



Account Opening Form for Non Resident Indians

GLOBAL INDIAN BANKING
NRI Banking Services



Instructions for filling up this form

1. Please fill in the form completely using ball point pen and in Capital Letters
2. All applicants are required to sign the form and affix photographs in the spaces provided on the form
3. Please ensure that your preference of branch is mentioned on the form. Any alterations on the form will need full signatures of the applicants
4. Please attach the documents as per the checklist provided below and enclose a cheque equivalent to ₹ 10,000 or more from your account in India or overseas. The cheque / draft should be in favor of YES BANK LTD –A/C (Your Name). Please do not send cash with your account opening documents
5. In case you want to fund your account by the way of demand draft, then attach proof showing that DD was purchased by you
6. All photocopies have to be attested by YES BANK officials / Your Banker / Notary / Indian Embassy/ Yourself (Self attestation). Please ensure that the signature on the form is the same as on your passport and the documents submitted along with the form
7. Please fill up the mandate form to add your family member as a Mandate holder to the account
8. Please send in the completed form along with the documents and the account opening cheque to your respective YES BANK branch. The same is not required if the form and documents are sent through our P.O. Box Service

Documents required for account opening

In addition to the form you must submit the following;

In Branch: (If you are meeting a YES BANK official)

(A) Status Proof:

In case you are a Non Resident Indian (NRI)

- Photocopy of the relevant pages of your passport showing your personal details, address, photograph and signature
- Photocopy of Valid VISA / IKAMA (GCC) / Overseas Citizen of India card
- Permanent Residency Card issued by USA and Singapore can be accepted in lieu of visa

(B) Overseas Address Proof (Any One)

- Valid Overseas Passport
- Valid Driving License
- Utility Bill - Electricity / Telephone / Mobile (original bill) / Piped Gas / Broadband / Water Bill (not more than 3 months old)
- Credit Card Bill along with copy of photo credit card (not more than 3 months old)
- One month bank account statement on bank's stationery (not more than 4 months

OR In case you are a Person Of Indian Origin (PIO)

- Photocopy of the relevant pages of your passport showing your personal details, address, photograph and signature
- Photocopy of the PIO Card (If available) OR Fill in the self declaration for PIO on the form

old) with atleast 1 customer initiated transaction

- One month Depository Participant (DP) account statement on bank's stationery (not more than 3 months old) with atleast 1 customer initiated transaction
- Banker's verification on bank's stationery
- Wealth/ Income/ Sales/ Service Tax Assessment Order (not more than 1 year old)

(C) Indian Address Proof (Any One) - Required only if Indian address is chosen as communication address

- Valid Indian Passport
- Valid Driving License
- Pan Intimation Letter
- Voter's ID card
- Utility Bill (Electricity / Telephone / Mobile (original bill) / Piped Gas / Broadband / Water Bill) (not more than 3 months old)
- Letter from Housing Society (Only for owners)
- Registered Leave & License Agreement (For Tenants)

- Credit Card Bill along with copy of photo credit card (not more than 3 months old)
- One month bank account statement on bank's stationery (not more than 4 months old) – with atleast 1 customer initiated transaction
- One month DP account statement on bank's stationery (not more than 3 months old) with atleast 1 customer initiated transaction
- Banker's verification on bank's stationery
- Wealth/ Income/ Sales/ Service Tax Assessment Order (not more than 1 year old)

(D) Identity Proof (Any One)

- Valid Passport
- PIO Card (Applicable only in case of PIO's)
- Valid Driving License
- Voter's ID card
- Photocopy of Bank statement or passbook of a NRI account with another Scheduled commercial Bank in India not more than four months old with atleast one customer initiated transaction. (Only if it contains Photograph)
- Overseas Citizen of India card.
- Valid Photo ID Cards issued by any of the following Organisations/Institutions:
 - Central / State Government Ministries and Departments
 - Statutory / Regulatory authorities (e.g. Insurance Regulatory and

Development Authority, National Highway Authority of India, Securities Exchange Board of India, Airports Authority of India, Directorate General Civil Aviation, All India Council of Technical Education, Reserve Bank of India, Indian Banks' Association, Telecom Regulatory Authority of India, Central and State Electricity Regulatory Commissions, Bar Councils, Institute of Chartered Accountants of India etc.)

- PSUs established under Central / State Govt.
- Pension Book / Card / Freedom Fighter's Pass
- Senior Citizens Card
- Ministry / Department of Defence for personnel & their dependents
- Public financial Institutions

Additional Documents required if you have not met any YES BANK official

- The customer to get copies of supporting documents duly attested by Indian Embassy or High Commission or Bankers verification..

OR

- Customer to self certify the copies of documents and furnish any one additional identity proof self signed by the customer.

Mandate Holder Documentation

If a Mandate Holder needs to be added to the account then please submit an Identity proof, Address proof and Signature proof (Not required if the current passport has signature) of the mandate holder. The Mandate holder should self attest the photocopies of all his / her documents submitted as documentary proof.

In case you are sending the form directly from overseas you will need to send the **mandate letter** to your appointed Mandate holder in India.

The appointed mandate holder will need to submit the completed form along with the documents in person at any of the YES BANK branches in India. The mandate holder should carry his / her documents in original for verification purpose.

Seafarers Account

Person going on a new fresh contract:

- Copy of Passport with Visa (first four pages of passport as well as the page indicating last date of arrival in India OR Copy of Passport and separate proof of NRI Status if Visa / Permit is not included in the passport
- Valid contract copy
- Continuous Discharge Certificate (CDC) booklet copy with the customer's name , other details & the latest discharge stamping (optional if contract valid)
- Mailing address proof required. Overseas address proof not required

Additional documents to be provided in case the customer is a Permanent Employee

- Initial work contract &
- Last wage slip (within last 6 months)

If the Customer is a Contract employee: Then he also needs to provide last work contract valid as on date.

