

Application Form No. : \_\_\_\_\_

(For Head Office use only)  
Client ID : \_\_\_\_\_

Date (DD/MM/YYYY) : 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

(For Branch use only)  
Branch Code : \_\_\_\_\_

Branch Name : \_\_\_\_\_

SSC Code : \_\_\_\_\_

Inward No. : \_\_\_\_\_

Demat Billing Category : \_\_\_\_\_

## Depository Services Account Opening Form

For Resident, Global Indians & Hindu Undivided Families



YES BANK Ltd.  
YES BANK Tower, IFC-2, 15th Floor, Senapati Bapat Marg,  
Elphinstone (W), Mumbai - 400013

**INSTRUCTIONS | CHECK LIST FOR FILLING KYC FORM**

**A. IMPORTANT POINTS**

1. Self-attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any Officially Valid Document (OVD) as proof of identity and address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening a minor's account with Depository Participant or Mutual Fund, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
12. Documents having an expiry date should be valid on the date of submission
13. The proof of address in the name of the spouse may be accepted
14. All the documents submitted should be self-attested

**B. Officially Valid Documents as Proof of Identity and Proof of Address:**

1. Proof of Possession of Aadhaar
2. Passport
3. Voter's ID Card issued by Election Commission of India
4. Driving License
5. Job card issued by NREGA duly signed by an officer of the State Government
6. Letter issued by National Population Register containing details of Name, Address, or any other document as notified by the Central Government in consultation with the Regulator

**C. Exemptions/clarifications to PAN (\*Sufficient documentary evidence in support of such claims to be collected.)**

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

**D. List of people authorized to attest the documents:**

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

**Important:**

1. Sign in place provided for "Signature of Authorised Signatory" within the box "For Officer use only" on the KYC Form and
2. Affix the IPV stamp along-with the signature on the relevant supporting documents pertaining to Proof of Identity & Proof of Address.

# KNOW YOUR CLIENT (KYC) FORM FOR INDIVIDUALS

Depository Services Address - YES BANK Tower, IFC 2, 8th Floor, Elphinstone (W), Senapati Bapat Marg, Mumbai - 400 013.  
 Reg. Off. Address - YES BANK Tower, IFC-2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400013



NSDL DP ID - IN303270 | DP Name - YES BANK LTD.

Please fill this form in ENGLISH and in BLOCK LETTERS with BLACK INK Only (Please tick  the appropriate)

Acknowledgement No. \_\_\_\_\_

## IDENTITY DETAILS

Prefix  Mr.  Ms.  Others \_\_\_\_\_

Applicant name \_\_\_\_\_ F I R S T N A M E \_\_\_\_\_ M I D D L E N A M E \_\_\_\_\_ L A S T N A M E \_\_\_\_\_

Father / Husband's name (Mandatory) \_\_\_\_\_

Gender  M  F  T Marital status  Single  Married Date of birth \_\_\_\_\_ D D M M Y Y Y Y

PAN (Mandatory for Demat / ISA) \_\_\_\_\_ City of birth \_\_\_\_\_ Country of birth \_\_\_\_\_

Aadhaar No. (If Any) \_\_\_\_\_ Evidence / Documents provided in case of PAN exemption \_\_\_\_\_

Status  Resident Individual  Non Resident  Foreign National Nationality  Indian  Other, please specify \_\_\_\_\_

ID proof submitted  PAN  Other, pls specify \_\_\_\_\_ Valid till \_\_\_\_\_ D D M M Y Y Y Y

Please affix your recent passport sized photograph and sign across it

## ADDRESS AND CONTACT DETAILS

Below mentioned address is my  Correspondence Address  Residence Address **Mandatory : Please attach Self Attested Proof of below address**

Residence / Correspondence Address \_\_\_\_\_

Landmark \_\_\_\_\_

City / Town / Village \_\_\_\_\_ PIN (Mandatory) \_\_\_\_\_

State \_\_\_\_\_ Yrs at current city \_\_\_\_\_ Residence \_\_\_\_\_

Country  India  Other \_\_\_\_\_

Add. proof submitted \_\_\_\_\_

**Contact details**

Tel. (Off.) \_\_\_\_\_ Country code \_\_\_\_\_ STD / Area code \_\_\_\_\_ Number \_\_\_\_\_ Extn. \_\_\_\_\_

Tel. (Res.) \_\_\_\_\_ Country code \_\_\_\_\_ Number \_\_\_\_\_

Fax \_\_\_\_\_ Mobile \_\_\_\_\_

Email ID (Mandatory) \_\_\_\_\_

Please tick if permanent address is the same as above address **Proof of Permanent address is Mandatory for Demat A/C**

