Barcode

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

YES BANK

Open My ☐ **Savings** ☐ **Savings Salary** ☐ **Current Account**

Branch Code:

Please fill the form in BLOCK LETTERS only - All fields marked "*" are MANDATORY.)

Application Date: D D M M Y Y Y Y

Account Variant | **Average Quarterly Balance** | **Employee Number** (If applicable)

I / We confirm that non maintenance of the required stipulated Average Quarterly Balance will attract penal charges as specified in the schedule of charges.
If you have an existing relationship with us, please mention your Customer ID Number.

1st Appl. Cust Id | 2nd Appl. Cust Id | 3rd Appl. Cust Id

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 & ATM / DEBIT CARD		Date of Birth (D D M M Y Y Y Y)	Gender (M / F)
1st Appl.		1st Appl.		
2nd Appl.		2nd Appl.		
3rd Appl.		3rd Appl.		

	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.

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).

Products and Offer Updates*

In our endeavor to bring comprehensive financial solutions & superior experience to you, YES BANK needs to contact you over phone, SMS or Email with latest innovations, exciting offers & matters relating to servicing your account. We request you to please allow us to continuously bring the best to you. Please select the applicant, who wants to receive these updates on products and offers from YES BANK:

I ☐ want / ☐ do not want to receive updates on products and offers from YES BANK.

☐ First Applicant ☐ Second Applicant ☐ Third Applicant

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 ☐ NIL ☐ 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"

Account Operating Instructions*

☐ Single ☐ Either/Any one or Survivor ☐ Jointly (Debit /ATM card / Internet Banking / Mobile Banking access will not be issued) ☐ Former or Survivor

Please Note: Cheque book of 25 leaves & 50 leaves will be issued to Savings and Current A/c holders respectively by default.

Debit Cards (To apply for a debit card*, please tick your choice)

	Debit Card	Debit Card Options (To be used if higher card variant is opted for)	
		Gold Debit Card#	YES Business Gold Debit Card#
First Applicant	☐	☐	☐
Second Applicant	☐	☐	☐
Third Applicant	☐	☐	☐

* Annual charges as applicable for Debit Cards (Please refer Rates & Charges section on www.yesbank.in). # Gold Debit Card for Savings Account only. YES Business Gold Debit Card for Current Accounts only.

SMS/ Email Alerts and Channel Access Request

	NetBanking	SMS	Email	E-Statements	Mobile Banking	Email ID
First Applicant	☐	☐	☐	☐	☐	
Second Applicant	☐	☐	☐			
Third Applicant	☐	☐	☐			

Second Applicant Mobile No. ☐☐☐☐☐☐☐☐☐☐ Third Applicant Mobile No. ☐☐☐☐☐☐☐☐☐☐

☐ I wish to receive only E-statements and discontinue all physical statements (In the absence of any tick, physical statements will be sent only annually subsequent to registering for e-statements).

• **E-statements:** E-statements for all accounts linked to the Customer ID of the 1st applicant will be sent on the email ID registered as per the Bank's records. • **SMS and Email Alerts:** Subscription to SMS & Email Alerts and subsequent modifications of the threshold limits can also be done through NetBanking. By default any Debit/Credit of ₹ 5,000 or above, Daily Account Balance, Salary Credit & Overdraft Alerts will be communicated to A/c Holder(s). To set higher threshold amount/frequency please communicate the same to bank. • **Channel Access Request:** Single PIN Access enables Debit Card PIN to be used for logging into NetBanking & PhoneBanking for the first time. Please request for the NetBanking PIN only in case you have not requested for a Debit Card.

Terms & Conditions*

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

I / We understand that the Bank may, at its sole discretion subject to applicable regulatory / statutory / internal guide lines, at any time, and from time to time, 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 my / our account(s) with the Bank and / or usage of any Services by me / us subsequent to such change shall be deemed and tantamount to my / our acceptance of all such changes.