Person who has just returned from a contract & is on a break:

- If last contract letter has expired within last 9 months, the same would be accepted without need of new contract letter confirmation from local agent (a local agent is an individual / entity which co-ordinates and helps placement of seafarers in shipping companies), provided CDC is valid (as on date of account opening), as CDC is a sufficient proof of NRI status.
- If customer does not have CDC but holds a valid VISA, then last contract letter will be accepted as above, if passport shows immigration seal within last 6 months.
- If the contract letter has expired prior to 9 months, letter from local agent confirming next date of joining vessel or current work contract letter will be required.
- Seafarers Declaration (Provided in the Account Opening Form)

In addition:

- CDC copy not mandatory for crew members employed with cruise liners
- Since this is a seafarer account, current overseas address proof is not mandatory; however permanent Indian address proof would be mandatory.

Definitions:

- Politically Exposed Persons (PEPs):** Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a foreign country. Examples of PEPs include, but not limited to : (i) Heads of States or of Governments (ii) Senior politicians (iii) Senior government/ judicial/ military officers (iv) Senior executives of state-owned corporations (v) Important political party officials (vi) Senior Indian Diplomatic personnel posted outside the country
The term PEP also includes the families and close associates of the PEPs mentioned above.
- Families:** The term families includes close family members such as spouses, children, parents and siblings and may also include other blood relatives and relatives by marriage.
- Close associates:** The term closely associated persons in the context of PEPs includes close business and personal advisors / consultants to the PEP as well as persons who obviously benefit significantly from being close to such a person.
- Person of Indian Origin:** FEMA defines a person of Indian origin (PIO) as a person, being a citizen of any country
 - (a) who at any time held an Indian Passport or
 - (b) a person who himself or either his parents or any of his grandparents were citizens of India by virtue of the constitution of India or the citizenship act 1955 or
 - (c) spouse of an Indian citizen or
 - (d) spouse of a person covered under (a) or (b) of above

However citizens of Bangladesh and Pakistan are not considered as PIO under FEMA even if they satisfy the above conditions.

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

YES BANK

(Please fill the form in BLOCK LETTERS only - All fields marked "*" are MANDATORY.)

(FOR BANK USE ONLY)			
Branch	Source Code	Promotion Code	No. of applicants
Branch Code		A/c No.	
Product Code 1	Product Code 2	Product Code 3	Product Code 4

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

	Cust Id	Nationality
First Applicant		
Second Applicant		
Third Applicant		

1st Applicant Personal Details

*First Applicant: (Same as in Passport)

Title	First Name	Middle Name	Last Name
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*Date of Birth: DD MM YY YY Mother's Maiden Name:

*Date of becoming Non-Resident: DD MM YY YY *Are you a PEP or related to one? Yes No

* Email ID: (In Capital Letters)

*Passport No.: * Nationality:

*Date of Issue: DD MM YY YY *Place of Issue: *Expiry Date: DD MM YY YY

*Type of Visa: (Visitor & Business Visas are not allowed)

Incase the applicant is a minor please mention guardians name in the 2nd applicant's name.

Current Overseas Address

Landmark:

*City: *State:

*Country: *Postal/Zip Code:

*Tel No.:(Res.) Countrycode Areacode Number Tel No.:(Off.) Countrycode Areacode Number

Mobile No.: Countrycode Number Fax No.: Countrycode Areacode Number

If you reside in the US give us your Social Security No.:

Permanent Address in India (Mandatory for seafarers, optional for others)

Landmark:

*City: *State:

*Country: *Postal/Zip Code:

*Tel No.:(Res.) Countrycode Areacode Number Tel No.:(Off.) Countrycode Areacode Number

Mobile No.: Countrycode Number Fax No.: Countrycode Areacode Number

*Communication to be sent to Current Overseas Address Permanent Address in India (Default is Current Overseas Address if no box is ticked)

Please note that all communication including your chequebook, Debit/ATM Card, PIN Mailer and statement of accounts will be sent to the communication address of 1st Applicant.

1st Applicant* Occupation & Account Activity:

Marital Status: Married Single **Minor:** Yes No

Residence Type: Company Provided Rented Self Owned Family Owned Others

No. of years in Foreign Country upto 2 years 2-5 years over 5 years

Occupation Type

a) If salaried, employed with Salaried Self-employed Business Student Seafarer Others

b) If Self-employed, profession Public Ltd. Company Govt. Private Ltd. Company PSU Others

c) If in business CA Doctor Trader Lawyer Exporter/Importer Engineer Others

Annual Income (₹ in lakhs) Public Limited Private Limited Proprietorship Partnership Others

Less than 0.5 0.5 to 5 5 to 15 15 to 25 25 to 50 Greater than 50

■ 2nd holder mailing address same as 1st applicant** Yes No ■ 3rd holder mailing address same as 1st applicant** Yes No

** If Mailing Address of other applicants (2nd & 3rd) is different from 1st Applicant, then please provide the mailing address in separate form (Along with the proof for each applicant)..

2nd Applicant Personal Details (Guardian details incase of Minor Account)

(Incase applicant is a Resident Indian passport & visa details are not mandatory)

*Second Applicant:

Title First Name Middle Name Last Name

*Date of Birth: Mother's Maiden Name:

Relationship with 1st Applicant: *Are you a PEP or related to one? Yes No

* Email ID:
(In Capital Letters)

*Passport No.: * Nationality:

*Date of Issue: *Place of Issue: *Expiry Date:

*Type of Visa: *Country of Residence:
(Visitor & Business Visas are not allowed)

*Tel No.:(Res.) Tel No.:(Off.)