Permanent Address \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town/Village \_\_\_\_\_ PIN (Mandatory) \_\_\_\_\_

State \_\_\_\_\_

Country  India  Other \_\_\_\_\_

Tel. (Res.) \_\_\_\_\_ 9 1 \_\_\_\_\_ S T D \_\_\_\_\_ N U M B E R \_\_\_\_\_ Mobile no. \_\_\_\_\_

Mandatory to be filled if different from above

Mandatory for Non-Resident Applicant to specify overseas address

## Declaration

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

**FOR OFFICE USE ONLY**

Originals Verified and Self Attested Document copies received  
 In Person Verification (IPV) details:

Name of the staff who has carried out the in-person verification \_\_\_\_\_

Designation & Emp. code \_\_\_\_\_

Branch code \_\_\_\_\_ D D M M Y Y Y Y

Signature of Staff \_\_\_\_\_ Name of the Organisation: \_\_\_\_\_

Name & Signature of Authorised Signatory \_\_\_\_\_

Seal / Stamp of YES BANK

Signature of the applicant

\_\_\_\_\_

\_\_\_\_\_ D D M M Y Y Y Y Place \_\_\_\_\_

Note: KYC form shall be filled for all the holder's of the account

**DEPOSITORY SERVICES ACCOUNT OPENING FORM**

Depository Services Address - YES BANK Tower, IFC 2, 8th Floor, Elphinstone (W), Senapati Bapat Marg, Mumbai - 400 013.  
 Reg. Off. Address - YES BANK Tower, IFC-2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400013  
 NSDL DP ID - IN303270 | DP Name - YES BANK LTD.



**SECTION A: PERSONAL DETAILS**

Date:

Client - ID (To be filled by Participant)

Please tick mandatorily  NSDL DP ID - IN303270

I / We request you to open a depository account in my / our name as per the following details: (Please fill all the details in CAPITAL LETTERS only)

Type of account  Ordinary Resident  Qualified Foreign Investor  Margin  NRI-Repatriable  NRI-Non Repatriable  Foreign National  Promoter  MINOR  
 Others (Please Specify) \_\_\_\_\_

**Details of Account holder(s):**

	Name	PAN
Sole / First Holder	<input type="text"/>	<input type="text"/>
Second Holder	<input type="text"/>	<input type="text"/>
Third Holder	<input type="text"/>	<input type="text"/>

For HUF, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural person, the name & PAN of the HUF, Association of Person (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned below:

Name  PAN

In case of NRIs/ Foreign Nationals : RBI Reference No. \_\_\_\_\_ RBI Approval Date:

**Other Details (please Specify)**

Account Holder(s)	Sole / First Holder	Second Holder	Third Holder
<b>Occupation</b> (Please tick any one and give brief details)	<input type="checkbox"/> Private Sector <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Private Sector <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Private Sector <input type="checkbox"/> Agriculturist
	<input type="checkbox"/> Public Sector <input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector <input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector <input type="checkbox"/> Retired
	<input type="checkbox"/> Government Service <input type="checkbox"/> Housewife	<input type="checkbox"/> Government Service <input type="checkbox"/> Housewife	<input type="checkbox"/> Government Service <input type="checkbox"/> Housewife
	<input type="checkbox"/> Business <input type="checkbox"/> Student	<input type="checkbox"/> Business <input type="checkbox"/> Student	<input type="checkbox"/> Business <input type="checkbox"/> Student
	<input type="checkbox"/> Professional <input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Professional <input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Professional <input type="checkbox"/> Others (Please specify)
	Brief details: _____	Brief details: _____	Brief details: _____
Please tick if applicable	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (RPEP)	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (RPEP)	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (RPEP)
	<b>Gross Annual Income</b> Details Income Range per annum (please tick any one) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 Lac to 5 Lac <input type="checkbox"/> 5 Lac to 10 Lac <input type="checkbox"/> 10 Lac to 25 Lac <input type="checkbox"/> More than 25 Lac OR <b>Net Worth (₹)</b> as on date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>Gross Annual Income</b> Details Income Range per annum (please tick any one) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 Lac to 5 Lac <input type="checkbox"/> 5 Lac to 10 Lac <input type="checkbox"/> 10 Lac to 25 Lac <input type="checkbox"/> More than 25 Lac OR <b>Net Worth (₹)</b> as on date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>Gross Annual Income</b> Details Income Range per annum (please tick any one) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 Lac to 5 Lac <input type="checkbox"/> 5 Lac to 10 Lac <input type="checkbox"/> 10 Lac to 25 Lac <input type="checkbox"/> More than 25 Lac OR <b>Net Worth (₹)</b> as on date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Gross Annual Income</b>	Net worth should not be older than one year.	Net worth should not be older than one year.	Net worth should not be older than one year.

