

FIXED DEPOSIT AND RECURRING DEPOSIT ACCOUNT OPENING FORM

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



(FOR BANK USE ONLY)

Date

Branch Name

Branch Code Product Code Number of applicants

FD Account No.

RD Account No.

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

Cust ID of 1st Applicant

Cust ID of 2nd Applicant

Cust ID of 3rd Applicant

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

PERSONAL DETAILS

1st Applicant

First Name

Middle Name

Last Name

Please Tick if Non Resident

2nd Applicant

First Name

Middle Name

Last Name

3rd Applicant

First Name

Middle Name

Last Name

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)

FORM 60 Attached

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

TYPE OF DEPOSIT

Resident / Domestic	Senior citizen	Non Resident		
<input type="radio"/> Fixed Deposit	<input type="radio"/> Fixed Deposit	<input type="radio"/> NRO FD	<input type="radio"/> FCNR	<input type="radio"/> Tax Saver Deposit
<input type="radio"/> Recurring Deposit	<input type="radio"/> Recurring Deposit	<input type="radio"/> NRE FD	<input type="radio"/> NRE Recurring Deposit	
<input type="radio"/> Tax Saver Deposit	<input type="radio"/> Tax Saver Deposit			
<input type="radio"/> RFC				

CURRENCY TYPE (FOR FCNR / RFC DEPOSIT)

USD EURO AUD GBP JPY CAD HKD* SGD*

*Not applicable for RFC Deposits

MODE OF OPERATION (FD & RD)

Single Jointly Either or Survivor* Former or Survivor** Anyone or Survivor*

Others (Please Specify)

*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.

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YES BANK

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.

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YES BANK

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.

Signature of 1 st Applicant	Signature of 2 nd Applicant	Signature of 3 rd Applicant
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Name	Name	Name
Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Basic Guidelines for Recurring Deposit & Term Deposit

Recurring Deposits

Minimum Term of Recurring Deposit
- Resident Recurring Deposit - 6 months (and in multiples of 3 months thereafter)

- NRE Recurring Deposit - 12 months (and in multiples of 3 months thereafter)

Maximum Term of Recurring Deposit - 120 months

The rate of interest offered on a Recurring Deposit by YES BANK will remain same for their entire Tenure of the recurring Deposit i.e. the pre contracted rate will remain uniform for the entire Tenure of the Recurring Deposite.

Interest on Recurring Deposits will be paid out on maturity

In case of delay in payment of any installment or premature closure of the Recurring Deposit before the expiry of Tenure, the Depositor/s shall be liable to pay penal interest as per applicable terms and conditions. Please visit our website www.yesbank.in

No part premature withdrawal will be allowed for a Recurring Deposit.

No overdraft will be allowed against Recurring Deposit.

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 term/ 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.