Countrycode Areacode Number Countrycode Areacode Number

Mobile No.: Fax No.:

Countrycode Number Countrycode Areacode Number

3rd Applicant Personal Details

(Incase applicant is a Resident Indian passport & visa details are not mandatory)

*Third Applicant:

Title First Name Middle Name Last Name

*Date of Birth: Mother's Maiden Name:

Relationship with 1st Applicant: *Are you a PEP or related to one? Yes No

* Email ID:
(In Capital Letters)

*Passport No.: * Nationality:

*Date of Issue: *Place of Issue: *Expiry Date:

*Type of Visa: *Country of Residence:
(Visitor & Business Visas are not allowed)

*Tel No.:(Res.) Tel No.:(Off.)

Countrycode Areacode Number Countrycode Areacode Number

Mobile No.: Fax No.:

Countrycode Number Countrycode Areacode Number

PAN Declaration (For NRO and PIS accounts only)

Permanent Account Number (PAN)
(please strike off whichever is not applicable)

	1 st Applicant	2 nd Applicant	3 rd Applicant
1. My PAN is	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. I have applied for a PAN, which is not yet allotted. I understand to advise you the PAN on receiving advice of its allotment. (copy of application is attached and copy of Form 60/61 is attached)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I do not have a PAN (Please attach Form 60/61)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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



Type of Account

Preferred city for opening account: _____ Preferred branch for opening account: _____

Please open the following Account/s under the CUSTOMER ID created as per the above information

<input type="checkbox"/> NRE Saving Account (Non Resident External)	<input type="checkbox"/> NRO Savings Account (Non Resident Ordinary)
Amount of initial deposit : _____	Amount of initial deposit : _____
Account Variant : _____	Account Variant : _____
Average Quarterly Balance : _____	Average Quarterly Balance : _____

I/We confirm that non maintenance of the required AQB will attract penal charges as specified in the schedule of charges.

Do you want Mandate Facility : Yes (If Yes please fill the Mandate Form) No

<input type="checkbox"/> NRE Fixed Deposit (Non Resident External)	<input type="checkbox"/> NRO Fixed Deposit (Non Resident Ordinary)
Tenor : _____ (Years) _____ (Months) _____ (Days)	Tenor : _____ (Years) _____ (Months) _____ (Days)
Account : _____	Account : _____
Type of Deposit : <input type="checkbox"/> Simple <input type="checkbox"/> Cumulative	Type of Deposit : <input type="checkbox"/> Simple <input type="checkbox"/> Cumulative

Note: All term deposits will be opened on auto renewal basis for identical periods. Please give written instruction before maturity incase auto renewal is not required.

<input type="checkbox"/> FCNR Fixed Deposit (Foreign Currency Non-Resident)	<input type="checkbox"/> RFC Fixed Deposit (Resident Foreign Currency) (Please fill in the RFC Declaration)
Tenor : _____ (Years) _____ (Months) _____ (Days)	
Currency : <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> EURO <input type="checkbox"/> JPY <input type="checkbox"/> AUD <input type="checkbox"/> CAD <input type="checkbox"/> HKD* <input type="checkbox"/> SGD*	
Amount : _____	* Available only for FCNR Deposits

Note : All term deposits will be opened on auto renewal basis for identical periods. Please give written instruction before maturity incase auto renewal is not required.

RFC Savings Account (Resident Foreign Currency)

Currency : USD GBP

Amount : _____

NRE Recurring Deposit Details

Debit my YES BANK NRE Savings A/C _____

Monthly Installment Amount ₹. _____ Tenure _____ in months Monthly Installment date (any one): 5th 15th 25th of every month

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)	4. Maximum period of Recurring Deposit – 120 months
2. NRE Recurring Deposit held jointly with Resident will be operated on Former or Survivor basis only.	5. Interest on Recurring Deposit will be paid out on maturity
3. Minimum period of Recurring Deposit a. NRE Recurring Deposit – 12 months (and in multiples of 3 months thereafter)	6. Maturity proceeds will be transferred to the source Savings Account

NRE PIS Account (Portfolio Investment Scheme)

NRO PIS Account (Portfolio Investment Scheme)

Note: 1) Please also fill in the PIS Application Form
2) You need to have an NRE/NRO Savings account with YES BANK Ltd. to apply for a NRE/NRO PIS account
3) Incase you don't have an existing NRE/NRO Savings account, Please tick the above NRE/NRO Savings account options

Instructions for funds on maturity (to be completed for Term Deposits applications only)

On maturity principal to be credited to my Account No. _____ or DD/Payorder to be couriered to my communication address #

Interest to be credited to my Account No. _____ or DD/Payorder to be couriered to my communication address #
Applicable for INR Deposits only

Auto Renewal. All term deposits will be opened on auto renewal basis for identical periods. Please give written instruction before maturity incase auto renewal is not required.

Sweep-in facility required Yes No

Please note that in NRE FD interest shall not be paid out for the amount availed by Sweep in before completion of one year.

If tenure is less than 1 year, please mention in days. Interest is calculated at Simple Interest and paid at maturity for tenure 6 months and below.

Interest Frequency (Tick any one)	<input type="checkbox"/> Monthly Payout (Discounted Rate)	<input type="checkbox"/> Quarterly Payout (Half yearly for FCNR deposits only)	<input type="checkbox"/> Re-Investment	<input type="checkbox"/> At Maturity*
Maturity Instruction (Tick any one)	<input type="checkbox"/> Auto Renew Principal <input type="checkbox"/> Repay Principal	<input type="checkbox"/> Auto renew Principal <input type="checkbox"/> Repay Principal#	<input type="checkbox"/> Auto renew Principal & Interest <input type="checkbox"/> Auto renew Principal & pay Interest# <input type="checkbox"/> Repay Principal & Interest#	<input type="checkbox"/> Auto renew Principal & Interest <input type="checkbox"/> Auto renew Principal & pay Interest <input type="checkbox"/> Repay Principal & Interest

* For tenure 6 months & below, interest is calculated at Simple Interest and paid at maturity. # For outward repatriation of FCNR proceeds please get in touch with your respective YES BANK Branch or write to gib@yesbank.in.