**Bank Account Details** (For receiving credit of Dividend / Interest and recover charges pertaining to Demat Account).

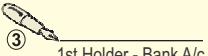
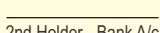
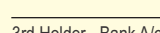
Mandatory for the first Demat Account holder for receiving credit of Dividend / Interest. Please give NRE Bank details only in case Demat Account is to be opened as NRE & NRO.

Bank Account Type	<input type="checkbox"/> Savings Account <input type="checkbox"/> Current Account <input type="checkbox"/> Other (Please specify) _____
Account No.	RTGS / NEFT / IFSC Code
MICR Code	Please attach copy of Blank / Cancelled cheque to verify the 9 digit MICR code
Bank Name	
Branch Address	
City / Town / Village	State
Country	PIN (mandatory)

**Debit Authorisation**

I/We authorise YES BANK to debit recover charges pertaining to opening & maintenance of Demat Account, transaction charges, or any other charges related to Demat Account from the said YES BANK account.

Account Number  Branch Name \_\_\_\_\_

Name & Signature of Operative Bank A/C Holder(s)  
 1st Holder - Bank A/c  
 2nd Holder - Bank A/c  
 3rd Holder - Bank A/c

**Standing Instructions:**

I/We authorise you to receive credits automatically into my/our account.  Yes  No Default is YES

**No NOTE: Standing Instructions for Non-PIS/NRE/NRO Demat A/c will be by default marked as "No"**

Account to be operated through Power of Attorney (PoA)  Yes  No Default is NO

**SMS Alert facility:** [Mandatory if you are giving Power of Attorney (PoA). Ensure that the mobile number is provided in the KYC Application Form] (Default is "Yes" if not indicated)

Sole/First Holder  Yes  No Second Holder  Yes  No Third Holder  Yes  No

**NetBanking / DP@ NetBanking facility**

I/We require access to my/our above mentioned Demat Account through YES BANK NetBanking.

Customer ID  (Customer ID should be provided for the Sole/1<sup>st</sup> Holder or Karta of the Demat Account)



## DEPOSITORY SERVICES ACCOUNT OPENING FORM

Depository Services Address - YES BANK Tower, IFC 2, 8th Floor, Elphinstone (W), Senapati Bapat Marg, Mumbai - 400 013.  
Reg. Off. Address - YES BANK Tower, IFC-2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400013



## Mode of Receiving Standard Documents

I / We wish to receive the Standard Documents through  Electronic Mode  Physical Mode

## Mode and Frequency of receiving Statement of Account [Tick any one]: Consolidated Account Statement (CAS) will be sent by the depository

FREQUENCY  As per SEBI Regulation  Daily  Weekly  Fortnightly  Monthly

MODE  Electronic Form [Read Note 4 and ensure that email ID is provided in KYC Application Form].  Physical Form

I/We would like to share the email ID with the RTA.  Yes  No

I/We would like to receive the Annual Report.  Physical/  Electronic/  Both Physical and Electronic (Tick the applicable box. If not marked the default option would be in Physical)

## Guardian Details (Required if the Sole Account Holder is a minor)[For account of a minor, two KYC Application Forms must be filled i.e. one for the guardian and another for the minor (to be signed by guardian)]

Guardian Name																PAN				
Relationship of guardian with minor																				
Guardian Address																				

**Declaration** The rules and regulations of the Depository and Depository Participants pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We also declare that the particulars given by me/us are true to the best of my/our knowledge as on the date of making such application and I/we undertake to inform you of any changes therein, immediately. I/We further agree that any false / misleading information given by me or suppression of any material fact will render my account liable for termination and further action. In case of non-resident account, I/We also declare to have complied and will comply with the FEMA and other exchange control regulations and other applicable law.

I/We agree and confirm that I/we have read, understood and accepted the terms and conditions as listed on the Banks website: [URL: www.yesbank.in] amended and modified from time to time, in connection with opening of an account with the Bank. I/We accept and agree to be bound by the said Terms and Conditions.

I/We consent to authorize YES Bank Ltd/and its agents to make necessary references and enquiries with respect to the information required in the application form with the Bank and to share or exchange any information in relation to the application with its agents or other banks/financial institutions or statutory bodies. I/We consent to make available view and/or enquiry rights in relation to the account to all the accounts holder/s, unless specifically revoked by an express letter.

I/we acknowledge the receipt of copy of the document, "Rights and Obligations of the Beneficial Owner and Depository Participant" and copy of Demat Schedule of Charge.

## Details under FATCA/ similar foreign tax laws and treaties (Please refer T&amp;C on www.yesbank.in for further details)

I/we hereby declare that the information provided by me/us is true. In case of any changes, I/we will inform the Bank within 30 days.

