

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

**YES BANK**

Barcode

Open My/Our  Savings  Savings Salary  Current Account \_\_\_\_\_ Branch

Branch Code: \_\_\_\_\_

Application Date:

D	D	M	M	Y	Y	Y	Y

**Please fill the form with BLACK INK and in BLOCK LETTERS only – All fields marked “\*” are MANDATORY**

Product Code	Average Balance	Employee Number (If applicable)
Account Number	Customer ID	

I / We confirm that non maintenance of the required stipulated Average Balance will attract penal charges as specified in the schedule of charges.  
If you have an existing relationship with us, please mention your Customer ID below.

1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant
Cust Id		
Aadhaar No.		

**PERSONAL DETAILS\***

APPL	PREFIX	FIRST NAME	MIDDLE NAME / LAST NAME (Please leave one space between words)
1st			
2nd			
3rd			

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

Short Name for Correspondence & ATM / DEBIT CARD	Date of Birth	Gender (M / F / T)
1 <sup>st</sup> Appl.	1 <sup>st</sup> Appl. D D M M Y Y Y Y	
2 <sup>nd</sup> Appl.	2 <sup>nd</sup> Appl. D D M M Y Y Y Y	
3 <sup>rd</sup> Appl.	3 <sup>rd</sup> Appl. D D M M Y Y Y Y	

PAN (If not available please attach FORM 60/61)	FORM 60/61 Attached (Y/N)	MOTHER's Maiden Name	*T Third Gender
1 <sup>st</sup> Appl.	Y / N	Mrs.	
2 <sup>nd</sup> Appl.	Y / N	Mrs.	
3 <sup>rd</sup> Appl.	Y / N	Mrs.	

City of Birth	Country of Birth	Nationality
1 <sup>st</sup> Appl.		
2 <sup>nd</sup> Appl.		
3 <sup>rd</sup> Appl.		

**1st Holders Mailing Address\***

Flat No. & Bldg Name	Road No./Name	Landmark	City	Pin Code	Country
Mobile	Country / ISD Code	10 Digit Mobile No.	Fax No.	Country / ISD Code	Area / STD Code
Phone (Off.)	Country / ISD Code	Area / STD Code	Ext No.		
Phone (Res.)	Country / ISD Code	Area / STD Code			
Email					

**1st Holders Permanent Address\***

Please tick in case permanent address is the same as mailing address

Flat No. & Bldg Name	Road No./Name	Landmark	City	Pin Code	Country
State					

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

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

**Other details of 1<sup>st</sup> Applicant\*:**

**Marital Status:**  Married  Single **Minor:**  Yes  No **Senior Citizen:**  Yes  No  
**Residence Type:**  Company Provided  Rented  Self Owned  Parent Owned  Others  
**Occupation Type**  Salaried  Self-employed  Business  Student  Others  
 If salaried, employed with  Public Ltd. Company  Govt.  Private Ltd. Company  PSU  Others  
 If Self-employed, profession  CA  Doctor  Trader  Lawyer  Others  
 If in business  Public Limited  Private Limited  Proprietorship  Partnership  Others  
**Annual Income (Rs. in lakhs)**  Less than 0.5  0.5 to 5  5 to 15  15 to 25  25 to 50  Greater than 50

**Products and Offer Updates\***

In our endeavor to bring comprehensive financial solutions & superior experience to you, YES BANK needs to contact you over phone, SMS or Email with latest innovations, exciting offers & matters relating to servicing your account. We request you to please allow us to continuously bring the best to you. Please select the applicant, who wants to receive these updates on products and offers from YES BANK:  I want /  do not want to receive updates on products and offers from YES BANK.

First Applicant  Second Applicant  Third Applicant

**Account Operating Instructions\*** Please Note: Cheque book of 25 leaves & 50 leaves will be issued to Savings and Current Account holders respectively by default.

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

**Debit Cards (To apply for a Debit Card\*, please tick your choice)** \* Annual charges as applicable for Debit Cards (Please refer Rates & Charges section on [www.yesbank.in](http://www.yesbank.in)).  
 ^ Restricts Debit Card to domestic transactions

	For Savings Account Customers			For Current Account Customers		Fourth Line embossing (if required) Maximum 20 characters
	International Chip Debit Card	Upgrade Option - International Platinum (Chip)	^Domestic Chip Debit Card	Business International Gold (Chip)	^Business Domestic Gold (Chip)	
First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**SMS/ Email Alerts and Channel Access Request**

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

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 1<sup>st</sup> 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.

