

GROUPING ACCOUNTS OF THE FAMILY (For Group Level Average Balance Requirement)



We request you for a grouping of below mentioned accounts, so as to enable us to avail Group Level Average Balance Maintenance facility.

Name of Primary Account holder

Customer ID of Primary Account Holder

Savings Account variant

S. No.	Relation with Primary Accountholder	Name of Accountholder	Customer ID	Application / Account No.	Product Level Average Balance Requirement
1.	Primary Accountholder*	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
2.		<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
3.		<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
4.		<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
5.		<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
6.		<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
7.		<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>

* The details of Primary Accountholder should be mandatorily mentioned in the above table.

Group Average Balance Requirement

Group Average Balance (Rs.)

Group Code
(same as Cust ID of Primary Account holder)

No. of Accounts maintained under the Group Code

Service RM Code

We acknowledge and understand that in the event of non-Maintenance of Group Average Balance of Rs. _____ by the designated accounts, all the accounts which have not maintained the Average Quarterly Balance (AQB) or Average Monthly Balance (AMB) will be charged product level Non-maintenance charges as applicable. The Group Average Balance Requirement and relevant product level charges are subject to revision from time to time as per the terms and conditions of this facility.

To be signed by all Group accounts as per the respective operating instruction of each individual account

S. No.	Name of Accountholder	Application / Account No.	Signature
1.	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
2.	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
3.	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
4.	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
5.	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>
6.	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 95%; height: 20px; border: 1px solid black;" type="text"/>

Terms & Conditions

- I/We agree to maintain the Group level average balance requirement prescribed under this product program.
- I/We agree that notwithstanding my/our instructions herein, we irrevocably authorize the Bank to recover all charges including charges due to non-maintenance of stipulated average balance requirement by debit to the respective account.
- I/We agree that these conditions are in addition to the terms and conditions as applicable to the Account(s) which are available on www.yesbank.in
- I/We agree that the Terms & conditions and the commercial charges, AMB etc are subject to revision from time to time as may be decided at the sole discretion of the Bank.
- I/We hereby agree and confirm that the Bank shall notify any changes in the Terms and Conditions herein contained or to the Schedule of Fee/Charges through the following channels :-
 - Notice board at branches / e-mail & website updation
 - Account statements/ Pass book
 - ATMs
 - Newspaper
- Normally, changes will be made with prospective effect after giving notice of one month.
- If the Bank has made any change without notice, the bank will notify the change within 30 days from the date of change. If such change is to my disadvantage, I may within 60 days from the date of intimation of said change by the Bank, without giving any further notice close my Account or switch it without having to pay any extra charges or interest.
- If the Bank has made a major change or a lot of minor changes in any one year, the Bank will, on request give me a copy of the new/revised terms and conditions/ Schedule of Fees/Charges or a summary of the changes.
- I/We hereby agree and confirm that my/our instructions herein shall not be construed as a contract to the contrary in respect of the Bank's right of general lien and set off.
- I/We agree that this arrangement shall continue irrespective of the closure of any of the accounts covered under this product program unless the Bank informs to the contrary and is also on the sole discretion of the Bank.
- I/We hereby agree that any financial information available through the MONEY MONITOR platform is as per my/our consent and the Bank will not be held responsible in any manner for disputes (if any) arising out of access to the service.
- I/We agree that If only Savings Accounts are grouped, the group AMB requirement will be the sum of the AMB requirement of the individual accounts in the group and can be maintained in any of the grouped Savings Account or across the grouped accounts.
- I/We agree that for a combination of current and savings accounts, forming a part of the Group, the summation of requisite AQB's required for each of the grouped accounts can be maintained in any of grouped Current / Savings Account or across the grouped accounts. I/We agree and understand that If required AQB sum is not maintained across the accounts, each of the individual accounts will be evaluated for respective account level balance requirement in adherence to prevalent schedule of charges applicable.
- I/We agree that the debit card charges will not be charged only from the second year of the Family Group being set-up and applicable to select debit card variants as specified in applicable schedule of charges for product variant
- All benefits extended under the family program are at the sole discretion of YES BANK. Bank reserves the right to alter, withdraw or change any of the benefit giving under this program.

S. No.	Name of Accountholder	Signature
1.		
2.		
3.		
4.		
5.		
6.		

For office use only

Signature of Branch Business Leader:

Signature of Service RM:

Service RM Code

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