I am citizen / national / tax resident of any country outside India. (If Yes, Please fill in the Annexure separately)

First Applicant  Yes  No Second Applicant  Yes  No Third Applicant  Yes  No

④ \_\_\_\_\_ (Sole/First Account Holder) \_\_\_\_\_ (Second Account Holder) \_\_\_\_\_ (Third Account Holder)

**Notes** 1. All communication shall be sent at the address of the sole/First holder only. 2. Thumb impression and signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate. 3. For receiving Statement of Account in electronic form: I. Client must ensure the confidentiality of the password of the email account. II. Client must promptly inform the participant if the email address has changed. III Client may opt to Terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice. 4 Strike of which ever is not applicable

## Common Email / Mobile Declaration

[Please tick (✓) wherever applicable]

	First Holder	Second Holder	Third Holder
Name of Account Holder			
<input type="checkbox"/> Mobile Number	<input type="checkbox"/>		
Mobile number belongs to (Family denotes Spouse, Dependent Children, and Dependent Parents)	<input type="checkbox"/> Me or <input type="checkbox"/> My family	<input type="checkbox"/> Me or <input type="checkbox"/> My family	<input type="checkbox"/> Me or <input type="checkbox"/> My family
<input type="checkbox"/> Email ID			
Mobile number belongs to (Family denotes Spouse, Dependent Children, and Dependent Parents)	<input type="checkbox"/> Me or <input type="checkbox"/> My family	<input type="checkbox"/> Me or <input type="checkbox"/> My family	<input type="checkbox"/> Me or <input type="checkbox"/> My family
Signature of account holder			

Do you have a Demat account with us with the same Pattern of Holdings:  Yes  No If Yes, Reason for opening another Demat account: \_\_\_\_\_

## Account Option

Regular Demat Account  BSDA Account

1. If not ticked, default option will be Regular Demat account

2. If Regular Demat account option is ticked, your account will not be considered digibility of BSDA account

3. If BSDA account option is selected, the SEBI regulations of BSDA will be applicables

4. At any point of times, if SEBI guiddlines of BSDA are not fulfilled, DP reserves a right to convert the account to Regular Demat account without any prior intimation

**NOMINATION DETAILS**

I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all securities held in the Depository by me / us in the said beneficiary owner account in the event of my / our death.

Nomination can be made upto three nominees in the account		Details of 1 <sup>st</sup> Nominee	Details of 2 <sup>nd</sup> Nominee	Details of 3 <sup>rd</sup> Nominee
1	Name of the nominee(s) (Mr./Ms.)			
2	Share of each Nominee <input type="checkbox"/> Equally [If not equally, please specify percentage]	%	%	%
<i>Any odd lot after division shall be transferred to the first nominee mentioned in the form.</i>				
3	Relationship With the Applicant (If Any)			
4	Address of Nominee(s)  <div style="text-align: right;">PIN Code</div>			
5	Mobile/Telephone No. of nominee(s)			
6	Email ID of nominee(s)			
7	<b>Nominee Identification details</b> [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> YES BANK Savings Account <input type="checkbox"/> Proof of Identity <input type="checkbox"/> DP ID and Demat Client ID			
<b>Serials Numbers 8-14 should be filled only if nominee(s) is a minor:</b>				
8	Date of Birth {in case of minor nominee(s)}			
9	Name of Guardian (Mr./Ms.) {in case of minor nominee(s)}			
10	Address of Guardian(s)  <div style="text-align: right;">PIN Code</div>			
11	Mobile/Telephone No. of Guardian			
12	Email ID of Guardian			
13	Relationship of Guardian with nominee			
14	<b>Guardian Identification details</b> [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> YES BANK Savings Account <input type="checkbox"/> Proof of Identity <input type="checkbox"/> DP ID and Demat Client ID			

Name(s) of holder(s)		Signature(s) of holder								
Sole/ First Holder (Mr./Ms.)		X								
Second Holder (Mr./Ms.)		X								
Third Holder (Mr./Ms.)		X								
<b>Signature of Witness for Nomination</b>										
Name of the Witness	Address	Signature of witness								
		Date: <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			

**Notes**

- The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Non- individuals including society, trust, body corporate and partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly, all joint holders will sign the nomination form.
- A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner.
- The Nominee(s) shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a power of Attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
- Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities.
- Transfer of securities in favour of a Nominee(s) shall be valid discharge by the depository and the Participant against the legal heir.
- The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non- individuals including society, trust, body corporate and partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the

- beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
- On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee(s).
- Nomination can be made upto three nominees in a demat account. In case of multiple nominees, the Client must specify the percentage of share for each nominee that shall total upto hundred percent. In the event of the beneficiary owner not indicating any percentage of allocation/share for each of the nominees, the default option shall be to settle the claims equally amongst all the nominees.
- On request of Substitution of existing nominees by the beneficial owner, the earlier nomination shall stand rescinded. Hence, details of nominees as mentioned in the FORM 10 at the time of substitution will be considered. Therefore, please mention the complete details of all the nominees.
- Copy of any proof of identity must be accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure D.
- Savings bank account details shall only be considered if the account is maintained with the same participant.
- DP ID and client ID shall be provided where demat details is required to be provided.

