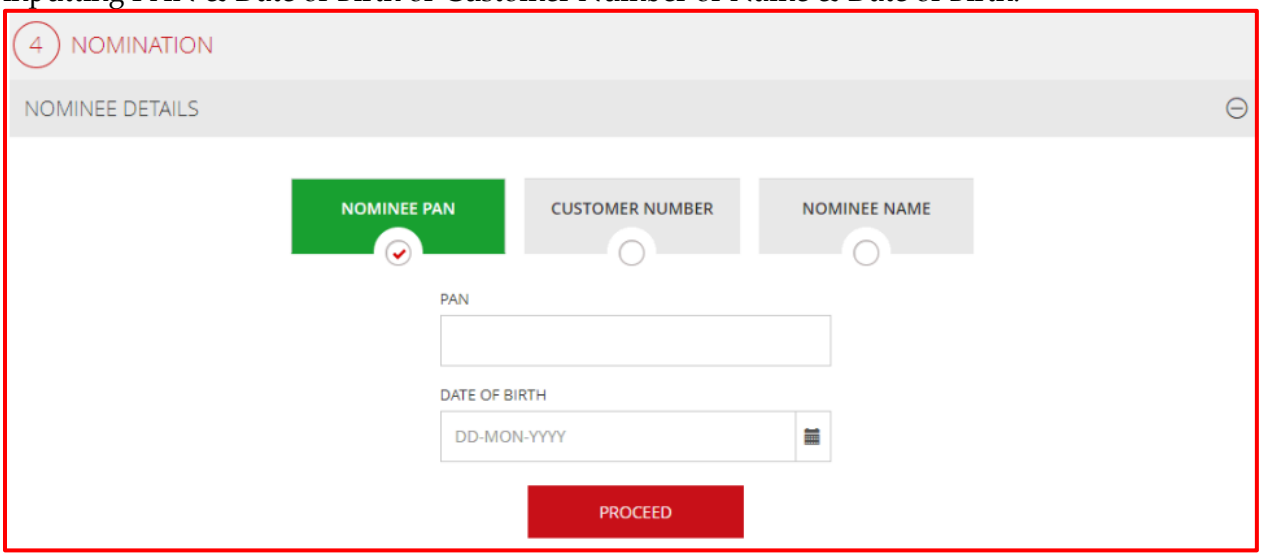
3. After entering the OTP and clicking on SUBMIT → customer (first depositor) will log in to his/her **dashboard** where his/ her existing deposits portfolio with HDFC Ltd will be displayed. In Financial Transactions Tab → A sub-menu Placement of Deposits is available.