Sign across the photograph

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

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
Name	Name	Name .....
Date ☐☐ ☐☐ ☐☐☐☐ (D D M M Y Y Y Y)	Date ☐☐ ☐☐ ☐☐☐☐ (D D M M Y Y Y Y)	Date ☐☐ ☐☐ ☐☐☐☐ (D D M M Y Y Y Y)

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YES BANK

Introduction Details

Introducer's Name (YES BANK Customer) / Company Name (For Savings Salary Account)

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:

FOR SALARY ACCOUNT: We confirm that the details given in the form including the photograph, signature/communication address & permanent address are of the said employee and his/her employee code is _____.

Name of Authorised Signatory: .....

Signature with Seal Date D D M M Y Y Y Y

Signature of Introducer

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 ☐ RB

Partner Segment (If Applicable) ☐ BB ☐ RB ☐ CB ☐ CIB ☐ CFIBG ☐ CFRHE ☐ GRM ☐ MNC ☐ INBKG ☐ IFI ☐ MFI

Sourced by

Employee Code

Employee Name .....

Signature.....

Sales RM .....

Business Segment .....

Risk Category .....

Company Code

Promotion Code

Serviced by

Employee Code

Employee Name .....

Signature.....

Asset RM .....

Approved by# .....

Employee Code

Employee Cust Id

Signature.....

To be approved by BBL OR BSDL

BRB_112_June_15_12

No charges levied for account opening

ACKNOWLEDGEMENT

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

Barcode

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

Name of Bank Official .....

Date D D M M Y Y Y Y

Signature of Bank Official

In case of Non-instakit accounts, the PIN number for ATM / Debit Card for carrying out transaction on the ATM will be despatched to your mailing address by courier/post. We request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.

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.

Basic Guidelines

Savings Bank Account

- Savings Bank Accounts are designed to help the individual customers to inculcate habit of saving money and to meet their future requirement of money
- The amounts can be deposited/withdrawn from these accounts by way of Remittances / Cheques / Debit / ATM Card / Internet Banking / Mobile Banking
- The accounts can be opened by eligible person (s) and certain organizations / agencies as approved by the Reserve Bank of India (RBI)
- Interest is presently paid on quarterly basis depending on daily closing balance and is rounded up to the nearest rupee, provided it works out to minimum Re. 1/-. For details, refer to our website www.yesbank.in
- Cheques, dividend warrants drawn in the name of account holder (s) shall only be collected through this account. Financial Instruments endorsed in favour of the account holder (s) shall not be collected
- No customer initiated transactions routed through the account for a continued period of 2 years shall be treated as a Dormant Account
- The account holder is required to maintain certain minimum Average Quarterly Balance in the account, as specified in the Schedules of Charges of the Bank from time to time. Non-compliance of this would attract service charges. Average Quarterly Balance (AQB) is calculated as - Average of End of Day (EOD) balances in the account for a period of a Financial Quarter (Apr-Jun, Jul-Sep, Oct-Dec, Jan-Mar). For Example – (EOD balance Day1+EOD balance Day2.....) / Number of days in the Financial Quarter
- In event of no Salary Credits in Salary Accounts for any continuous three months, the Salary Account will be evaluated on AQB requirement of Savings Advantage Account
- The Bank reserves the right to close the account in case of unsatisfactory conduct of the account
- For availing passbook facility, please visit your home branch.

Know Your Customers guidelines

- 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
- The Bank is required to obtain recent photographs of the person (s) opening/operating the account
- 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.
- Latest approved list of KYC documents is available with the branch. Kindly contact your nearest branch for the same.
- 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

- 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
- Nomination can be done in favour of one person only
- Nomination can be made, cancelled or varied by the account holder anytime during his / her life time. While making nomination, cancellation or variation, witness signatures are required only for cases where the customer is providing thumb impression
- Nomination can be made in favour of a minor also
- For the existing accounts where nomination is not made, the account holder (s) can do so by filling up form available with the branches
- 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.