Mode of Funding

- Enclosed cheque/DD no. _____ currency _____, Amount _____ drawn on bank name _____
- Remittance from remitting bank _____ bank address _____
and remittance reference no. _____ of currency _____ and amount _____
- Cash Deposit: Amount _____, Currency _____
(To open an account with cash, the customer must deposit the cash, in person, only at the home branch)
- Debit to YES BANK A/c No _____
The cheque should be crossed A/c Payee and drawn payable to "YES BANK Ltd. A/c Customer Name"

Account Operating Instructions*

- Single Either/Any one or Survivor* Jointly (Debit /ATM card / NetBanking / MobileBanking access will not be issued) Former or Survivor#

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

*We jointly agree and authorize YES BANK to permit premature withdrawal of the fixed deposits by either of us in the event of death of one of the deposit holder before maturity.

NRE Savings A/c jointly held with resident applicant will be operated on Former or Survivor basis only.

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)

- | | <input type="checkbox"/> | Gold Debit Card# | Platinum Debit Card# |
|------------------|--------------------------|--------------------------|-----------------------------|
| First Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Second Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Third Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

* Annual charges as applicable for Debit Cards (Please refer Rates & Charges section on www.yesbank.in). # Platinum and Gold Debit Card for Savings Accounts only.

Debit Cards (To apply for a debit card*, please tick your choice). ** ATM Cards will be issued for NRO Accounts only

If you already have existing account(s) which you would like to link to your Debit Card; please provide us the account numbers.

	A/c No. 1	A/c No. 2
First Applicant
Second Applicant
Third Applicant

SMS / Email Alerts and Channel Access Request

	NetBanking	SMS	Email	E-Statements	Email ID
First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Second Applicant Mobile No.		Third Applicant Mobile No.	

I wish to receive only E-statements and discontinue all physical statements (In the absence of any tick, physical statements will be sent only annually subsequent to registering for e-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 & 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, Weekly Account Balance, Salary Credit & Overdraft Alerts will be communicated to A/c Holder(s). 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 logging into NetBanking & PhoneBanking for the first time. Please request for the NetBanking PIN only in case you have not requested for a Debit Card.

I authorize the bank to access my CIBIL records, whenever needed, for any product offered by the bank.

- First Applicant Second Applicant Third Applicant

Products and Offer Updates*

It is our relentless endeavor to serve you better by bringing to you comprehensive financial solutions served with a superior service experience. The Bank will need to contact you over telephone calls, SMSs or E-mails for matters relating to service of your account.

We are also constantly innovating and would like to keep you updated with latest relevant products, services and exciting offers that we launch from time to time. Request you to please tick the box below so that we can continuously bring the best to you.

I want to receive updates on products and offers from YES BANK.

- First Applicant Second Applicant Third Applicant

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



Form DA1 Nomination Form (Please choose one of the available options) Applicable only for individuals

- 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/minor's account opening form without the nomination facility****.

I / We Name(s) and address(es)

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	ADDITIONAL DETAILS, IF ANY
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NOMINEE NAME (Nomination should be only in favour of an individual)

.....

..... Address

Relationship with depositor, if any Age If minor, nominee's date of birth

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

to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

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 DEPOSITOR(S) (Guardian's signature if applicant is a minor) Date : Place:	*** SIGNATURE OF FIRST WITNESS Name : Address	SIGNATURE OF SECOND WITNESS Name : Address
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* 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 and Conditions for Instructions to be given by Fax, Telephone and Other forms of Electronic Communications

To,
 YES BANK Limited

Not with standing anything to the contrary contained in any other document/agreement, I/we, the undersigned, hereby request and authorize you to act and rely on any instructions or communications for any purpose (including but not limited to the instructions/communications pertaining to the operation of all my/our accounts or to any other facilities or services that may be provided by you from time to time) which may from time to time be or purport to be given by telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication by me/us (including such instructions/communications as may be or purported to be given by those authorized to operate my/our account(s) with you)("Instructions"). I/We understand and acknowledge that there are inherent risks involved in sending the Instructions to you via telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication and hereby agree and confirm that all risks shall be fully borne by me/us and I/we assume full responsibility for the same, and you will not be liable for any losses or damages including legal fees arising upon your acting, or your failure to act, wholly or in part in accordance with the Instructions so received.

In consideration of you agreeing, subject to the terms and conditions here under, to act upon the Instructions as aforesaid, I/we here by irrevocably agree and undertake:
 That you shall be entitled to act or refuse to act as you see fit, without incurring any liability whatsoever to me or to any other person, upon any Instructions for any purpose which may from time to time be or purport to be given by telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication by me/us (including such Instructions as may be or purported to be given by those authorized to operate my/our account (s)with you),even if such Instructions or Communications are not followed up by written confirmation to you.

- 1) That the Instructions shall be conclusively presumed for your benefit to be duly authorized by and legally binding on us, and we shall be fully responsible for the same.
- 2) You shall not be responsible to ensure the authenticity, validity or source of any Instructions and shall not be liable if any Instructions turned out to be unauthorized, erroneous or fraudulent.
- 3) That you shall be entitled (but not obliged) to keep records of our Instructions given or made by telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication in such form, physical or electronic, as you may in your sole discretion deemfit , and your records shall be conclusive and binding on me/us.
- 4) You shall be entitled to dispose of or destroy any such records at any time as determined by you at your sole discretion; that you shall be authorized to disclose all instructions as you may deemfit, to your affiliates, counter parties, service providers, regulators and other authorities or where you are required by law to do so.
- 5) That you shall be entitled to require any Instruction in any form to be authenticated by use of any password, identification code or test as may be specified by you from Time to time and I/we shall ensure the secrecy and security of such password, code or test and I/we shall be solely responsible for any improper use of the same;
- 6) That, notwithstanding the above, you may, under circumstances determined by you in your absolute discretion, require from me/us confirmation of any of any Instructions in such form as you may specify before acting on the same; and we shall submit such confirmation to you immediately upon receipt of your request.
- 7) Pursuant to receipt of Instructions, you shall have the right but not the obligation to act up on such Instruction.
- 8) Such other terms as provided under www.yesbank.in

