Barcode

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

YES BANK

Open My ☐ **Current** ☐ **Savings** ☐ **Term Deposit** ☐ _____ Others

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

Product Code: **Average Quarterly Balance (₹):** **Average Quarterly Throughput (₹ in Lacs):**

Account No: **Existing Customer ID:**

Applicant Details*

Name:

Date of Incorporation: D D M M Y Y Y Y

Turnover (latest year) (₹ in Lacs):

PAN No. Form 60/61 ☐ (Attach if applicable) IEC No.

Type of organisation: ☐ Proprietorship ☐ Partnership ☐ Private Limited Company ☐ Limited Company ☐ LLP
☐ Foreign Company Branch / Liaison / Project office ☐ Club/Association/Society ☐ Trust ☐ HUF ☐ Others (Please specify) .....

Nature of business: ☐ Manufacturing ☐ Finance/Investment ☐ Export/Import ☐ Service ☐ Trading ☐ Retailing
☐ Consultant ☐ Wholesaler ☐ Others (Please specify) .....
☐ Industry .....
☐ For Limited Companies: Listed on Stock Exchange ☐ Yes ☐ No If Yes, name the Stock Exchange .....

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

REGISTERED ADDRESS* (or Residence Address for Karta for HUF)

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

*Flat No.& Bldg Name

*Road No./Name

*Landmark

*City *Pin Code

*State Country

Existing Banking Relationships

Accounts with YES BANK ☐ Yes ☐ No If Yes, Account No.

☐ I / We do not enjoy any credit facility with any other bank. ☐ I/We have a credit facility with the following bank(s)

Bank Name	Type of facility	Amount
1.		
2.		
3.		

Not to be used for application

Payment Details

Source of Funds ☐ Cash ☐ Cheque ☐ NIL Dr my YES BANK A/c

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"

Terms & Conditions

I / We, the undersigned, being customer of YES BANK LTD. (hereinafter referred to as "Bank") hereby confirm that I / We have read, understood and agree to abide by and be bound by all the provisions of the terms & conditions as displayed on the website: www.yesbank.in which governs, all of my/ our accounts, for present and future, maintained / opened / to be maintained / to be opened with the Bank from time to time and also by the provisions of the various services / facilities which are availed / utilized at present or may be availed / utilized in future as & when required.

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 YES BANK shall have the absolute discretion to amend or supplement any of the Terms and Conditions at any time relating to the Account and / or the Services provided for / in connection with the same. YES BANK may communicate the amended Terms and Conditions by hosting the same on the website: www.yesbank.in or in any other manner as per regulatory guidelines.

Details of Proprietor/Partners/Karta/Directors/Trustees/Authorised Signatories

Please Paste PHOTO of 1st Applicant

Sign across the photograph

1. If existing A/c holder please mention **Customer ID**

Mr/Mrs/Ms/

Gender ☐ NetBanking* ☐

Date of Birth D D M M Y Y Y Y

PAN

Occupation/ Designation .....

SIGN HERE

Please Paste PHOTO of 1st Applicant

Sign across the photograph

2. If existing A/c holder please mention **Customer ID**

Mr/Mrs/Ms/

Gender ☐ NetBanking* ☐

Date of Birth D D M M Y Y Y Y

PAN

Occupation/ Designation .....

SIGN HERE

Please Paste PHOTO of 1st Applicant

Sign across the photograph

3. If existing A/c holder please mention **Customer ID**

Mr/Mrs/Ms/

Gender ☐ NetBanking* ☐

Date of Birth D D M M Y Y Y Y

PAN

Occupation/ Designation .....

SIGN HERE

Please Paste PHOTO of 1st Applicant

Sign across the photograph

4. If existing A/c holder please mention **Customer ID**

Mr/Mrs/Ms/

Gender ☐ NetBanking* ☐

Date of Birth D D M M Y Y Y Y

PAN

Occupation/ Designation .....

SIGN HERE

SAMPLE Not to be used for application

* View access will be given for all, except to proprietorships to whom transaction access will be provided. For transaction level access for others, please complete Channel Registration form.

Account Operating Instructions

Mode of operation ☐ Singly ☐ Any one ☐ Any two jointly*
☐ Jointly by all* ☐ As per Resolution* ☐ Other* (Please Specify) .....

* (Debit /ATM card / NetBanking / Mobile Banking access will not be issued for account operated in joint mode)

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

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.

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

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.

If Yes, I am filling DA1 separately

.....
Signature of Applicant

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FOR NON INDIVIDUALS
(To be filled by applicant only)

YES BANK

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) YES Business Gold Debit Card#
First Applicant	☐	☐
Second Applicant	☐	☐
Third Applicant	☐	☐

* Annual charges as applicable for Debit Cards (Please refer Rates & Charges section in www.yesbank.in). #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.

• **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 and Email Alerts and subsequent modifications of the threshold limits can also be done through NetBanking. • **Default Alerts:** Any Debit / Credit of ₹ 5,000 or above, Daily Account Balance, Salary Credit & Overdraft Alerts. 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 first time login to Retail NetBanking & PhoneBanking. Please request for Retail NetBanking PIN only in case you have not requested for a Debit Card.

