

PRODUCT APPLICATION FORM
FOR NON-RESIDENT INDIVIDUALS
(to be filled by applicant/s only)



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

(FOR BANK USE ONLY)
Branch Code **Branch Name**
Source Code

PRODUCT CODE & ACCOUNT NUMBERS ALLOTTED

Account	Product Code	Promo code	Account Number
1	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

*Maximum 3 Products can be selected

***PERSONAL DETAILS**

1st Applicant First Name Middle Name Last Name
2nd Applicant First Name Middle Name Last Name
3rd Applicant First Name Middle Name Last Name

Cust ID of 1st Applicant
Cust ID of 2nd Applicant
Cust ID of 3rd Applicant

TYPE OF ACCOUNT

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

NRE Savings Account (Non Resident External) **NRO Savings Account (Non Resident Ordinary)**
Amount of initial deposit : _____ **Amount of initial deposit** : _____
Average Monthly Balance : _____ **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 + Customer On-boarding form) No

NRE Fixed Deposit (Non Resident External)
Tenor : _____ (Years) _____ (Months) _____ (Days)
Amount : _____
Type of Deposit : Simple Cumulative

NRO Fixed Deposit (Non Resident Ordinary)
Tenor : _____ (Years) _____ (Months) _____ (Days)
Amount : _____
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)
Tenor : _____ (Years) _____ (Months) _____ (Days)
Currency : USD GBP EURO JPY AUD CAD HKD SGD
Amount : _____

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.

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)

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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 Invest Savings Account**

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 PIS / NRO Invest Savings account
3) In case 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 in case 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)	Maturity Instruction (Tick any one)
<input type="radio"/> Monthly Payout (Discounted Rate)	<input type="radio"/> Auto Renew Principal <input type="radio"/> Repay Principal
<input type="radio"/> Quarterly Payout (Half yearly for FCNR deposits only)	<input type="radio"/> Auto Renew Principal <input type="radio"/> Repay Principal#
<input type="radio"/> Re-investment	<input type="radio"/> Auto Renew Principal & Interest <input type="radio"/> Auto Renew Principal and pay Interest# <input type="radio"/> Repay Principal & Interest#
<input type="radio"/> At Maturity*	<input type="radio"/> Auto Renew Principal & Interest <input type="radio"/> Auto Renew Principal and pay Interest <input type="radio"/> Repay Principal & Interest#

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

Sweep-in facility required Yes No

Please note that in NRE FD interest shall not be paid for Deposits held for a tenure of less than 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 and NRE Fixed deposit in payout mode.

TRANSACTION PATTERN- INR (Across all accounts within the Customer ID) :

Cash Deposit	<input type="radio"/> Nil	<input type="radio"/> <2 lakhs	<input type="radio"/> 2-10 lakhs	<input type="radio"/> >10 lakhs
Cash withdrawal	<input type="radio"/> Nil	<input type="radio"/> <2 lakhs	<input type="radio"/> 2-10 lakhs	<input type="radio"/> >10 lakhs
Inward Foreign Remittance	<input type="radio"/> Nil	<input type="radio"/> <2 lakhs	<input type="radio"/> 2-10 lakhs	<input type="radio"/> >10 lakhs
Outward Foreign Remittance	<input type="radio"/> Nil	<input type="radio"/> <2 lakhs	<input type="radio"/> 2-10 lakhs	<input type="radio"/> >10 lakhs
Expected no. of transactions (Quarterly)	<input type="radio"/> 1-25	<input type="radio"/> 26-50	<input type="radio"/> >50	

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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 / Fixed Deposit / Recurring Deposit 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** First Applicant Second Applicant Third Applicant
- *NRO Account** First Applicant Second Applicant Third Applicant

* Debit Card on NRE/NRO Accounts will be as per default offering
Annual Charges as applicable

Name to be printed on Debit Card: *should not be a nick name*

1st Applicant

2nd Applicant

3rd Applicant

SMS / EMAIL ALERTS AND CHANNEL ACCESS REQUEST*

	Net Banking	SMS	Email	E-Statements
1 st Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 nd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 rd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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.

TERMS AND CONDITION FOR INSTRUCTIONS TO BE GIVEN BY E-MAIL (Only for non-financial transactions)

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 registered email id 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 registered email id 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 registered email id 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 registered email id 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 1st Applicant

Signature 2nd Applicant

Signature 3rd Applicant

1st applicant email id: _____

2nd applicant email id: _____

3 rd applicant email id: _____

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 - 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

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 _____.

Signature

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 have stayed out of the country for a continuous period of _____ days. I am on a break for _____ days / months and will be joining on a new contract on / by _____. Post (address of the principals). I have stayed out of the country for a continuous period of _____ days. 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 1st Applicant

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 Domestic Debit 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/NRO (Inc case resident applicant is added as joint holder):

 - a. Resident close relative can be added as a joint holder in NRE/FCNR/NRO 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 revised in 2013.
 - c. Mandate Letter on the Account Opening Form to be executed to authorize the resident holder to operate the account if opted so.
 - d. 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 if opted so.
 - e. Domestic Debit card will be issued to the joint resident holder at the sole discretion of the Bank only if Mandate facility has been opted.
 - f. 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.
 - g. 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".