## Schedule of Charges – DEMAT ACCOUNT

w.e.f. August 1, 2020

Charge	Type	Resident Individual/HUF	Global Indian Banking (Non Resident)	Corporate	Basic Services Demat Account (BSDA)		
					Equity#	Debt <sup>1</sup>	
A/C opening Charges					Nil		
Annual Maintenance Charges(AMC)*		₹ 500	₹ 1000	₹ 500	NIL AMC if Value of Holding Value is between	0 to 50,000	
					Rs. 100 AMC if Value of Holding Value is between	50,001 to 2,00,000	1,00,001 to 2,00,000
					Rs. 500 AMC if Holding Value more than	Rs. 2,00,000	Rs. 2,00,000
Credit Transaction (Buy : Market & Off Market)					Nil		
Debit Transaction (Market, Off Market, Inter- depository)	% of transaction value of each ISIN	0.04% (Min ₹ 20)	0.04% (Min ₹ 20)	0.04% (Min ₹ 30)	0.06% (Min ₹ 50)		
	Rejection/Fail	₹ 30	₹ 30	₹ 30	₹ 30		
	Extra charges for processing of Instructions submitted on the execution date	₹ 10 per ISIN	₹ 10 per ISIN	₹ 10 per ISIN	₹ 10 per ISIN		
Dematerialization	Per Request Form	₹ 30	₹ 30	₹ 35 min ₹ 40	₹ 30		
	Per Certificate	₹ 2	₹ 2	₹ 2	₹ 2		
Rematerialisation	Per request form	₹ 20	₹ 20	₹ 20 min ₹ 30	₹ 20		
Closure of Account					Nil		
Pledge	Creation/Closure/Confirmation/Invocation (% of the value for each ISIN in each request)	0.04% (Min ₹ 30; Max ₹ 50,000)	0.04% (Min ₹ 30; Max ₹ 50,000)	0.04% (Min ₹ 30) Max ₹ 50,000)	0.04% (Min ₹ 30; Max ₹ 50,000)		
Additional account statements		₹ 20	₹ 20	₹ 20	₹ 20		
NDU	% of transaction value of each ISIN	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)		
Margin Pledge Initiation / Release / Invocation		Rs. 10	Rs. 10	Rs. 10	Rs. 10		

\*AMC discounts applicable to special customer segments like YES Respect (1<sup>st</sup> year waiver), YES Grace (1<sup>st</sup> year waiver), SMART Salary Exclusive (1<sup>st</sup> year 50% waiver), SMART Salary Platinum (1<sup>st</sup> year 100% waiver), YES Premia (1<sup>st</sup> year 100% waiver and 50% AMC from 2nd year onwards). All charges are waived off for YES First customers (except NSDL/CDSL charges) Terms and Conditions

- All the above charges are exclusive of NSDL / CDSL Charges and will be charged at actuals
- NSDL / CDSL charges are available on YES Bank website. Kindly visit <https://www.yesbank.in/personal-banking/yes-individual/wealth-management/demat-account>
- The value of shares and charges are calculated as per NSDL /CDSL formula and rates
- There will be a charge of ₹100 for dishonour of any cheque or unsuccessful attempt to recover payment through direct debit or ECS. The depository services are liable to discontinuation if YES BANK is unable to recover charges from the customer, for any reason whatsoever.
- Any service that is not indicated above will be charged separately as per the rates applicable from time to time.
- YES BANK reserves the right to revise the tariff structure from time to time, with a notice of 30 days. The notice may be given by ordinary post or by an advertisement in a national daily.
- Annual Maintenance Charges are levied, in advance, for a period of one year at the beginning of the billing cycle. If the Demat Account is closed during the year, pro-rata refund of Annual Service Charge will be made.
- Government levies /Taxes chargeable extra as per applicable rates.
- Transaction charges will be payable monthly.
- To evaluate the eligibility of Basic Services Demat Accounts (BSDA) the value of holding will be determined on a daily basis, as per the file sent by the NSDL/CDSL. The AMC will be calculated at pro rata basis based on the value of holding of securities in the demat account.
- In case the demat account with BSDA facility does not meet the listed eligibility criteria as per guidelines issued by SEBI or any such authority at any point of time, such BSDA accounts will be converted to standard demat account without further reference to respective customers and will be levied standard charges.
- Demat customers eligible for the BSDA facility need to register their mobile number for the SMS alert facility for debit instructions.
- Operating instructions of the joint accounts must be signed by all the holders.
- All instructions for transfer must be received at the designated DP servicing branches of the YES BANK at least 24 hours before the execution.