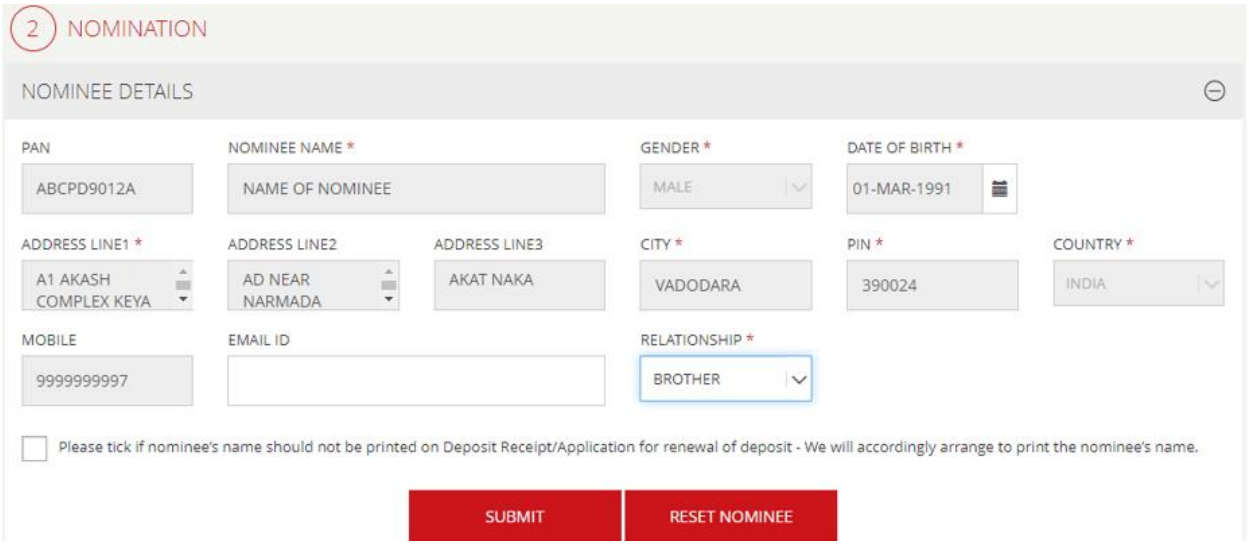


4. Next screen will display Step 1 – Customer Profile Creation. First Depositor details will be auto-populated on the screen. Customer may click on "PROCEED" or "ADD JOINT DEPOSITOR" as the case may be. If he/she wishes to add any joint depositor, then PAN & Date of Birth of Joint Depositor must be input. (Same for 2nd Joint Depositor if any).

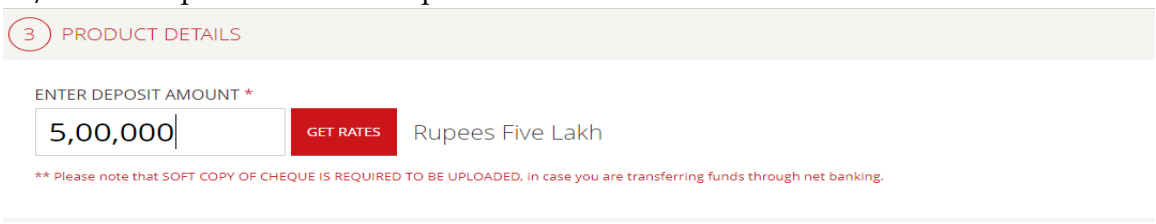


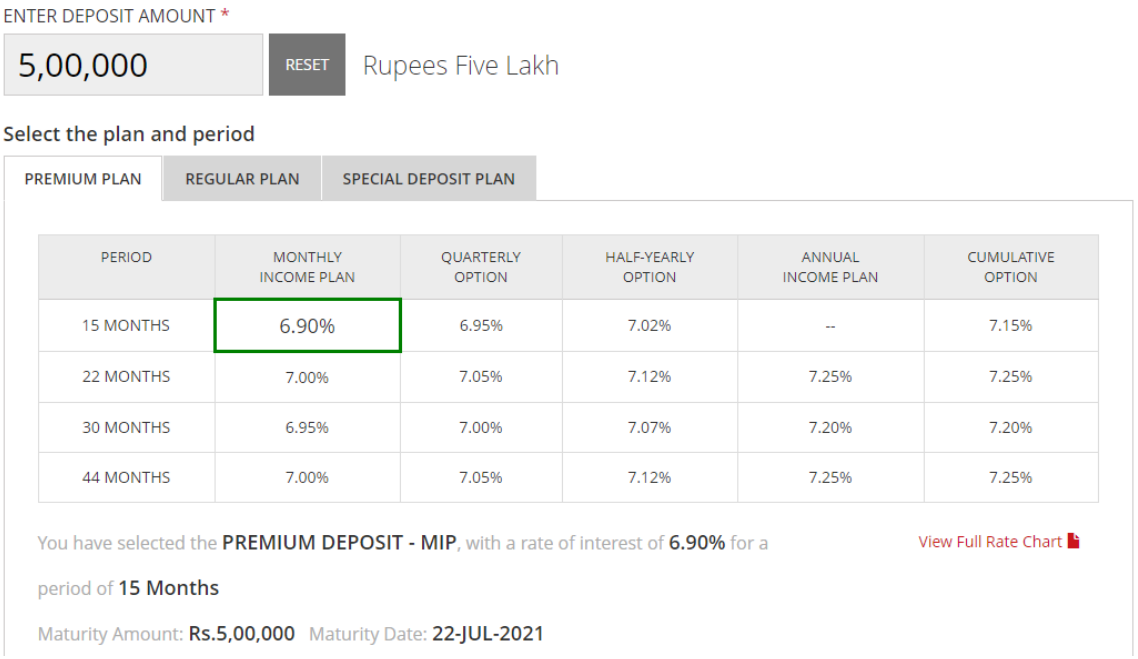
5. Next screen will display Step 2 - Nomination Block. Customer may skip Nominee Addition if there are multiple depositors in the deposit (at least one joint). If there is only single depositor then, Nominee Addition will be mandatory. You can add the nominee by inputting PAN & Date of Birth or Customer Number or Name & Date of Birth.



