

Account Opening Form for Non Resident Indians

GLOBAL INDIAN BANKING
NRI Banking Services

YES BANK

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 any YES BANK branch/Representative Office. Do not send the account opening cheque if using P.O. Box Service for sending your form and documents

Documents required for Account Opening

In addition to the form you must submit the following;

(If you are meeting a YES BANK official)

(A) Passport

Photocopy of the relevant pages of the passport showing your personal details, address, photograph and signature.

(B) Status Proof:

In case you are a Non Resident Indian (NRI)

- Valid VISA (including E-Visa) / IKAMA (GCC)/ I-797 Notice of Action / Iqama for Saudi Arabia/Residence Permit for USA and Singapore/Residence Card for Oman & Qatar / Citizen ID Card for Kuwait / Green Card / Naturalization Certificate / Advance Parole / F -1 / F -2

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

- Overseas Citizen of India Card/PIO Card or
- Fill in the self declaration for PIO in the form

(C) Identity Proof (Any One)

- Valid Passport
- PIO/OCI Card (Applicable only in case of PIOs)
- Valid Driving License
- PAN Card

- Voter's ID Card
- Aadhaar Card/Letter issued by unique identification authority of India
- E-aadhar Card downloaded from UIDAI website

(D) Permanent Address Proof (Any one)

- Passport
- Overseas Citizen of India Card/PIO Card
- Valid Driving License
- Voters ID Card

- Aadhaar Card/Letter issued by unique identification authority of India
- E-aadhar Card downloaded from UIDAI website
- National Rural Employment Guarantee Scheme (NREGA) card

(E) Mailing Address

In case mailing address is different from the permanent address, kindly provide any one document from the list given below:

- Valid Photo ID Cards issued by Government Authorities
- Photocopy of Bank Statement/Passbook with another Scheduled commercial Bank in India (not more than 4 months old)
- Utility Bill (Electricity/Telephone/Mobile /Piped Gas/Broadband/Water Bill issued by Municipality) (not more than 3 months old)
- Letter from Housing Society (Only for owners)
- Registered Leave and License Agreement
- Credit Card Bill along with copy of credit card (not more than 3 months old)
- One month bank account statement on bank's stationery (not more than 4 months old) with at least 1 customer initiated transaction.
- One month DP account statement on bank's stationery (not more than 3 months old) with at least 1 customer initiated transaction.
- Bankers verification letter
- Company Transfer/Employment Letter
- Latest available acknowledged copy of Income Tax / Wealth Tax / Sales tax / Excise Tax/ Service Tax Return/Assessment order (not more than 1 year old)
- Valid photo ID cards issued by Foreign Governments
- Marriage Certificate / Nikahnama - For Women (Along with officially valid documents as Identity and address proof in Maiden name)
- Downloaded copy of one month E-Statements (not more than 4 months old and with at least one customer initiated transaction) attested by the issuing bank
- National Identification Card (NIC) issued in Mauritius

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 or Articles of Agreement
- Continuous Discharge Certificate(CDC) booklet copy or Seaman's Record Copy with the customer's name, other details, the latest discharge stamping (optional if contract valid)
- Mailing address proof required as applicable to Resident Individual KYC. 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)



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

(FOR BANK USE ONLY)

Branch	Source 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

First Applicant: _____
Second Applicant: _____

Please specify your Residency Status:
 NRI PIO Foreign National
 NRI PIO Foreign National

1st Applicant Personal Details

*First Applicant: (Same as in Passport)
 Title: _____ First Name: _____ Middle Name: _____ Last Name: _____

*Date of Birth: DD MM YYYY *Short Name: _____

*Mother's Maiden Name: _____ *Gender: Male Female Third Gender

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

*Country of Birth: _____ If you reside in the US give us your Social Security No: _____

*Father's Name: _____

*Spouse's Name: _____

Aadhaar Card Number: _____

*Email ID: (In Capital Letters) _____

*Passport No.: _____ *Nationality: _____

*Date of Issue: DD MM YYYY *Place of Issue: _____ *Expiry Date: DD MM YYYY

*Type of Visa: _____

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

Current Overseas Address (Optional for Seafarers, mandatory for others)

*City: _____ *State: _____

*Country: _____ *Postal/Zip Code: _____

Landmark: _____

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

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

Permanent Address (Mandatory)

*City: _____ *State: _____

*Country: _____ *Postal/Zip Code: _____

Landmark: _____

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

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

Please indicate if you want your mailing address to be same as: Permanent Address Overseas Address

If you want a separate mailing address, kindly provide the same below:

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

*City: _____ *State: _____

*Country: _____ *Postal/Zip Code: _____

Landmark: _____

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

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

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 Salaried Self-employed Business Student Seafarer Others _____

a) If salaried, employed with Public Ltd. Company Govt. Private Ltd. Company PSU Others _____

b) If Self-employed, profession CA Doctor Trader Lawyer Exporter/Importer Engineer Others _____

c) If in business Public Limited Private Limited Proprietorship Partnership Others _____

Annual Income (₹ in lakhs) Less than 0.5 0.5 to 5 5 to 15 15 to 25 25 to 50 Greater than 50

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 _____.

