Barcode

TERM DEPOSIT ACCOUNT OPENING FORM
FOR RESIDENT INDIVIDUALS
(To be filled by applicant only)

YES BANK

Open My ☐ Fixed Deposit ☐ Tax Saver Deposit

Date D D M M Y Y Y Y

Branch

Product Code

Number of applicants

Branch Code

Value Date (Bank Use) D D M M Y Y Y Y

Please fill the form with BLACK INK and in BLOCK LETTERS only – All fields marked "*" are MANDATORY

If you have an existing relationship with us, please mention your Customer ID Number.

	1st Applicant	2nd Applicant	3rd Applicant
Cust Id			
Aadhaar No.			

PERSONAL DETAILS*

APPL	PREFIX	FIRST NAME	MIDDLE NAME / LAST NAME (Please leave one space between words)
1st			
2nd			
3rd			

In case the applicant is a minor, please write parent/guardian's name (as an applicant) below the minor's name.

	Short Name for Correspondence		Date of Birth	Gender (M / F)
1st Appl.		1st Appl.	D D M M Y Y Y Y	
2nd Appl.		2nd Appl.	D D M M Y Y Y Y	
3rd Appl.		3rd Appl.	D D M M Y Y Y Y	

	PAN NO (If not available please attach FORM 60/61)	FORM 60/61* Attached (Y/N)	MOTHER's Maiden Name
1st Appl.		Y N	Mrs.
2nd Appl.		Y N	Mrs.
3rd Appl.		Y N	Mrs.

* Incase Pan number is not submitted and interest accrued/paid in a given Financial year is more than Rs.10,000 then TDS will be deducted @ 20% & Customer will not be able to see the tax credit in Form 26AS (Statement of tax deducted at source) - NSDL Site.

1st Holders Mailing Address*

Flat No.& Bldg Name

Road No./Name

Landmark

City | Pin Code

State | Country

Mobile (10 Digit Mobile No.) | Phone (Res.) (STD Code)

Phone (Off.) (STD Code) | Ext No | Fax No. (STD Code)

Email

1st Holders Permanent Address*

☐ Please tick in case permanent address is the same as mailing address

Flat No.& Bldg Name

Road No./Name

Landmark

City | Pin Code

State | Country

- 2nd holder mailing address same as 1st applicant** ☐ Yes ☐ No
- 3rd holder mailing address same as 1st applicant** ☐ Yes ☐ No

** If Mailing Address of other applicants (2nd & 3rd) is different from 1st Applicant, then please provide the mailing address in separate form (Along with the proof for each applicant).

Not to be used for application

Other details of 1st Applicant*:

Marital Status:	☐ Married	☐ Single	**Minor:** ☐ Yes	☐ No	**Senior Citizen:** ☐ Yes	☐ No
Residence Type:	☐ Company Provided	☐ Rented	☐ Self Owned	☐ Parent Owned	☐ Others	
Occupation Type	☐ Salaried	☐ Self-employed	☐ Business	☐ Student	☐ Others	
If salaried, employed with	☐ Public Ltd. Company	☐ Govt.	☐ Private Ltd. Company	☐ PSU	☐ Others	
If Self-employed, profession	☐ CA	☐ Doctor	☐ Trader	☐ Lawyer	☐ Others	
If in business	☐ Public Limited	☐ Private Limited	☐ Proprietorship	☐ Partnership	☐ Others	
Annual Income (Rs. in lakhs)	☐ Less than 0.5	☐ 0.5 to 5	☐ 5 to 15	☐ 15 to 25	☐ 25 to 50	☐ Greater than 50

Payment Details* (To open an account with cash, the customer must deposit the cash, in person, only at the account branch)

Source of Funds ☐ Cash ☐ Cheque ☐ Transfer from GL

Amount: (₹) ps. ☐ GL Ref. No.:

☐ Cheque No: Dated D D M M Y Y Y Y

Drawn on: _____

The cheque should be crossed A/c Payee and drawn payable to "YES BANK Ltd. A/c Customer Name"

MODE OF OPERATION*

☐ Single ☐ Jointly ☐ Either or Survivor* ☐ Former or Survivor* ☐ Anyone or Survivor ☐ Others Please Specify

*☐ We jointly agree and authorize YES BANK Limited to permit premature withdrawals of the fixed deposit by either of us in the event of death of one of the deposit holder before maturity.