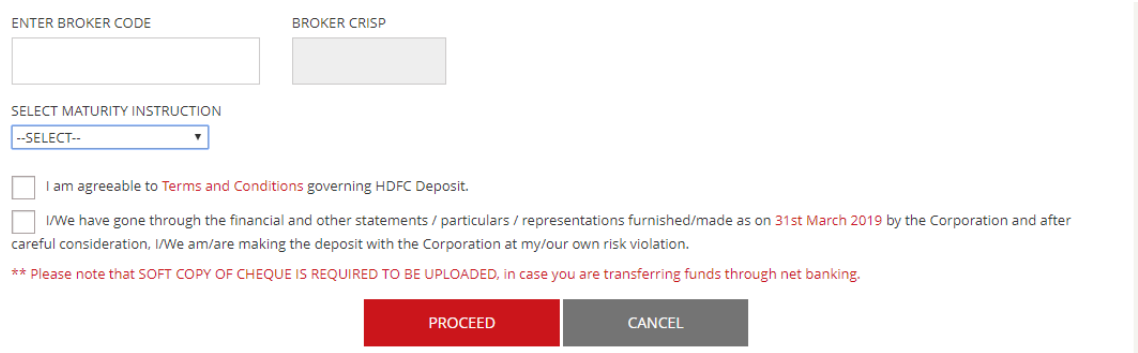


6. Upon clicking submit, customer will go to Step 3 – Product Details Selection. Customer will first input Deposit Amount and click on "GET RATES". The latest rate card will be displayed based on the processing date. Then, customer shall select the product, period of the deposit from the rate chart. Eg. If the customer wishes to create 15 months' product, he/she can input '15' in the box provided next to the timeline.





Once the product, period and rate is selected, the customer has to fill up Broker Code (if any), Maturity Instruction for the deposit. Also, customer has to view Terms & Conditions as well as Latest Financials and confirm the same by ticking the disclaimers. Once ticked, customer can click on PROCEED.



7. The next screen will display Step 4 – Remittance.
   Here 3 modes of remittance will be available. 1) Net Banking 2) Already Remitted E-CMS 3) Cheque Already Deposited in HDFC Bank

   For using any of these remittance options customer will have to first either select one of his existing bank account details available with us from the drop-down or add new bank account details which have been / will be used for remittance. Note that whenever new bank details are added, the customer will have to upload a copy of bank statement or cancelled cheque for verification subject to which EFDR will be kept on hold.

Also, important information with respect to which effective date will be given for the deposit etc. has been given in the I (information) button marked in red for each remittance mode.

In case of option (1) → Remittance will be made by the customer to HDFC Ltd using Payment Gateway which will re-direct customer to his net banking login page for carrying out remittance without adding HDFC Ltd as beneficiary. After the remittance is carried out then, the customer will again be re-directed to HDFC Ltd Online Deposit Placement webpage for carrying out OTP authentication and submission of application. Currently only HDFC Bank has been enabled in this facility. Some additional banks will also be enabled shortly.

Pending Transactions: In case, the customer successfully carries out remittance and is re-directed back to HDFC Ltd Online Deposit Placement webpage for carrying out OTP authentication. However, due to any unforeseen reasons/circumstances fails to carry out OTP authentication successfully then, such transactions will get saved under PENDING TRANSACTIONS tab. Customer at a later convenient point of time can again select that transaction from PENDING TRANSACTIONS and proceed directly to carry out OTP authentication. Note that, unless OTP for all depositors (including joint) is successfully validated and application is submitted, the deposit application process will not be considered complete and the deposit will not get processed.

In case of option (2) → Remittance will already have been made by the customer to HDFC Ltd bank account through NEFT / RTGS / Fund Transfer by adding HDFC Ltd as a beneficiary in his/her net banking. Our bank account details are – HDFC Limited, Bank A/c number 00600350003778, HDFC Bank, Fort branch, Mumbai, (IFSC – HDFC0000060). Alternatively, transfer can be done using virtual Account number as: **Beneficiary Name:** HDFC LTD. **Account No:** HDFCFD+Depositors PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z).
Customer with bank details will have to input Remittance Mode 9RTGS/NEFT/FT) & UTR for validating the remittance. Based on the information input the remittance will be searched in the bank statement and validated by the system.

In case of option (3) → Remittance will already have been made by the customer to HDFC Ltd bank account by directly depositing cheque in HDFC Bank with the use of specially designed Cash Management Pay slip book created for this purpose.
Customer along with bank details will have to input Cheque No. and Pay slip No. for validating the remittance. Based on the information input the remittance will be searched in the bank statement and validated by the system.