**Authorisation to access CIBIL records**

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

First Applicant  Second Applicant  Third Applicant

Sign across the photograph

Please Paste PHOTO of 1<sup>st</sup> Applicant

Photographs should be signed across by the applicant.

Sign across the photograph

Please Paste PHOTO of 2<sup>nd</sup> Applicant

Photographs should be signed across by the applicants.

Sign across the photograph

Please Paste PHOTO of 3<sup>rd</sup> Applicant

Photographs should be signed across by the applicants.

**Details under FATCA/ similar foreign tax laws and treaties<sup>^</sup>**

I/We hereby declare that the information provided by me/us is true. In case of any changes, I/We will inform the Bank within 30 days.

I am citizen/national/tax resident of any country outside India. (If Yes, please fill in the Annexure separately)

First Applicant  Yes  No  Second Applicant  Yes  No  Third Applicant  Yes  No

**TERMS & CONDITIONS<sup>^</sup>**

I/We, the undersigned, being customers of YES BANK LTD. (hereinafter referred to as the 'Bank') hereby confirm that I/We have read, understood and agree to abide and be bound by all the provisions of the Terms & Conditions as displayed on [www.yesbank.in](http://www.yesbank.in) (hereinafter referred to as the 'T&Cs') which govern / shall govern, all of my / our accounts, present, past and future, maintained / opened / to be maintained / to be opened with the Bank from time to time, and also the provisions of the various services / facilities provided at present / that may be provided in future. I/We understand that the Bank may, at its sole discretion subject to applicable regulatory / statutory / internal guide lines, at any time, and from time to time, add to, alter or modify any of the terms and conditions of the T&Cs and that I/We hereby agree to abide and be bound by all such changes as if they form part of the T&Cs as at present and that any transaction in my / our account(s) with the Bank and / or usage of any Services by me / us subsequent to such change shall be deemed and tantamount to my / our acceptance of all such changes.

Please sign in black ink inside the box provided below.

Signature 1st Applicant

Signature 2nd Applicant

Signature 3rd Applicant

Date

Date

Date

<sup>^</sup> (Please refer detailed Terms & Conditions on [www.yesbank.in](http://www.yesbank.in) for more information)



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

- Yes, I/We require nomination under section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits.
- No I/We confirm that I/we have been explained about the benefits of nomination facility to my/our bank account by the YES BANK official. However, I/we state that in spite of the explanation of the said benefits, I/we do not wish to nominate any person to the Account. Request you to kindly process my/our account opening form without the nomination facility\*\*\*\*.

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

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

**Deposit / Account NATURE** ..... **ADDITIONAL DETAILS, IF ANY** .....

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

..... Address .....

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

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

(Address) .....

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

I  agree/  do not agree for the name of my nominee to be displayed on the Fixed Deposit Advice/ Statement of Accounts and/or other documents/ letters.

..... \*\*Signature / Thumb Impression of 1<sup>st</sup> Applicant (Guardian's signature if applicant is a minor) ..... \*\*Signature / Thumb Impression of 2<sup>nd</sup> Applicant ..... \*\*Signature / Thumb Impression of 3<sup>rd</sup> Applicant .....

..... \*\*\* SIGNATURE OF FIRST WITNESS ..... \*\*\* SIGNATURE OF SECOND WITNESS .....

Name : ..... Name : .....

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

Date : ..... Place .....

\* Strike out if nominee is not a minor \*\*Where deposit is made/account is held in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor. \*\*\* Witness signatures are required only for cases where the customer is providing thumb impression. \*\*\*\* In case the customer does not opt for nomination this declaration needs to be mandatorily obtained.

**FOR INTERNAL USE ONLY**

**KYC Certification**

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.

Name of the Bank official ..... Place of Meeting:  Branch  Residence  Office

Employee Code .....  Others ..... (Please specify)

Date ..... Time of Meeting: .....

..... Signature of Bank Official

**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 accounts can be deposited/withdrawn from these accounts by way of Remittances / Cheques / Debit / ATM Card / Internet Banking / Mobile Banking
- 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, provided it works out to minimum Re. 1/- For details, refer to our website [www.yesbank.in](http://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
- 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 which would attract service charges. Average Balance is calculated as - Average of End of Day (EOD) balances in the account for the concerned period / number of days in concerned period
- In event of no Salary Credits in Salary Accounts for any continuous three months, the Salary Account will be evaluated on Minimum Average Balance requirement of Savings Advantage Account
- 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.

**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. While making nomination, cancellation or variation, witness signatures are required only for cases where the 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.

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](mailto: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.