Introduction Details Introducer's Name (YES BANK Customer)

Account No. Customer ID

I confirm that I am an account holder with YES BANK Ltd for over 6 months. I confirm that I personally know the applicant/s detailed above for more than 6 months and confirm his/her identity, occupation and address as mentioned in the form.

Date D D M M Y Y Y Y

Signature of Introducer .....

FOR BANK USE

Signature Verified : ☐ Yes Date of A/c Opened : .....

Signature: Employee Code:

FIXED DEPOSIT DETAILS*

* Period year(s) month(s) day(s) Amount ₹ Rate of Interest %

If tenure is less than 1 year, please mention in days. Interest is calculated at Simple Interest and paid at maturity for tenure 6 months and below.

Interest Frequency (Tick any one)	☐ Monthly Payout (Discounted Rate)	☐ Quarterly Payout	☐ Re-investment	☐ At Maturity*
Maturity Instruction (Tick any one)	☐ Auto Renew Principal ☐ Repay Principal	☐ Auto renew Principal ☐ Repay Principal	☐ Auto renew Principal & Interest ☐ Auto renew Principal & pay Interest ☐ Repay Principal & Interest	☐ Auto renew Principal & Interest ☐ Auto renew Principal & pay Interest ☐ Repay Principal & Interest

* For tenure 6 months & below, interest is calculated at Simple Interest and paid at maturity

PAYOUT DETAILS*

PRINCIPAL

☐ PAYMENT ORDER TO BE MAILED TO MY MAILING ADDRESS

☐ YES BANK A/C

☐ RTGS/NEFT .....

IFSC CODE .....

BENEFICIARY A/C NO .....

BENEFICIARY NAME .....

INTEREST (For Monthly/Quarterly options only)

☐ PAYMENT ORDER TO BE MAILED TO MY MAILING ADDRESS

☐ YES BANK A/C

☐ RTGS/NEFT .....

IFSC CODE .....

BENEFICIARY A/C NO .....

BENEFICIARY NAME .....

*TDS DETAILS: Deduct TDS (if Applicable) ☐ Yes ☐ No (*Please Submit the TDS waiver document) ☐ Form 15G/H ☐ Income Tax exemption Letter

SMART ACCESS (SWEEP IN INSTRUCTIONS)

I wish to avail sweep-in facility on the Term Deposit

In case of insufficient balance in my Current/Savings Account Number please honour my cheque / allow withdrawal by transferring funds to my Current/Savings Account by breaking units of my fixed deposit.

- The maximum amount of single Fixed Deposit, which can be linked to Current Account/Savings Account should be less than ₹ 1 Crore.
- In case of more than one deposit linked to your Savings or Current Account ,system will Sweep-In-Funds from the deposit which was last linked to the Savings or Current Account on a LIFO(Last in First Out) basis.
- Please note that Smart Access facility is not available on Tax Saver Deposit.

SAMPLE Not to be used for application

Terms & Conditions

I/We, the undersigned, hereby confirm that I/We have read, understood and agree to abide and be bound by all the provisions of the Terms & Conditions and Schedule of Charges copies of which are provided to me/us and also displayed on www.yesbank.in (hereinafter referred to as the 'T&Cs") which govern/ shall govern, all of our accounts, present, past and future, maintained/ opened/ to be maintained/ opened with YES Bank Limited (hereinafter referred to as "Bank") from time to time and also the provision of the various services/ facilities provided at present/ that may be provided in future.

I/We hereby authorize the Bank to debit any of our account with any amount due and payable by us to the Bank in relation to costs, charges, expenses, debts due under any/all facilities/ services granted by the Bank and/or to combine or consolidate and set off or appropriate the balance in any of our account with the amounts due to the Bank. I/We understand that the Bank may, at its discretion, at any time and from time to time, with prior or post intimation to us, add to, alter or modify any of the terms and conditions of the T&Cs and that I/we hereby agree to abide and be bound by all such changes as if they form part of the T&Cs as at present and that any transaction in our account(s) with the Bank and/or usage of any Services by us subsequent to such change shall be deemed and tantamount to our acceptance of all such changes.