Debit Card- Channel Registration Form

Company Name : .....

Account Number : ..... (For Existing Account Holders) Customer ID: .....

Sr. No	Name To Be Displayed On ATM / DEBIT Card	Designation	Signature
1			
2			
3			
4			

Note: Board Resolution to the above needs to be submitted along with the application.

NetBanking Channel Registration Form (to be completed for transaction access only)

Account Code	Setup Account No (in case of linked accounts)	Name of the Account
A1		
A2		
A3		
A4		

Products

On Screen Transactions	Documentation Required
☐ RTGS, NEFT, Account to Account, DD	Board Resolution/Authorization Letter, Accepted Offer Letter
Bulk Uploads	**Documentation Required**
☐ Direct Credit (Transfer from External YBL account to own account)	Board Resolution/Authorization Letter, POA/Debit Authority, Accepted Offer Letter
☐ Bulk Account to Account	Board Resolution/Authorization Letter, Accepted Offer Letter
☐ Bulk Demand Draft (Docs Required) -	Board Resolution/Authorization Letter, Accepted Offer Letter, Terms and Conditions Document
☐ Bulk Cheque Printing	Board Resolution/Authorization Letter, Accepted Offer Letter, Terms and Conditions Document
☐ Bulk RTGS / NEFT/Account to Account (Single File)	Board Resolution/Authorization Letter, Accepted Offer Letter
☐ Client Site Cheque Printing	Board Resolution/Authorization Letter, Accepted Offer Letter, Terms and Conditions Document, CSCP Set up Sheet (separate annexure)

Basic Guidelines

Current Account

- Current Accounts can be opened by individuals, proprietorship firms, partnership firms, private and public limited companies, HUFs, societies, trusts etc
- No interest is paid on credit balances kept in current account
- For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Business Leader may be contacted who will help in opening these type of accounts

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
- 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

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

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.

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User Access Rights (I – Input Rights / A – Authorization Rights / V – View Access):

Access Code (I /A/V)	Title (Mr/Ms)	Name	Email id	Account Codes	Beneficiary Validation* (YES / NO)	2-factor Auth (YES / NO)

*Customer will have to provide beneficiary details in the prescribed format and the specified user will be able to transact only to registered beneficiaries.

Checklist for Product Functionalities (Required only if Customer has opted for Bulk Uploads)

Checklist – for Bulk Options through Net Banking			
Transaction Authorization	☐ Transaction Level	☐ File Level	☐ Max Amt in File
Bulk File format type	☐ Excel	☐ Text	
Bulk File upload functionality (RTGS/NEFT/TPT)	☐ Auto Split	☐ Indicator Based	
Advice file required	☐ YES	☐ NO	
Debit Entry in Client Account	☐ Consolidated	☐ Single	
Beneficiary master data sent	☐ YES	☐ NO	
File Encryption + Digital Signature	☐ YES	☐ NO	
Host to Host for Bulk Uploads	☐ YES	☐ NO	
Direct Credit- Credit entries in statement.	☐ Consolidated	☐ Multiple (Individual)	

Checklist – for Cheque / DD Printing Options through Net Banking			
Transaction Level Authorization	☐ TLA	☐ FLA	
Cheque Numbers to be provided in the upload file	☐ YES	☐ NO	
Instrument date provided in the upload file	☐ YES	☐ NO	
Signature Printing	☐ Dynamic	☐ Static (Provided in file)	☐ Regular
Print Branch provided in the upload file	☐ YES	☐ NO	

KYC Certification (For Internal Use Only)

I have met Mr / Mrs ..... Mr / Mrs. .....

..... & Mr / Mrs .....

in person. I confirm that this form was filled in my presence & I also confirm having verified the contents of the form with that of the supporting documents.

Name of Bank Official: .....

Employee Code: ☐☐☐☐☐☐☐☐☐☐ Date: ☐☐ ☐☐ ☐☐☐☐ (D D M M Y Y Y Y)

.....
Signature of Bank Official

FOR OFFICE USE ONLY

Business Segment ☐ BRB ☐ BB ☐ RB ☐ CB ☐ CIB ☐ CFIBG ☐ CFRHE ☐ GRM ☐ MNC ☐ INBKG ☐ IFI ☐ MFI

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

Sourced by

Employee Code ☐☐☐☐☐☐☐☐☐☐

Signature.....

Sales RM .....

Asset RM .....

Risk Category .....

Company Code ☐☐☐☐☐☐☐☐☐☐

Promotion Code ☐☐☐☐☐☐☐☐☐☐

Serviced by

Employee Code ☐☐☐☐☐☐☐☐☐☐

Signature.....

Approved by# .....

Employee Code ☐☐☐☐☐☐☐☐☐☐

Employee Cust Id ☐☐☐☐☐☐☐☐☐☐

Signature.....

To be approved by BBL OR BSDL

BRB_111_June_23_12

No charges levied for account opening

ACKNOWLEDGEMENT

Barcode

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

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

SAMPLE
Not to be used for application