Signature: _____

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

(In case the 2nd Applicant is a Resident Indian than Passport & Visa details are not mandatory)

*Second Applicant: _____
(Same as in Passport) Title _____ First Name _____ Middle Name _____ Last Name _____

*Date of Birth: DD MM YY YY YY YY *Short Name: _____

*Mother's Maiden Name: _____ *Gender: Male Female Third Gender

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

*Country of Birth: _____ If you reside in the US give us your Social Security No: _____

*Father's Name: _____

*Spouse's Name: _____

Aadhaar Card Number: _____

*Email ID: _____
(In Capital Letters)

*Passport No.: _____ *Nationality: _____

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

*Type of Visa: _____ *Country of Residence: _____

[Visitor & Business Visas are not allowed]

Current Overseas Address (Not applicable in case 2nd applicant is a Resident Indian)

*City: _____ *State: _____
*Country: _____ *Postal/Zip Code: _____
Landmark: _____
Tel No.:(Res.) _____ Tel No.:(Off.) _____
Countrycode Areacode Number Countrycode Areacode Number
*Mobile No.: _____ Fax No.: _____
Countrycode Number Countrycode Areacode Number

Permanent Address (Mandatory)

*City: _____ *State: _____
*Country: _____ *Postal/Zip Code: _____
Landmark: _____
Tel No.:(Res.) _____ Tel No.:(Off.) _____
Countrycode Areacode Number Countrycode Areacode Number
*Mobile No.: _____ Fax No.: _____
Countrycode Number Countrycode Areacode Number

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

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

NRE Savings Account (Non Resident External)

Amount of initial deposit : _____

Account Variant : _____

Average Monthly Balance : _____

NRO Savings Account (Non Resident Ordinary)

Amount of initial deposit : _____

Account Variant : _____

Average Monthly Balance : _____

I/We confirm that non maintenance of the required AMB 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

NRE Fixed Deposit (Non Resident External)

Tenor : _____ (Years) _____ (Months) _____ (Days)

Account : _____

Type of Deposit : Simple Cumulative

NRO Fixed Deposit (Non Resident Ordinary)

Tenor : _____ (Years) _____ (Months) _____ (Days)

Account : _____

Type of Deposit : Simple 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.

FCNR Fixed Deposit (Foreign Currency Non-Resident)

RFC Fixed Deposit (Resident Foreign Currency) (Please fill in the RFC Declaration)

Tenor : _____ (Years) _____ (Months) _____ (Days)

Currency : USD GBP EURO JPY AUD CAD HKD* 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)
2. NRE Recurring Deposit held jointly with Resident will be operated on Former or Survivor basis only.
3. Minimum period of Recurring Deposit
 - a. 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

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.

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.

Sweep-in facility required Yes No (Applicable only for NRE/NRO Deposits)

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

In case of insufficient balance in my Savings Account Number _____ please honour my cheque / allow withdrawal by transferring funds to my Savings Account by breaking units of my fixed deposit.

- The maximum amount of single Fixed Deposit, which can be linked to Savings Account, should be less than ₹ 1 Crore.
- In case of more than one deposit linked to your Savings Account, system will Sweep-In-Funds from the deposit which was last linked to the Savings Account on a LIFO (Last in First Out) basis.
- Please note that sweep-in facility is not available on Tax Saver Deposit.

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



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"
- GL Ref No. for NRE _____ GL Ref No. for NRO _____

NRE Account / NRO Account

Account Operating Instructions*

- NRE Account Single Either/Any one or Survivor* Former or Survivor[‡]
 Jointly (Debit /ATM card / NetBanking / MobileBanking access will not be issued)
- NRO Account Single Either/Any one or Survivor* Former or Survivor[‡]
 Jointly (Debit /ATM card / NetBanking / MobileBanking access will not be issued)

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 and NRO 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)

*NRE Account	*NRO Account	Debit Card Upgrade Option (For NRO Accounts only)	
		Silver Plus	Platinum Debit Card**
First Applicant <input type="checkbox"/>	First Applicant <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant <input type="checkbox"/>	Second Applicant <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* The default card offering for NRE Account is International EMV Platinum Chip Card, for NRO Exclusive Account is Silver plus Card and NRO Advantage Account is Silver Card.