* I/We ☐ consent / ☐ do not consent to receive information/service etc for Marketing purposes through Telephone/Mobile/SMS/Email by the Bank/its agents. I/We and acknowledge that only direct telepone numbers (not board/general telephone numbers of offices/corporates/employers) will be accepted for registration of "Do Not Call". I/We am/are aware that post registration I/We may receive a call from the Bank to verify the correctness of request for registration. I/We confirm that I/We have read and understood the above Declaration, and that the details provided on the form are correct.

Please Paste PHOTO of 1st Applicant (Sign across the photograph)	Please Paste PHOTO of 2nd Applicant (Sign across the photograph)	Please Paste PHOTO of 3rd Applicant (Sign across the photograph)

Please sign in black ink inside the box provided below. Photographs should be signed across by the applicants.

Signature 1st Applicant	Signature 2nd Applicant	Signature 3rd Applicant

Please ensure that all mandatory fields have been filled correctly else the form is liable to be rejected.

KYC Certification

I have met Mr./Ms ..... Mr./Ms. .....

and Mr./Ms. ..... (in case of joint account all the applicants) in person and hereby confirm the identity and address as filled in the form, which has been filled & signed in my presence. The originals have been seen & verified by me. I confirm the bona fide of the customer(s).

Name of the Bank official ..... Time of Meeting: .....

Employee Code

Date D D M M Y Y Y Y

.....
Signature of Bank Official

FOR OFFICE USE ONLY

Business Segment ☐ BRB ☐ EBB ☐ CBB ☐ RB ☐ ISB

Partner Segment (If Applicable) ☐ BRB ☐ EBB ☐ CBB ☐ RB ☐ ISB ☐ ECB ☐ CIB ☐ CFIBG ☐ CFRHE ☐ GRM ☐ MNC ☐ INBKG ☐ IFI ☐ DB ☐ SIGA

Sourced by	**Serviced by**
Employee Code	**Employee Code**
Employee Name	**Employee Name** .....
Signature	**Signature** .....
Sales RM	**Asset RM** .....
Business Segment	**Approved by#** .....
Risk Category	**Employee Code**
Company Code	**Employee Cust Id**
Promotion Code	
Lead ID	**Signature** .....

To be approved by BBL OR BSDL

BRB_154_March_21_13

No charges levied for account opening

ACKNOWLEDGEMENT

Customer Name: Mr. / Ms. / Mrs. / Dr. / Prof.

Barcode

Amount of Rs. ps. paid by Cheque No. ☐ Cash

Tenure: year(s) month(s) day(s) Rate of Interest .%

Name of Bank Official .....

.....
Signature of Bank Official

Date D D M M Y Y Y Y

SAMPLE Not to be used for application

Form DA1 Nomination Form (Please choose one of the available options) Applicable only for individuals/ sole proprietors

☐ Yes, I/We require nomination under section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits.

☐ No I/We confirm that I/we have been explained about the benefits of nomination facility to my/our bank account by the YES BANK official. However, I/we state that in spite of the explanation of the said benefits, I/we do not wish to nominate any person to the Account. Request you to kindly process my/our account opening form without the nomination facility****.

I / We . . . . . .

Name(s) and address(es)

. . . . . .

nominate the following person to whom in the event of my/my minor's death the amount of the deposit in the account, particulars whereof are given below, may be returned by YES BANK Ltd.

Deposit / Account NATURE	ADDITIONAL DETAILS, IF ANY

NOMINEE NAME (Nomination should be only in favour of an individual)

. . . . . .

Address

. . . . . .

Relationship with depositor, if any. . . . . Age . . . . . If minor, nominee's date of birth D D M M Y Y Y Y

*As the nominee is a minor on this date, I/we appoint Shri / Smt. / Kum. (name) (age)

(Address). . . . . .

to receive the amount of the deposit in the account on behalf of the nominee in the event of my/minor's death during the minority of the nominee.

I ☐ agree/ ☐ do not agree for the name of my nominee to be displayed on the Fixed Deposit Advice/ Statement of Accounts and/or other documents/ letters.