I/We acknowledge the receipt of copy of the document, "Rights and Obligations of the Beneficial Owner and Depository Participant" and copy of Demat Schedule of Charges.

Date :

Time :

(Sole/First Account Holder)

(Second Account Holder)

(Third Account Holder)

### FOR OFFICE USE ONLY

#### Sourced By

Employee code

Employee Name &amp; Signature

LG Code

Lead ID

#### BBL/BSDL

Employee code

Employee Customer ID

Employee Name &amp; Signature

#### Form checked

Employee code

Employee Customer ID

Employee Name &amp; Signature

#### Form checked by at DP ops

Employee code

Employee Customer ID

Employee Name &amp; Signature





## RIGHTS AND OBLIGATIONS OF BENEFICIAL OWNER AND DEPOSITORY PARTICIPANT AS PRESCRIBED BY SEBI AND DEPOSITORIES

### General Clause

1. The Beneficial Owner and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Rules and Regulations of Securities and Exchange Board of India (SEBI), Circulars/Notifications/Guidelines issued there under, Bye Laws and Business Rules/Operating Instructions issued by the Depositories and relevant notifications of Government Authorities as may be in force from time to time.
2. The DP shall open/activate demat account of a beneficial owner in the depository system only after receipt of complete Account opening form, KYC and supporting documents as specified by SEBI from time to time.

### Beneficial Owner information

3. The DP shall maintain all the details of the beneficial owner(s) as mentioned in the account opening form, supporting documents submitted by them and/or any other information pertaining to the beneficial owner confidentially and shall not disclose the same to any person except as required by any statutory, legal or regulatory authority in this regard.
4. The Beneficial Owner shall immediately notify the DP in writing, if there is any change in details provided in the account opening form as submitted to the DP at the time of opening the demat account or furnished to the DP from time to time.

### Fees/Charges/Tariff

5. The Beneficial Owner shall pay such charges to the DP for the purpose of holding and transfer of securities in dematerialized form and for availing depository services as may be agreed to from time to time between the DP and the Beneficial Owner as set out in the Tariff Sheet provided by the DP. It may be informed to the Beneficial Owner that "no charges are payable for opening of demat accounts"
6. In case of Basic Services Demat Accounts, the DP shall adhere to the charge structure as laid down under the relevant SEBI and/or Depository circulars/directions/notifications issued from time to time.
7. The DP shall not increase any charges/tariff agreed upon unless it has given a notice in writing of not less than thirty days to the Beneficial Owner regarding the same.

### Dematerialization

8. The Beneficial Owner shall have the right to get the securities, which have been admitted on the Depositories, dematerialized in the form and manner laid down under the Bye Laws, Business Rules and Operating Instructions of the depositories.

### Separate Accounts

9. The DP shall open separate accounts in the name of each of the beneficial owners and securities of each beneficial owner shall be segregated and shall not be mixed up with the securities of other beneficial owners and/or DP's own securities held in dematerialized form.
10. The DP shall not facilitate the Beneficial Owner to create or permit any pledge and /or hypothecation or any other interest or encumbrance over all or any of such securities submitted for dematerialization and/or held in demat account except in the form and manner prescribed in the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996 and Bye-Laws/Operating Instructions/Business Rules of the Depositories.

### Transfer of Securities

11. The DP shall effect transfer to and from the demat accounts of the Beneficial Owner only on the basis of an order, instruction, direction or mandate duly authorized by the Beneficial Owner and the DP shall maintain the original documents and the audit trail of such authorizations.
12. The Beneficial Owner reserves the right to give standing instructions with regard to the crediting of securities in his demat account and the DP shall act according to such instructions.

### Statement of account

13. The DP shall provide statements of accounts to the beneficial owner in such form and manner and at such time as agreed with the Beneficial Owner and as specified by SEBI/Depository in this regard.
14. However, if there is no transaction in the demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account.
15. The DP may provide the services of issuing the statement of demat accounts in an electronic mode if the Beneficial Owner so desires. The DP will furnish to the Beneficial Owner the statement of demat accounts under its digital signature, as governed under the Information Technology Act, 2000. However if the DP does not have the facility of providing the statement of demat account in the electronic mode, then the Participant shall be obliged to forward the statement of demat accounts in physical form.
16. In case of Basic Services Demat Accounts, the DP shall send the transaction statements as mandated by SEBI and/or Depository from time to time.