**In case of Upgrade to Platinum Debit Card, NRO accounts are issued Domestic Platinum Debit Cards which are disabled for International Transactions.

Annual Charges as applicable

SMS / Email Alerts and Channel Access Request

	NetBanking	SMS	Email	E-Statements	
First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	First Applicant Mobile No. _____ Countrycode _____ Number _____
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Second Applicant Mobile No. _____ Countrycode _____ Number _____
First Applicant Email ID: (In Capital Letters)	_____				
Second Applicant Email ID: (In Capital Letters)	_____				

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.

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

- First Applicant Second Applicant

YES REMIT - Online Money Transfer to India (1st Applicant Only) - Not applicable to Minor under Guardian Accounts

I hereby authorize YES BANK to use any / all information, as contained in this application form, for the purpose of opening YES Remit account on my behalf in the given currency.

- GBP (UK) SGD (Singapore) AUD (Australia) EURO (Euro Zone) AED (UAE) CHF (Switzerland)

Any Other Currency and Country (Please Specify) _____

I have read and accepted the Yes Remit Terms and Conditions- Yes No

* Please refer to the website www.yesbank.in for Terms and Conditions

Signature 1st Applicant

Under penalty of perjury, I/we certify that:

- 1) I/We understand that Yes Bank is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. Yes Bank is not able to offer any tax advice on FATCA or CRS or its impact on the account holder. I/we shall seek advice from professional tax advisor for any tax questions.
- 2) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- 3) I/We agree that as may be required by domestic regulators/tax authorities, Yes Bank may also be required to report, reportable details to CDBT or close or suspend my account.
- 4) I/We have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA Terms and Conditions below and hereby accept the same.

Signature 1st Applicant

Date :

Place:

2nd APPLICANT

SECTION A: Personal Details

Customer Details

PREFIX	FIRST NAME	MIDDLE NAME/LAST NAME (Please leave one space between words)
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Father's Name

PREFIX	FATHER'S FIRST NAME	FATHER'S MIDDLE NAME/LAST NAME (Please leave one space between words)
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Residence Address for Tax Purpose (✓ Tick against one which is applicable)

Same as the address mentioned in Application Form / provided for Bank Record	Type of the provided address (✓ Tick against one which is applicable)
<input type="checkbox"/> Mailing Address <input type="checkbox"/> Permanent Address <input type="checkbox"/> Other (Provide detailed address below)	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office

City:	State:
Country:	Postal/Zip Code:

SECTION B: Document submitted as proof of identity of the individual (✓ tick against one which is applicable and provide Identification Number)

DOCUMENT TYPE	Identification Number	DOCUMENT TYPE	Identification Number
Passport	<input type="checkbox"/>	Driving License	<input type="checkbox"/>
Voters ID Card	<input type="checkbox"/>	Aadhaar Card	<input type="checkbox"/>
PAN Card	<input type="checkbox"/>	NREGA Job Card	<input type="checkbox"/>
Govt. ID card	<input type="checkbox"/>	Others	<input type="checkbox"/>

SECTION C: Tax Residence Declaration

Please indicate all the country/countries in which applicant/s is/are resident for tax purposes and the associated Tax ID Number below

Country [#]	Tax Identification Number (TIN) [§]	Identification Type (TIN or Other [§] , please specify)

[#]To also include USA, where the individual is a citizen/ green card holder of USA.

[§]In case Tax Identification Number is not available, kindly provide functional equivalent. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Under penalty of perjury, I/we certify that:

- 1) I/We understand that Yes Bank is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. Yes Bank is not able to offer any tax advice on FATCA or CRS or its impact on the account holder. I/we shall seek advice from professional tax advisor for any tax questions.
- 2) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- 3) I/We agree that as may be required by domestic regulators/tax authorities, Yes Bank may also be required to report, reportable details to CDBT or close or suspend my account.
- 4) I/We have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA Terms and Conditions below and hereby accept the same.