****Signature / Thumb Impression of 1st Applicant**
(Guardian's signature if applicant is a minor)

****Signature / Thumb Impression of 2nd Applicant**

****Signature / Thumb Impression of 3rd Applicant**

*** SIGNATURE OF FIRST WITNESS

Name : . . . . . .

Address . . . . . .

. . . . . .

*** SIGNATURE OF SECOND WITNESS

Name : . . . . . .

Address . . . . . .

. . . . . .

Date : . . . . . Place . . . . . .

* Strike out if nominee is not a minor **Where deposit is made /account is held in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.
*** Witness signatures are required only for cases where the customer is providing thumb impression. **** In case the customer does not opt for nomination this declaration needs to be mandatorily obtained.

SAMPLE
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Basic Guidelines

Term Deposit Accounts 1. Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run. However, no interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 7 days. 2. Interest rates quoted are per annum and the number of days in a year are taken on actual (i.e. 366 days in a Leap Year). 3. Interest on deposits is payable either quarterly or compounded quarterly (i.e., re-investment of interest) or monthly at discounted value at the option of the depositor. 4. Interest rates are revised from time to time and displayed in the Branches, Banks' website and Display Board to be made known to public. 5. Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate. 6. Prepayment penalty will be as per applicable terms and conditions. 7. Term Deposits held in Joint Names – (a) Premature payment of the Term Deposit is allowed only after the request is signed by all joint depositors. Notwithstanding the aforesaid, Customer(s) agree that in case of term/fixed deposit with "Either or Survivor" or "Former or Survivor" mandate, Bank is permitted to allow premature withdrawal of the term/fixed deposit by the surviving joint depositor on the death of the other, in case there is a joint mandate from the joint depositors to this effect. (b) If loan is sought against the Term Deposit; the loan application needs to be signed by all joint depositors. 8. On completion of the term of automatic renewal and in the absence of specific instructions from the customer thereafter, interest will be paid at the applicable savings bank rate. In case of automatic renewal, if the customer thereafter decides to prematurely close the term deposit or renew it for a period shorter than the remaining period of the contract, the bank will have the freedom to determine its own penal interest as per its Board approved policy.

Know Your Customers guidelines 1. While opening an account, the Bank shall satisfy itself about the address, identity of a person (s) seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. 2. The Bank is required to obtain recent photographs of the person (s) opening/operating the account. 3. Person / entity who has been allotted PAN number by Income Tax Department are required to quote the number in the Account opening Forms. Others need to give a Declaration in Form 60(non-agricultural) or Form 61(Agricultural). In case of a minor who does not have any income chargeable to Income Tax, he /she shall quote the Permanent Account Number (PAN) or General Index Register Number (GIRN) of his father or mother or Guardian as the case may be at the time of opening an account with the Bank. 4. In case Pan number is not submitted and interest accrued/paid in a given Financial year is more than Rs. 10,000 then TDS will be deducted @ 20% & Customer will not be able to see the tax credit in Form 26AS (statement of tax deducted at source) – NSDL site). 5. Latest approved list of KYC documents is available with the branch. Kindly contact your nearest branch for the same. 6. In case of payment of balance in accounts of deceased customers to survivors / claimants, the Bank adopts safeguards as appropriate and guided by the regulators.

Nomination Facility 1. Nomination Facility is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietorship concern) only, i.e. not for accounts opened in representative capacity. 2. Nomination can be done in favour of one person only. 3. Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders. 4. Nomination can be made in favour of a minor also. 5. For the existing accounts where nomination is not made, the account holder (s) can do so by filling up form available with the branches. 6. Customers are advised to avail Nomination Facility, if they have not availed so far.

A copy of 'YES BANK Citizen's Charter' and 'Schedule of charges' for key information on the usage and benefits of various services/facilities offered by the Bank is available on request and on Bank's website.

In case of any complaint relating to features of any of the product, the Grievance Redressal Cell within the bank can be approached for a resolution at, **yestouch@yesbank.in** and if not resolved satisfactorily within 30 days the Ombudsman appointed by the Reserve Bank of India in charge of the region, may be approached.