4 REMITTANCE

DEPOSIT AMOUNT

5,00,000 Rupees Five Lakh

PAY THROUGH NET BANKING | ALREADY REMITTED (E- CMS) | CHEQUE ALREADY DEPOSITED IN HDFC BANK ?

SELECT BANK ACCOUNT

--SELECT--

PROCEED CANCEL

DEPOSIT AMOUNT

5,00,000 Rupees Five Lakh

PAY THROUGH NET BANKING | ALREADY REMITTED (E- CMS) | CHEQUE ALREADY DEPOSITED IN HDFC BANK ?

MODE OF PAYMENT * --SELECT--

BANK ACCOUNT NUMBER * --SELECT--

MICR

IFSC CODE

UTR NUMBER

PROCEED CANCEL

DEPOSIT AMOUNT

5,00,000 Rupees Five Lakh

PAY THROUGH NET BANKING | ALREADY REMITTED (E- CMS) | CHEQUE ALREADY DEPOSITED IN HDFC BANK ?

BANK ACCOUNT NUMBER * --SELECT--

MICR

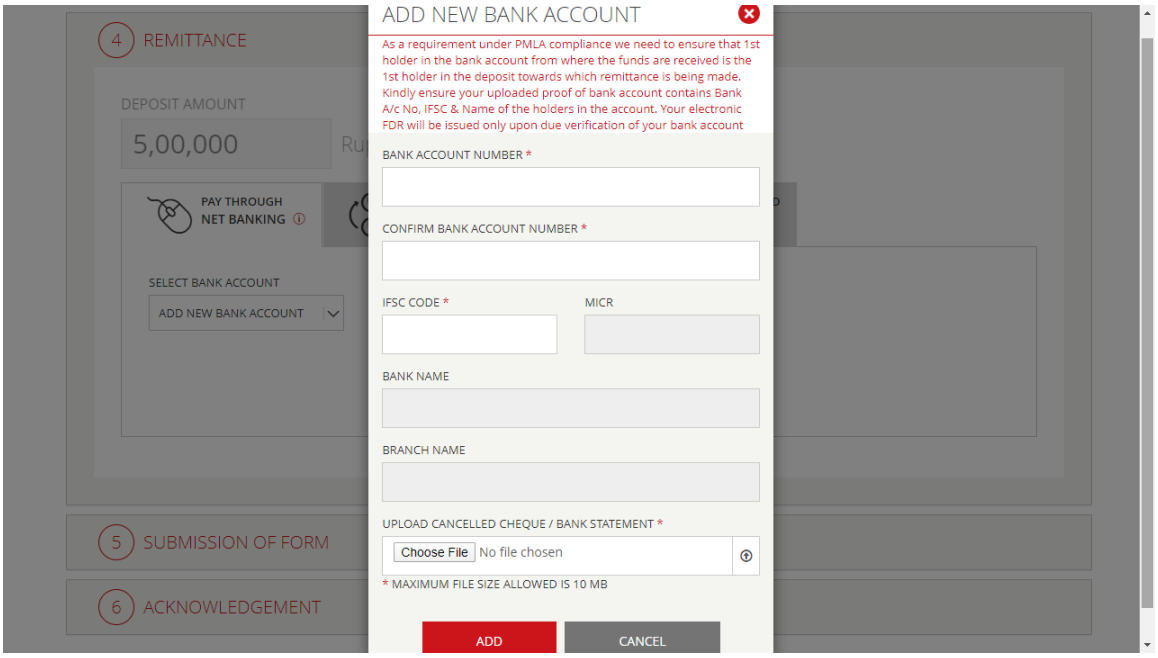
IFSC CODE *

BANK NAME

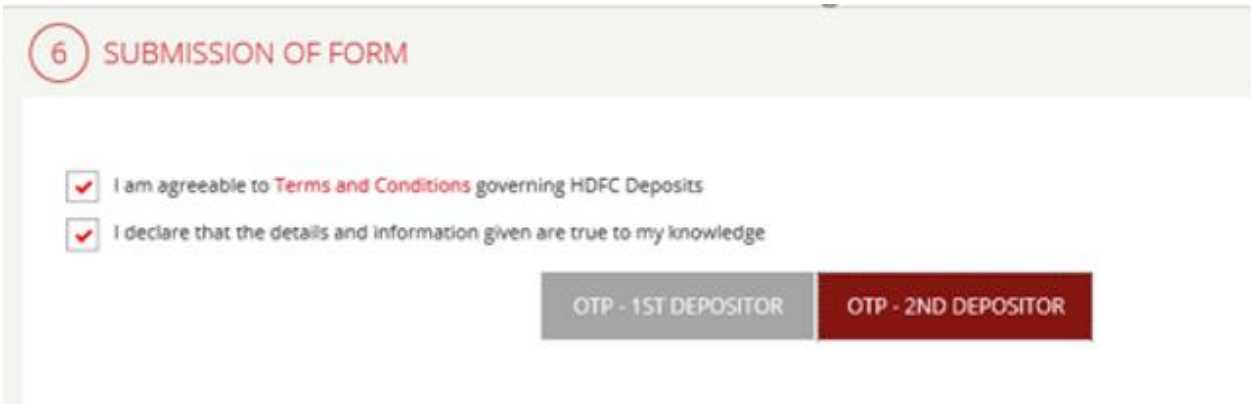
ENTER 6-DIGIT CHEQUE NUMBER *

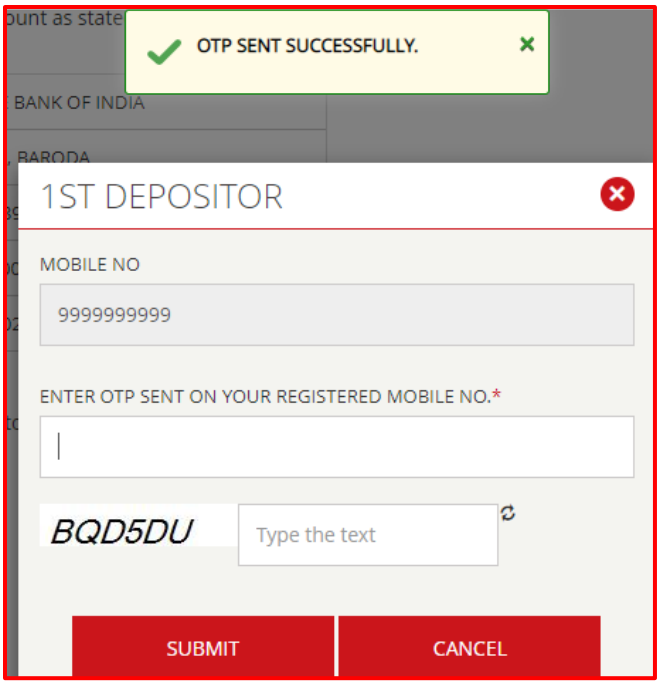