Signature 2nd Applicant

Date :

D	D	M	M	Y	Y	Y	Y
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Place:

FATCA-CRS Terms and Conditions

- The Central Board of Direct Taxes has notified Rules 114(F) to 114(H), as part of the Income-tax Rules, 1962, which require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. We may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.
- Please note that you may receive more than one request for information if you have multiple relationships with YES BANK Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA-CRS Instructions

- If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or Green Card holder, please include United States in the foreign country information field along with your US Tax Identification Number.
- In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA/ CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: a. Certified Copy of "Certificate of Loss of Nationality or b. Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	<p><i>If no Indian telephone number is provided</i></p> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Standing instructions to transfer funds to an account maintained in a country other than India (other than depository accounts)	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

List of acceptable **documentary evidence** needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body[‡]
2. Valid identification issued by an authorized government body[‡] (e.g. Passport, National Identity card, etc.)

[‡] Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident

Seafarers Declaration when on break (Not applicable for first time seafarers)

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

Signature of 1st Applicant

Signature of 2nd Applicant

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

Signature of Introducer

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. Resident close relative can be added as a joint holder in NRE/FCNR accounts. 1st applicant to be an NRI/PIO.
 - 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.

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 close relative added as a joint holder will not have authority to operate the account during lifetime of the 1st holder
 - d. No deliverables will be issued to the joint holder who is a Resident close relative.
 - e. 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 1 survivor.
 - f. Survivor/s will have an option to open a new joint account with YES BANK.
- 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".

Please Paste
PHOTO
of
1st Applicant

Sign across the photograph

Please Paste
PHOTO
of
2nd Applicant

Sign across the photograph

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

Signature 1st Applicant

Signature 2nd Applicant

Name

Name

Date

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

Date

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

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>
Business Segment	<input type="checkbox"/> BRB <input type="checkbox"/> RB <input type="checkbox"/> SBB <input type="checkbox"/> EBB <input type="checkbox"/> CBB <input type="checkbox"/> ECB <input type="checkbox"/> CIB <input type="checkbox"/> CFIB <input type="checkbox"/> CFUIB <input type="checkbox"/> GB <input type="checkbox"/> IFIB <input type="checkbox"/> MCB <input type="checkbox"/> IB <input type="checkbox"/> ISB <input type="checkbox"/> MFIG <input type="checkbox"/> ABPM	
Partner Segment (If Applicable)	<input type="checkbox"/> BRB <input type="checkbox"/> RB <input type="checkbox"/> SBB <input type="checkbox"/> EBB <input type="checkbox"/> CBB <input type="checkbox"/> ECB <input type="checkbox"/> CIB <input type="checkbox"/> CFIB <input type="checkbox"/> CFUIB <input type="checkbox"/> GB <input type="checkbox"/> IFIB <input type="checkbox"/> MCB <input type="checkbox"/> IB <input type="checkbox"/> ISB <input type="checkbox"/> MFIG <input type="checkbox"/> ABPM	
Sourced by	<table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Served by
Employee Code	<table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Employee Code
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	
Risk Category	_____	Signature _____ (To be approved by BBL/RTL)
Company Code	<table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Employee Code
Promotion Code 1	<table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Employee Cust ID
Promotion Code 2	<table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Tracker ID
Channel Code	<table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	Signature & Cust ID _____ (To be signed by BSDL/BSP/SAC)
Lead ID	<table border="1" style="display: inline-table; border-collapse: collapse; width: 100%; height: 20px;"></table>	

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 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 Monthly Balance (AMB): Average of Daily Closing Balance for the Month = Summation of daily closing balance/Actual no. of calendar days in the Month.. 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

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. 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.

We are YES 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. It is our continuous endeavor to provide you with innovative financial solutions to meet all your banking needs, while offering you a consistent & superior service experience.

YES FOR YOU!



Bank of the Year
India
The Banker
London - 2015



Strongest Bank in India
by Balance Sheet
The Asian Banker Awards
Singapore - 2015



Best Mid-Sized - Overall,
Growth & Asset Quality
2015
Business Today - KPMG Best
Banks Annual Survey



Best Corporate/ Institutional
Digital Bank - India
Best Information Security
Initiatives - Asia Pacific
Global Finance Best
Digital Bank Award
New York - 2015



India Domestic Cash
Management Bank of the
Year
India Domestic Trade Finance
Bank of the Year
Asian Banking & Finance
Wholesale Banking Awards
Singapore



Innovation Award for
API Banking and
'Bank In a Box'
India - 2016

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/gib



Email us at
gib@yesbank.in



860 Branches Pan India | 1,625+ ATMs | 15,400+ YES BANKERS

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

For a complete list of Branches and ATMs, visit <http://www.yesbank.in/branches>

Check YES BANK offers at www.yesbank.in/offers