### Manner of Closure of Demat account

17. The DP shall have the right to close the demat account of the Beneficial Owner, for any reasons whatsoever, provided the DP has given a notice in writing of not less than thirty days to the Beneficial Owner as well as to the Depository. Similarly, the Beneficial Owner shall have the right to close his/her demat account held with the DP provided no charges are payable by him/her to the DP. In such an event, the Beneficial Owner shall specify whether the balances in their demat account should be transferred to another demat account of the Beneficial Owner held with another DP or to rematerialize the security balances held.
18. Based on the instructions of the Beneficial Owner, the DP shall initiate the procedure for transferring such security balances or rematerialize such security balances within a period of thirty days as per procedure specified from time to time by the depository. Provided further, closure of demat account shall not affect the rights, liabilities and obligations of either the Beneficial Owner or the DP and shall continue to bind the parties to their satisfactory completion.

### Default in payment of charges

19. In event of Beneficial Owner committing a default in the payment of any amount provided in Clause 5&6 within a period of thirty days from the date of demand, without prejudice to the right of the DP to close the demat account of the Beneficial Owner, the DP may charge interest at a rate as specified by the Depository from time to time for the period of such default.
20. In case the Beneficial Owner has failed to make the payment of any of the amounts as provided in Clause 5 & 6 specified above, the DP after giving two days notice to the Beneficial Owner shall have the right to stop processing of instructions of the Beneficial Owner till such time he makes the payment along with interest, if any.

### Liability of the Depository

21. As per Section 16 of Depositories Act, 1996,
  1. Without prejudice to the provisions of any other law for the time being in force, any loss caused to the beneficial owner due to the negligence of the depository or the participant, the depository shall indemnify such beneficial owner.
  2. Where the loss due to the negligence of the participant under Clause (1) above, is indemnified by the depository, the depository shall have the right to recover the same from such participant.

### Freezing/Defreezing of accounts

22. The Beneficial Owner may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules/Operating Instructions.
23. The DP or the Depository shall have the right to freeze/defreeze the accounts of the Beneficial Owners on receipt of instructions received from any regulator or court or any statutory authority.

### Redressal of Investor grievance

24. The DP shall redress all grievances of the Beneficial Owner against the DP within a period of thirty days from the date of receipt of the complaint. Authorized representative
25. If the Beneficial Owner is a body corporate or a legal entity, it shall, along with the account opening form, furnish to the DP, a list of officials authorized by it, who shall represent and interact on its behalf with the Participant. Any change in such list including additions, deletions or alterations thereto shall be forthwith communicated to the Participant.

### Law and Jurisdiction

26. In addition to the specific rights set out in this document, the DP and the Beneficial owner shall be entitled to exercise any other rights which the DP or the Beneficial Owner may have under the Rules, Bye Laws and Regulations of the respective Depository in which the demat account is opened and circulars/notices issued there under or Rules and Regulations of SEBI.
27. The provisions of this document shall always be subject to Government notification, any rules, regulations, guidelines and circulars/ notices issued by SEBI and Rules, Regulations and Bye-laws of the relevant Depository, where the Beneficial Owner maintains his/ her account, that may be in force from time to time.
28. The Beneficial Owner and the DP shall abide by the arbitration and conciliation procedure prescribed under the Bye-laws of the depository and that such procedure shall be applicable to any disputes between the DP and the Beneficial Owner.
29. Words and expressions which are used in this document but which are not defined herein shall unless the context otherwise requires, have the same meanings as assigned thereto in the Rules, Bye-laws and Regulations and circulars/notices issued there under by the depository and /or SEBI
30. Any changes in the rights and obligations which are specified by SEBI/Depositories shall also be brought to the notice of the clients at once.
31. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-laws, Rules and Regulations of the relevant Depository, where the Beneficial Owner maintains his/her account, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