Signature of 1st Applicant	Signature of 2nd Applicant	Signature of 3rd Applicant

1st Applicant - The Person Of Indian Origin (PIO) Declaration (If applicable)

I hereby declare that I am a Person of Indian Origin and confirm that: (Please pick a choice applicable to you)

- I held an Indian Passport in the past
- I/ my father / mother/ grandfather / grandmother _____ (name) is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am a spouse of an Indian citizen _____ (name)
- My spouse _____ (name) held an Indian passport in the past.
- My spouse or my spouse's father/ mother / grandfather / grandmother _____ (name) of is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am attaching herewith the supporting documents to satisfy the above declaration / I do not hold any document in support of my declaration.

I am providing below details in support of my claim _____.

Name: _____ Signature: _____

Title	First Name	Middle Name	Surname
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Passport No: _____ Date:

D	D	M	M	Y	Y	Y	Y
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2nd Applicant - The Person Of Indian Origin (PIO) Declaration (If applicable)

I hereby declare that I am a Person of Indian Origin and confirm that: (Please pick a choice applicable to you)

- I held an Indian Passport in the past
- I/ my father / mother/ grandfather / grandmother _____ (name) is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am a spouse of an Indian citizen _____ (name)
- My spouse _____ (name) held an Indian passport in the past.
- My spouse or my spouse's father/ mother / grandfather / grandmother _____ (name) of is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am attaching herewith the supporting documents to satisfy the above declaration / I do not hold any document in support of my declaration.

I am providing below details in support of my claim _____.

Name: _____ Signature: _____

Title	First Name	Middle Name	Surname
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Passport No: _____ Date:

D	D	M	M	Y	Y	Y	Y
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3rd Applicant - The Person Of Indian Origin (PIO) Declaration (If applicable)

I hereby declare that I am a Person of Indian Origin and confirm that: (Please pick a choice applicable to you)

- I held an Indian Passport in the past
- I/ my father / mother/ grandfather / grandmother _____ (name) is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am a spouse of an Indian citizen _____ (name)
- My spouse _____ (name) held an Indian passport in the past.
- My spouse or my spouse's father/ mother / grandfather / grandmother _____ (name) of is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am attaching herewith the supporting documents to satisfy the above declaration / I do not hold any document in support of my declaration.

I am providing below details in support of my claim _____.

Name: _____ Signature: _____

Title	First Name	Middle Name	Surname
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Passport No: _____ Date:

D	D	M	M	Y	Y	Y	Y
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Seafarers Declaration when on break (If applicable)

I hereby confirm that I have just returned after completion of my contract with _____ (company) registered in _____ (address of the principals). I am on a break for _____ days / months and will be joining on a new contract on / by _____. I request you to kindly open an NRE account in my name on the basis of the following documents submitted,

- Passport copies indicating my previous trip abroad on my last contract
- Most recent contract copy
- Copy of the CDC Book

I also confirm that I will inform the bank in case I am unable to proceed on a new contract or choose not to go on a new contract, or in any case in the event that my status of Non Resident Indian is altered. Accordingly, I will have the non-resident accounts opened in my name redesignated to resident / RFC accounts (as applicable).

Yours Sincerely

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Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