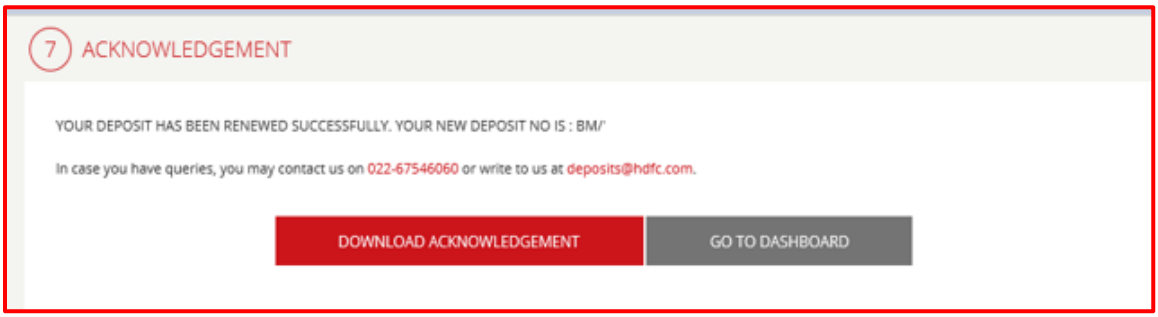
ENTER PAYSLIP NUMBER *

PROCEED CANCEL



8. On clicking on proceed, customer will go to the **Submission of Form** Section where he/she have to accept the T&C and also submit a declaration and then input the OTP for authentication of the depositors.
   On clicking on OTP – 1st Depositor button, he/she will be directed to a page to input OTP and Captcha and click SUBMIT.
   Similarly, he/she shall do the same for joint depositor by clicking on OTP – 2nd Depositor button. (same for 2nd joint depositor if any)





9. Once the OTP Authentication is done by the depositors, customer will be directed to the **Acknowledgement** section, where he/she can download the deposit application form by clicking on the Download Acknowledgement button.