Fixed Deposit and Recurring Deposit Account Opening Form
(For Resident Individual, Non-Individual & Non-Residents)

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

<table>
<thead>
<tr>
<th>Cust ID of 1st Applicant</th>
<th>Cust ID of 2nd Applicant</th>
<th>Cust ID of 3rd Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

Note: In case of existing relationship deposits can only be created according to name registered under customer ID.

**Personal Details**

<table>
<thead>
<tr>
<th>1st Applicant</th>
<th>Please Tick if Non Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td></td>
</tr>
<tr>
<td>Middle Name</td>
<td></td>
</tr>
<tr>
<td>Last Name</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2nd Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
</tr>
<tr>
<td>Middle Name</td>
</tr>
<tr>
<td>Last Name</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3rd Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
</tr>
<tr>
<td>Middle Name</td>
</tr>
<tr>
<td>Last Name</td>
</tr>
</tbody>
</table>

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

PAN 1st Applicant* (If not available please submit FORM 60)

*Mandatory for deposit amount of Rs. 50,000/- & above and Tax Saver Fixed Deposit.

**Type of Deposit**

<table>
<thead>
<tr>
<th>Resident / Domestic</th>
<th>Senior Citizen</th>
<th>Non Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>○ Fixed Deposit</td>
<td>○ Fixed Deposit</td>
<td>○ NRO FD</td>
</tr>
<tr>
<td>○ Recurring Deposit</td>
<td>○ Recurring Deposit</td>
<td>○ FCNR</td>
</tr>
<tr>
<td>○ Tax Saver Deposit</td>
<td>○ Tax Saver Deposit</td>
<td>○ Tax Saver Deposit</td>
</tr>
<tr>
<td>○ RFC</td>
<td></td>
<td>○ NRE FD</td>
</tr>
<tr>
<td></td>
<td></td>
<td>○ NRE Recurring Deposit</td>
</tr>
</tbody>
</table>

**Currency Type (For FCNR / RFC Deposit)**

<table>
<thead>
<tr>
<th></th>
<th>USD</th>
<th>EURO</th>
<th>AUD</th>
<th>GBP</th>
<th>JPY</th>
<th>CAD</th>
<th>HKD*</th>
<th>SGD*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

*Not applicable for RFC Deposits

**Mode of Operation (FD & RD)**

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Jointly</th>
<th>Either or Survivor*</th>
<th>Former or Survivor**</th>
<th>Anyone or Survivor*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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<td></td>
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</tr>
</tbody>
</table>

*Premature Liquidation. I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, the bank shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the bank’s liability.

*NRE/NRO Fixed Deposit held jointly with Resident (and vice-versa) will be operated on Former or Survivor basis only.
FIXED DEPOSIT DETAILS

*Period  [month(s)] [day(s)] [value date]  [year(s)]
Rate of Interest %  [Amount: In digits*]  [Amount: In word*]

*If tenure is less than 1 year, mention the tenure in only days.
*Default currency to be INR, unless specific currency type for RFC/FCNR Deposit is selected for FCY FD’s.

In absence of maturity instructions, FDs will be auto renewed on maturity at the prevalent interest rate for the original tenure specified. However the auto renew facility is not applicable for TAX SAVER FD. ^Interest is calculated at Simple Interest and paid at maturity for tenure 6 months and below.

RECURRING DEPOSIT DETAILS

Monthly Installment Amount In figures (₹)*  [Amount: In word*]  [Monthly Installment Amount In words (₹)]

Tenure  [in months]  [Value / Installment date]  [Value Date]
Rate of Interest: ....................... p.a. (Rate as applicable for Fixed Deposit for the corresponding tenure)

1. Minimum installment amount of ₹ 1,000 (in multiples of ₹ 100/- thereafter)*,
2. Maximum installment amount to be less than 2 Crores.
3. Minimum period of Recurring Deposit
   a. Resident Recurring Deposit – 6 months (and in multiples of 3 months thereafter)
   b. NRE Recurring Deposit – 12 months (and in multiples of 3 months thereafter)
4. Maximum period of Recurring Deposit – 120 months
5. Interest on Recurring Deposit will be paid out on maturity
6. Maturity proceeds will be transferred to the source Savings Account

PAYMENT DETAILS* (For cash payments, the customer must deposit the cash, in person, only at the branch) (FD & RD)

Debit my YES BANK A/c  [Amount: In figure (₹)]  [Amount: In word (₹)]

GL Ref. No.:  [Cash*]  [Cheque No:  [Dated]  [Dated]

Drawn on:  [The cheque should be crossed A/c Payee and drawn payable to “YES BANK Ltd. A/c Customer Name”]

*Not applicable for NRE Deposits
FIXED DEPOSIT AND RECURRING DEPOSIT ACCOUNT OPENING FORM
(For Resident Individual, Non-Individual & Non-Residents)

ALTERNATE INSTRUCTION

- Renew Principal and pay Interest
- Repay Principal and Interest

For outward repatriation of FCNR interest payout or FCNR maturity proceeds, please provide additional FCNR maturity and interest payout instruction form for remittance abroad or write to gib@yesbank.in