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



Terms and Conditions

- 1) I/We hereby declare that I am/we are non-residents Indian(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that any of the statements/declarations made herein is found to be not correct in material particulars; you are not bound to pay any interest on the deposit made by me/us. The account will be put in to use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation.
- 2) I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) A/C, Non-Resident (External) Account scheme, Non-Resident (Ordinary) Account scheme. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival.
- 3) I/We authorize YES BANK to automatically renew the deposit on the due date for an identical period (unless otherwise specifically instructed before due date). The earlier receipt given to me will be treated as discharged receipt on due date. I/We understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity and that the renewed receipt will be made available on my/our presenting the duly discharged original receipt on the maturity date or later for payment.
- 4) I/We further understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal.
- 5) I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard.
- 6) I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India.
- 7) I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India.
- 8) I/We authorize YES BANK to issue an YES BANK Debit cum ATM Card to me/us. I/We acknowledge that the usage of this card is governed by the terms and conditions which are liable to be amended by YES BANK from time to time. I/We acknowledge that it is my/our responsibility to obtain a copy of and read the same.
- 9) I/We further unconditionally and irrevocably authorize YES BANK to debit my/our Account annually with an amount equivalent to the fee and charge for use of the debit card. I/We hereby confirm that this account will be operated singly and in case of Joint Account operated by either or survivor. I/We confirm that the attached photograph(s) is/are the present true identities of me/us. I/We authorize YES BANK to issue a Photo-Debit card to me/us. I/We accept full responsibility to my/our debit card and agree not to make any claims against YES BANK in respect thereto. And that this condition applies in addition to the Terms and Conditions of Debit Card-Member agreement which governs use of my/our card(s).
- 10) I/We hereby authorize issuance of ATM Card and provision of NetBanking Services and PhoneBanking Services as above. I/We undertake to ratify and confirm all that the user(s) do/(es) or cause(s) to do through ATM, NetBanking Services and PhoneBanking Services. This authority shall continue to be in force until anyone of us revokes by a notice in writing delivered to you.
- 11) The Bank is authorized to arrange a correspondent bank/agent for realizing the proceeds of foreign currency cheques. The Bank will not be responsible for any loss or damage due to loss or miscarriage of the cheque(s) or for any delays in collection, transmission and otherwise of any remittance howsoever caused.
- 12) If the instrument(s) for collection is/are returned unpaid at anytime, the returning and other charges may be debited to my/our account.
- 13) If any cheque/draft credited to my/our account provisionally prior to final realization under your special cash letter services is returned unpaid, the amount may be recovered from my/our account at the appropriate exchange rate along with interest applicable at such rates as maybe decided by you. I/We undertake to refund the amount, if already drawn by me/us, immediately on demand if our account does not have sufficient balance to recover the amount with interest and/or any other charges.
- 14) I/We hereby declare that only permissible credits and debits, as mandated by relevant RBI guidelines and FEMA regulations, as amended from time to time, will be routed through, my/our NRO account with YES BANK Ltd.
- 15) I/We understand that any changes in terms and conditions to this relationship would be made available to me/us on request at any YES BANK Branches.
- 16) I/We hereby confirm that all accounts under this Customer ID are operated singly and in case of joint account operated by either or survivor/anyone or survivor(s).
- 17) I/We do hereby declare that information furnished in this form is true to the best of my/our knowledge and belief.
- 18) I/We declare, confirm, and agree:
 - a. That all the particulars and information given in the Application Form are true, correct, complete and up to date in all respects and I/We have not with-held any information.
 - b. That I/We have had no insolvency initiated against me/us nor have I/We ever been adjudicated insolvent.
 - c. That I/We have read the application form and brochure and am/are aware of all the terms/conditions of availing finance or service or products from YES BANK.
 - d. That my/our loan/investment credit facility shall be governed by the rules of YES BANK, which may be in force from time to time. YES BANK reserves the right to reject any application without providing any reason.
- 19) I/We hereby declare that only permissible credits and debits, as mandated by relevant RBI guidelines and FEMA regulations, as amended from time to time, will be routed through my/our NRO account with YES BANK LTD.
- 20) YES BANK will recover its fees/ charges applicable on each transaction including charges required for maintaining the PIS designated account by directly debiting my NRE / NRO savings account or any other account held by me with YES BANK.
- 21) I agree to the exclusive jurisdiction of Laws of India and courts of Mumbai for resolving any dispute that arises out of the present arrangement.
- 22) I/We agree, undertake and authorize:
 - a. YES BANK or their agents to make references and enquiries relative to information in this application which YES BANK or their Agents consider necessary.
 - b. To notify YES BANK regarding change in my/our residence/employment address, contact number and e-mail id for communication as stated in the application form for opening the relationship, and provide any other information that YES BANK may require from time to time. In case the account holder fails to update the communication Address, YES BANK disclaims all liability resulting from any loss or damage due to delivery of deliverables like Welcome Kit, cheque book, debit card, NetBanking user id/password etc to the incorrect address.
 - c. YES BANK to exchange, share or part with all the information relating to my/our loan/investment/credit facility details and repayment history information to other YES BANK Group Companies / Banks/ Financial Institutions/ CreditBureaus/ Agencies/ Statutory Bodies as may be required and shall not hold YES BANK or the YES BANK Group Companies liable for use of this information.
- 23) The Terms and Conditions are as per current regulatory environment, the same are bound to change without prior notice as per changes in the regulatory framework.
- 24) Former or Survivor

For NRE / FCNR (Incase resident applicant is added as joint holder):

 - a. YES BANK or their agents to make references and enquiries relative to information in this application which YES BANK or their Agents consider necessary.
 - b. To notify YES BANK regarding change in my/our residence/employment address, contact number and e-mail id for communication as stated in the application form for opening the relationship, and provide any other information that YES BANK may require from time to time. In case the account holder fails to update the communication Address, YES BANK disclaims all liability resulting from any loss or damage due to delivery of deliverables like Welcome Kit, cheque book, debit card, NetBanking user id/password etc to the incorrect address.
 - c. YES BANK to exchange, share or part with all the information relating to my/our loan/investment/credit facility details and repayment history information to other YES BANK Group Companies / Banks/ Financial Institutions/ CreditBureaus/ Agencies/ Statutory Bodies as may be required and shall not hold YES BANK or the YES BANK Group Companies liable for use of this information.

For RFC account (Incase resident applicant is added as joint holder):

 - a. Resident close relative can be added as a joint holder in RFC accounts. 1st applicant to be an Individual with RFC status.
 - b. Definition of close relative will be as specified in Section 6 of the Indian Companies Act, 1956.
 - c. Resident joint holder will not be allowed to be added as a joint holder if not given the authority/mandate to operate the account.
 - d. Mandate Letter on the Account Opening Form to be executed to authorize the resident holder to operate the account.
 - e. Joint resident holder will operate as a mandate holder and will have the operating authority as mentioned on the mandate letter part of the account opening form.
 - f. ATM card will be issued to the joint resident holder at the sole discretion of the Bank.
 - g. On death of the 1st applicant, account proceeds will be handed over to the survivor/s (Joint holders) in form of a demand draft and the said account will be closed with YES BANK. Demand Draft will be issued in Joint names in case of more than one survivor.
 - h. Survivor/s will have an option to open a new joint account with YES BANK and the status of the account will be at the discretion of survivors.
- 25) I/We have read and understood and hereby agree to the "Terms and Conditions" as provided under www.yesbank.in in respect of all products and channels. I/We have read and understood and hereby agree to the "Terms & Conditions".

Sign across the photograph

Please Paste PHOTO of 1st Applicant

Sign across the photograph

Please Paste PHOTO of 2nd Applicant

Sign across the photograph

Please Paste PHOTO of 3rd Applicant

Please sign in black ink inside the box provided below. Photographs should be signed across by the applicants.