## Schedule of Charges – DEMAT ACCOUNT

w.e.f. August 1, 2020

Charge	Type	Resident Individual/HUF	Global Indian Banking (Non Resident)	Corporate	Basic Services Demat Account (BSDA)		
					Equity#	Debt <sup>1</sup>	
A/C opening Charges					Nil		
Annual Maintenance Charges(AMC)*		₹ 500	₹ 1000	₹ 500	NIL AMC if Value of Holding Value is between	0 to 50,000	
					Rs. 100 AMC if Value of Holding Value is between	50,001 to 2,00,000	1,00,001 to 2,00,000
					Rs. 500 AMC if Holding Value more than	Rs. 2,00,000	Rs. 2,00,000
Credit Transaction (Buy : Market & Off Market)					Nil		
Debit Transaction (Market, Off Market, Inter- depository)	% of transaction value of each ISIN	0.04% (Min ₹ 20)	0.04% (Min ₹ 20)	0.04% (Min ₹ 30)	0.06% (Min ₹ 50)		
	Rejection/Fail	₹ 30	₹ 30	₹ 30	₹ 30		
	Extra charges for processing of Instructions submitted on the execution date	₹ 10 per ISIN	₹ 10 per ISIN	₹ 10 per ISIN	₹ 10 per ISIN		
Dematerialization	Per Request Form	₹ 30	₹ 30	₹ 35 min ₹ 40	₹ 30		
	Per Certificate	₹ 2	₹ 2	₹ 2	₹ 2		
Rematerialisation	Per request form	₹ 20	₹ 20	₹ 20 min ₹ 30	₹ 20		
Closure of Account					Nil		
Pledge	Creation/Closure/Confirmation/Invocation (% of the value for each ISIN in each request)	0.04% (Min ₹ 30; Max ₹ 50,000)	0.04% (Min ₹ 30; Max ₹ 50,000)	0.04% (Min ₹ 30) Max ₹ 50,000)	0.04% (Min ₹ 30; Max ₹ 50,000)		
Additional account statements		₹ 20	₹ 20	₹ 20	₹ 20		
NDU	% of transaction value of each ISIN	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)		
Margin Pledge Initiation / Release / Invocation		Rs. 10	Rs. 10	Rs. 10	Rs. 10		

\*AMC discounts applicable to special customer segments like YES Respect (1<sup>st</sup> year waiver), YES Grace (1<sup>st</sup> year waiver), SMART Salary Exclusive (1<sup>st</sup> year 50% waiver), SMART Salary Platinum (1<sup>st</sup> year 100% waiver), YES Premia (1<sup>st</sup> year 100% waiver and 50% AMC from 2<sup>nd</sup> year onwards). All charges are waived off for YES First customers (except NSDL/CDSL charges) Terms and Conditions

- All the above charges are exclusive of NSDL / CDSL Charges and will be charged at actuals
- NSDL / CDSL charges are available on YES Bank website. Kindly visit <https://www.yesbank.in/personal-banking/yes-individual/wealth-management/demat-account>
- The value of shares and charges are calculated as per NSDL /CDSL formula and rates
- There will be a charge of ₹100 for dishonour of any cheque or unsuccessful attempt to recover payment through direct debit or ECS. The depository services are liable to discontinuation if YES BANK is unable to recover charges from the customer, for any reason whatsoever.
- Any service that is not indicated above will be charged separately as per the rates applicable from time to time.
- YES BANK reserves the right to revise the tariff structure from time to time, with a notice of 30 days. The notice may be given by ordinary post or by an advertisement in a national daily.
- Annual Maintenance Charges are levied, in advance, for a period of one year at the beginning of the billing cycle. If the Demat Account is closed during the year, pro-rata refund of Annual Service Charge will be made.
- Government levies /Taxes chargeable extra as per applicable rates.
- Transaction charges will be payable monthly.
- To evaluate the eligibility of Basic Services Demat Accounts (BSDA) the value of holding will be determined on a daily basis, as per the file sent by the NSDL/CDSL. The AMC will be calculated at pro rata basis based on the value of holding of securities in the demat account.
- In case the demat account with BSDA facility does not meet the listed eligibility criteria as per guidelines issued by SEBI or any such authority at any point of time, such BSDA accounts will be converted to standard demat account without further reference to respective customers and will be levied standard charges.
- Demat customers eligible for the BSDA facility need to register their mobile number for the SMS alert facility for debit instructions.
- Operating instructions of the joint accounts must be signed by all the holders.
- All instructions for transfer must be received at the designated DP servicing branches of the YES BANK at least 24 hours before the execution.

I/We acknowledge the receipt of copy of the document, "Rights and Obligations of the Beneficial Owner and Depository Participant" and copy of Demat Schedule of Charges.

### Acknowledgement

Depository Services Address - YES BANK Tower, IFC 2, 8th Floor, Elphinstone (W), Senapati Bapat Marg, Mumbai - 400 013.  
Reg. Off. Address - YES BANK Tower, IFC-2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400013  
NSDL DP ID - IN303270 DP Name - YES BANK LTD. | CDSL DP ID - 13083700 DP Name - YES BANK LTD.

Received the application from Mr/Ms \_\_\_\_\_ as the sole/first holder along with

\_\_\_\_\_ and \_\_\_\_\_ as the second and third holders respectively for

opening of a depository account. Please quote the DP ID & Client ID allotted to you in all you future correspondence.

Date:

Participant Stamp & Signature