MODE OF REPAYMENT (FD / RD)

PRINCIPAL/INTEREST

In case, Principal and Interest will be transferred to your YES BANK account, please mention below:

- YES BANK A/C

In case, Principal and Interest to be transferred to your Non-YES BANK account, please mention below:

- RTGS/NEFT
  - BENEFICIARY NAME ___________________________
  - BENEFICIARY A/C ___________________________
  - IFSC/SWIFT CODE ___________________________

- DEMAND DRAFT TO BE MAILED TO MY MAILING ADDRESS

TDS DETAILS: Deduct TDS (if Applicable)*

- Yes
- No (If no, submission of TDS waiver documents is mandatory)

Form 15G/H submitted^

- Yes
- No

Income Tax Exemption Letter submitted

- Yes
- No

*Applicable only for Resident Fixed Deposit

^Separate form 15G/H has to be submitted every financial year to claim exemption in TDS as exemption will be available in our records after due validation till the end of the financial year.

SMART ACCESS SWEEP-IN INSTRUCTIONS (Applicable only for Resident, NRO & NRE* Fixed Deposits)

Account No. ___________________________

I wish to avail sweep-in facility against the above mentioned deposit and in case of insufficient balance in my Current/Savings Please honour my cheque/allow withdrawal by transferring funds to my Current/Savings Account by breaking units of my fixed deposit.

No interest is payable if NRE Fixed Deposit is withdrawn before completion of 12 months.

*Sweep in facility is not available for NRE payout, FCNR & RFC Deposit.

- 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 SmartAccess Sweep in facility is not available on Tax Saver Deposit.
- The maximum amount of single Fixed Deposit, which can be linked to Savings Account, should be less than Rs. 2 crore.
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 .......................................................................................................................................................................................

nominate the following person to whom in the event of my/our/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 .....................................................................................................................................................

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

............................................................................................................................................................................................... 

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

Address ...................................................................................................................................................................................

Relationship with depositor, if any ............................................................................................................................................ Age

If minor, nominee’s date of birth

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

(Address) ...................................................................................................................................................................................

(age)

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: ........................................... Date: ...................................................

Address ...........................................

***SIGNATURE OF SECOND WITNESS

Name: ........................................... Date: ...................................................

Address ...........................................

* 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 signature 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.
**TERMS & CONDITIONS**

I/We, the undersigned, hereby confirm that 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.

In absence of maturity instructions, all FD’s below 2 Crore will be auto renewed by default. However the auto renew facility is not Applicable for TAX SAVER FD. Senior citizen benefit for Resident customers is available on FD’s below 2 Crore. In absence of PAN, TDS will be deducted@20% against 10% for resident customers.

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**Basic Guidelines for Recurring Deposit & Term Deposit**

| Recurring Deposits | 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. No interest will be paid if NRE Fixed Deposit is withdrawn under sweep in before completion of 12 months. 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. Prepayment penalty will be as per applicable terms and conditions. 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. Interest rates are revised from time to time and displayed in the Branches, Banks’ website and Display Board to be made known to public. 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 joint fixed deposit with “Either or Survivor” or “Former or Survivor” or “anyone 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. 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. 9. In case of cumulative FCNR (B) deposits, interest rates are calculated at the applicable rate without any compounding effect for deposits up to one year and in respect of deposits for more than 1 year, at intervals of 180 days each and thereafter for the remaining actual number of days with compounding effect. 10. Interest rates quoted per annum in case of FCNR (B) deposits will be paid on the basis of 360 days to a year irrespective of leap year. 11. No interest is payable if FCNR, NRE FD & RFC FD is withdrawn before completion of 12 months. 12. Interest on FCNR(B) / RFC deposits will be paid out only on maturity.  

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. For any clarifications/ queries on product features, we request you to contact the nearest branch or write to us at yestouch@yesbank.in within 7 working days. |  |  |
## FIXED DEPOSIT AND RECURRING DEPOSIT ACCOUNT OPENING FORM

(For Resident Individual, Non-Individual & Non-Residents)

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### FOR OFFICE USE ONLY

**Sourced by**
- Employee Code (Numeric code) [__________]

**Employee Name & Signature**

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**Serviced by**
- Employee Code (Numeric code) [__________]
- Lead ID [__________]

**Employee Name & Signature**

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**Promotion Code** [__________]  **Employee Code** [__________]  
**LG Code (Branch)** [__________]  **Employee Cust ID** [__________]  
**LG Code (Individual)** [__________]  **LC Code** [__________]  
**Tracker ID** [__________]

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**Signature & Cust ID**

(To be signed by BBL/BSP*)

*BSP to sign in absence of BBL with delegation

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### ACKNOWLEDGEMENT

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No charge levied for account opening

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

---

**Amount of Rs.** [__________]  **Ps.** [__________]  
**Nomination Registered:** [ ] YES [ ] NO

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**Name:** ........................................................................................................

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Include contact details of Bank official

Same as Saving account.

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**Date:** [DD] [MM] [YYYY]

---

Signature of Bank Official

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(6)