Signature 1st Applicant

Signature 2nd Applicant

Signature 3rd Applicant

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 (to be filled by applicant/s only)

YES BANK

MANDATE LETTER

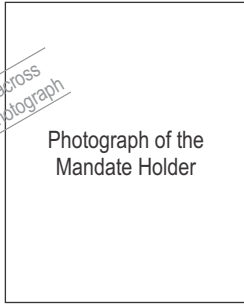
For authorising a person other than the account holder/s to operate the account. (Also fill incase adding Resident Joint applicant in NRE/NRO/FCNR Account as a Mandate Holder)

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* Prefix
 First Name
 *Date of Birth
 Middle Name
 Last Name

PAN Details Aadhaar No. - -

*Short Name:

Mailing Address

Address Line 1

Address Line 2

Address Line 3

Landmark

City/Town/Village

District

State / UT

Country Pin code

*Mobile

Country Code Number

Tel No.

Country Code STD Code Number

Email ID

Permanent Address

Address Line 1

Address Line 2

Address Line 3

Landmark

City/Town/Village

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District	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
State / UT	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
*Mobile	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Country Code				Number															
Tel No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Country Code				STD Code				Number											

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 and as updated from time to time.
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 Domestic Debit card to the Mandate holder .
OR
 I / We authorise YES BANK Ltd., to issue a Domestic Debit 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 Domestic Debit 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 Domestic Debit card.

Signature of Mandate Holder

<input style="width: 100%; height: 60px;" type="text"/> Signature 1 st Applicant	<input style="width: 100%; height: 60px;" type="text"/> Signature 2 nd Applicant	<input style="width: 100%; height: 60px;" type="text"/> Signature 3 rd Applicant
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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.

Basic Guidelines
Savings Bank Account

- Savings Bank Accounts are designed to help the individual customers to inculcate habit of saving money and to meet their future requirement of money.
- The amounts can be deposited/withdrawn from these accounts by way of Remittances / Cheques / Debit / ATM Card / NetBanking / MobileBanking.
- The accounts can be opened by eligible person (s) and certain organizations / agencies as approved by the Reserve Bank of India (RBI).
- 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.
- 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.
- No customer initiated transactions routed through the account for a continued period of 2 years shall be treated as a Dormant Account.
- Please visit any YES Bank Branch, contact your RM or write to GIB@yesbank.in for activating your Dormant account. No charges are levied towards activation of a Dormant account
- 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.
- The Bank reserves the right to close the account in case of unsatisfactory conduct of the account.
- For availing passbook facility please visit your home branch.
- Number of past entries in Passbook/ Statement may be provided upon customer request
- Net Relationship Value (NRV) is an aggregate value of your deposits and other relationships with YES BANK. For further details and calculation of NRE, kindly refer Schedule of Charges
- The Bank will notify the Account holder, 30 days in advance for any changes in T & Cs and Schedule of charges appropriately
- The deposit kept in different branches of YES Bank are aggregated for the purpose of insurance cover and a maximum amount upto Rupees 1 Lakh is paid (including either the principal on a account or both the principal and accrued interest)

Know Your Customers guidelines

- 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.
- The Bank is required to obtain recent photographs of the person (s) opening/operating the account.
- 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.
- Latest approved list of KYC documents is available with the branch. Kindly contact your nearest branch for the same.
- 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:

- 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.
- Nomination can be done in favour of one person only.
- Nomination can be made, cancelled or varied by the account holder anytime during his/her life time The nomination request should be signed by all account holders.
- Witness is required only when Customer is providing thumb impression.
- Nomination can be made in favour of a minor also.
- For the existing accounts where nomination is not made, the account holder (s) can do so by filling up form available with the branches.
- Customers are advised to avail Nomination Facility, if they have not availed so far.

Term Deposit Accounts

- 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.
- 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).
- 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.
- Interest rates are revised from time to time and displayed in the Branches, Banks' website and Display Board to be made known to public.
- Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.
- Premature payment penalty will be as per applicable terms and conditions.
- 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.
- 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.
- 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.
 - 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.
 - No interest is payable if FCNR, NRE FD & RFC FD is withdrawn before completion of 12 months.

Recurring Deposit Accounts

- Minimum Installment Amount - ₹ 1,000/- (in multiples of 100 thereafter).
- Minimum Term of Recurring Deposit - NRE Recurring Deposit - 12 months (and in multiples of 3 months thereafter).
- Maximum Term of Recurring Deposit - 120 months.
- The rate of interest offered on a Recurring Deposit by YES BANK will remain same for the entire Tenure of the recurring deposit i.e. the pre contracted rate will remain uniform for the entire Tenure of the Recurring Deposit.
- Interest on Recurring Deposits will be paid out on maturity.
- In case of delay in payment of any installment or premature closure of the Recurring Deposit before the expiry of Tenure, the Depositor/s shall be liable to pay penal interest as per applicable terms and conditions. Please visit our website www.yesbank.in.
- No part premature withdrawal will be allowed for a Recurring Deposit.
- No overdraft will be allowed against Recurring Deposit.

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, yestouch@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.

ACKNOWLEDGEMENT

No charge levied for account opening

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

Amount of Rs. Ps. Paid by Cheque No. Cash

Minimum Average Balance RequirementAverage Balance Non-Maintenance Charge:

Frequency for balance Maintenance

Nomination Registered: YES NO

Name of Bank Official

Contact no of Bank Official

In case of non-instant accounts, the PIN number for ATM/Debit Card for carrying out transaction on the ATM will be despatched 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.

Date

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 Signature of Bank Official