Signature 1st Applicant

Signature 2nd Applicant

Signature 3rd Applicant

Name

Name

Name

Date

Date

Date

ACCOUNT OPENING FORM FOR NON RESIDENT INDIVIDUALS

(To be filled by applicant only)

Introduction Details

Introducer's Name (YES BANK Customer) _____ Customer ID _____

Address: _____

Email: _____

FOR INDIVIDUAL CUSTOMERS: I confirm that I am an account holder with YES BANK Ltd for over 6 months. I confirm that I personally know the applicant/s detailed above for more than 6 months and confirm his/her identity, occupation and address as mentioned in the form. I know the applicants due to my acquaintance as

Relative Spouse Friend Colleague Others.

Date

D	D	M	M	Y	Y	Y	Y
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Signature of Introducer

KYC Certification (Not applicable for non face to face customers)

I have met Mr./Ms _____ Mr./Ms. _____

and Mr./Ms. _____ (in case of joint account all the applicants) in person and hereby confirm the identity and address as filled in the form, which has been filled & signed in my presence. The originals have been seen & verified by me. I confirm the bona fide of the customer(s).

Name of the Bank official _____ Time of Meeting: _____ Place of Meeting: _____

Employee Code _____

Date

D	D	M	M	Y	Y	Y	Y
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Signature of Bank Official

FOR OFFICE USE ONLY	Account No. <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Customer ID <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>
Cust IC 1 <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Cust IC 2 <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Cust IC 3 <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>
Business Segment <input type="checkbox"/> BRB <input type="checkbox"/> RB <input type="checkbox"/> ISB <input type="checkbox"/> EBB <input type="checkbox"/> CBB	Partner Segment <input type="checkbox"/> BRB <input type="checkbox"/> EBB <input type="checkbox"/> CBB <input type="checkbox"/> RB <input type="checkbox"/> ISB <input type="checkbox"/> ECB <input type="checkbox"/> CIB <input type="checkbox"/> CFIBG <input type="checkbox"/> CFRHE <input type="checkbox"/> GRM <input type="checkbox"/> MNC <input type="checkbox"/> INBKG <input type="checkbox"/> IFI <input type="checkbox"/> DB <input type="checkbox"/> SIGA	
Sourced by (If Applicable) <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Serviced by <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	
Employee Code <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Employee Code <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	
Employee Name _____	Employee Name _____	
Signature _____	Signature _____	
Liability RM Code _____	Asset RM _____	
Special Status A/c <input type="checkbox"/> PEP <input type="checkbox"/> NGO <input type="checkbox"/> No Special Status	Signature _____ (To be approved by BBL/RTL)	
Risk Category _____	Employee Code <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	
Company Code <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Employee Cust ID <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	
Promotion Code <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Tracker ID <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	
Lead ID <table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Signature & Cust ID _____ (To be signed by BSDL/BSP)	

Basic Guidelines

Savings Bank Account: 1. Savings Bank Accounts are designed to help the individual customers to inculcate habit of saving money and to meet their future requirement of money. 2. The amounts can be deposited/withdrawn from these accounts by way of Remittances / Cheques / Debit / ATM Card / NetBanking / MobileBanking. 3. The accounts can be opened by eligible person (s) and certain organizations / agencies as approved by the Reserve Bank of India (RBI). 4. Interest is presently paid on quarterly basis depending on daily closing balance and is rounded up to the nearest rupee, provided it works out to minimum Re. 1/- For details, refer to our website www.yesbank.in. 5. Cheques, dividend warrants drawn in the name of account holder (s) shall only be collected through this account. Financial Instruments endorsed in favour of the account holder (s) shall not be collected. 6. No customer initiated transactions routed through the account for a continued period of 2 years shall be treated as a Dormant Account. 7. 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. 8. The Bank reserves the right to close the account in case of unsatisfactory conduct of the account. 9. For availing passbook facility please visit your home branch.

Know Your Customers guidelines: 1. 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. 2. The Bank is required to obtain recent photographs of the person (s) opening/operating the account. 3. Person / entity who has been allotted PAN number by Income Tax Department are required to quote the number in the Account 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. 4. Latest approved list of KYC documents is available with the branch. Kindly contact your nearest branch for the same. 5. 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.

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.

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. Interest rates are revised from time to time and displayed in the Branches, Banks' website and Display Board to be made known to public. 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. Prepayment penalty will be as per applicable terms and conditions. 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" 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. b. 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.

Recurring Deposit Accounts: 1. Minimum Installment Amount – ₹ 1,000/- (in multiples of 100 thereafter). 2. Minimum Term of Recurring Deposit – NRE Recurring Deposit – 12 months (and in multiples of 3 months thereafter). 3. Maximum Term of Recurring Deposit – 120 months. 4. The rate of interest offered on a Recurring Deposit by YES BANK will remain same for the entire Tenure of the recurring deposit i.e. the pre contracted rate will remain uniform for the entire Tenure of the Recurring Deposit. 5. Interest on Recurring Deposits will be paid out on maturity. 6. 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. 7. No part premature withdrawal will be allowed for a Recurring Deposit. 8. No overdraft will be allowed against Recurring Deposit.

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.

In case of any complaint relating to features of any of the product, the Grievance Redressal Cell within the bank can be approached for a resolution at, yes@yesbank.in and if not resolved satisfactorily within 30 days the Ombudsman appointed by the Reserve Bank of India in charge of the region, may be approached.

Mandate Letter

For authorising a person other than the account holder/s to operate the account.

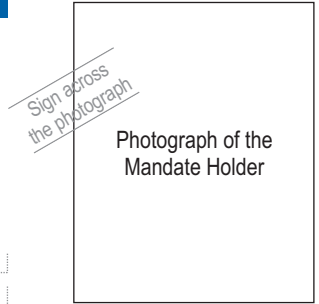
(Also fill in case adding Resident Joint applicant in NRE/FCNR Account)

Date :

NRE Savings Account No. :

NRO Savings Account No. :

Account Holder's Name :



I/We hereby request you to issue the Mandate Holder facility on the above account number to:

Name: First Name Middle Name Lastname

*Address:

*Landmark:

*City: *State:

Country: Pin Code:

*Tel No.: Countrycode Areacode Number *Mobile No.: Countrycode Number

*E-mail ID:

1. I/We hereby authorise the mandate holder
 - a) to draw cheques on the said account
 - b) to deposit and/or discount cheques and other instruments in the said account and for this purpose to endorse on my/our behalf cheques, drafts, pay orders and other instruments payable to me/us.
 - c) to make NRE fixed deposits from balances available in the account in account holder(s) names under the same customer ID and renew such deposits for such periods as may be given in writing by the mandate holder
 - d) to make deposits from balances available in the account in my/our names and renew such deposits for such periods as may be given in writing by the mandate holder
 - e) to certify balance confirmation statement of account issued by the Bank in respect of the said account
 - f) to give instructions in writing involving debits to the said account, transfers therefrom etc.
 - g) to make withdrawals for investments in India where necessary permission from RBI has been obtained by me/us.
 - h) to acknowledge balance in these accounts or any transaction processed in the said account and to give a valid acknowledgment for an on our behalf.
 - i) to sign return of income (Form 15 CA) on behalf of account holder(s).
2. I/We declare that as per foreign exchange guidelines issued by RBI
 - a) the mandate holder can exercise the authority conferred by this letter to withdrawal for local payments only and make investment in India where I/we hold general permission or have obtained specific permission from RBI
 - b) the mandate does not permit the mandate holder to separate funds in foreign currency from my/our accounts or to make gifts on behalf of the account holder(s)
3. I/We hereby undertake that I/we and our/my mandate holder shall comply with the provisions of the foreign exchange guidelines issued by the RBI and the Foreign Exchange Management Act, 1999 and all regulations thereof including the Foreign Exchange Management (Deposit) Regulations, 2000.
4. The specimen signature of who has been authorised to operate upon the account is given below. The signature has been duly attested and verified by me/us.
5. This authority shall continue in force until I/we expressly remove it by a notice in writing delivered to you.
6. I / We do not want to issue ATM card to the Mandate holder .

OR

I / We authorise YES BANK Ltd., to issue a ATM card to the Mandate holder as I/We agree to abide by the existing the terms and conditions regarding the issuance a operation of the card which we confirm to read and understand. I /We hereby undertake that I/we have made known to the mandate holders that specific uses of the ATM card as per the said Regulations and guidelines. I/We hereby undertake to indemnify YES BANK Ltd. against any loss, damage, claim, action, proceedings, cost, charges and expenses that may be suffered or incurred by YES BANK Ltd. on account for any activity undertaken by the mandate holder by the use of the ATM card.

Kindly note: In case no option is ticked, by default ATM card shall be issued to the Mandate Holder.

Signature of Mandate Holder

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

IMPORTANT

If a Mandate Holder needs to be added to the account then please submit an Identity proof, Address proof and Signature proof (Not required if the current passport has signature) of the mandate holder. The Mandate holder should self attest the photocopies of all his / her documents submitted as documentary proof.

In case you are sending the form directly from overseas you will need to send the **mandate letter** to your appointed Mandate holder in India.

The appointed mandate holder will need to submit the completed form along with the documents in person at any of the YES BANK branches in India. The mandate holder should carry his / her documents in original for verification purpose.



No charges levied for account opening

ACKNOWLEDGEMENT

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

Serial No.

Amount of Rs. ps. paid by Cheque No. Cash

Nominee Name:

Name of Bank Official

Date

Signature of Bank Official

In case of Non-insta accounts, the PIN number for ATM/Debit card for carrying out transaction on the ATM will be dispatched to your mailing address by courier/post we request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.



We are YES BANK. India's Emerging Bank.

YES BANK is built on a foundation of trust, strengthened by knowledge, backed by cutting-edge technology, governed by transparency and committed to responsible banking. The result is an unstinted commitment to growing your wealth.

The YES BANK branch network spreads across over 425 branches in all major cities of India and offers a comprehensive range of banking products and financial services.

For a complete list of branches, please visit www.yesbank.in/yes/branch

THE FINANCIAL EXPRESS

Ranked India's No. 1 New Private Sector Bank

Financial Express - Ernst & Young Survey of India's Best Banks - 2011

FT Business
FINANCIAL TIMES

The Banker

Ranked 557 (net worth) & 542 (balance sheet) amongst all global banks

Financial Times Banker Top 1000 List 2011

CNBC TV18

Best Private sector Bank – Special Jury Commendation 2011

The Institute of Chartered Accountants of India

Silver Shield for Excellence in Financial Reporting - Private Banks (including Cooperative Banks) 2012

FT IFC
FINANCIAL TIMES International Finance Corporation

- Sustainable Bank of the Year - Asia/Pacific, 2011
- No.1 Emerging Markets Sustainable Bank of the Year - Asia, 2008

FT / IFC Washington, London

For more information:



YES TOUCH PhoneBanking Number:

Toll Free number from **USA / Canada:** 1877 659 8044 **UK:** 808 178 5133 **UAE:** 8000 3570 3089
1800 2000 (Toll Free for Mobile & Landlines in India) +91 22 30993600 (When calling from Outside India)



SMS "Help" space <CUST ID> to +91 92233 90909



Log on to our website www.yesbank.in/yes/gib



Email us at gib@yesbank.in



Over 425 Branches Pan India | 950+ ATMs | 2 National Operating Centres

Corporate and Registered Office: Nehru Centre, 9th Floor, Discovery of India, Dr. A.B. Road, Worli, Mumbai- 400018. India.
Website: www.yesbank.in **Email:** gib@yesbank.in