

YES Prosperity

GOLD



SAVINGS & FIXED DEPOSITS



REAL ESTATE

EQUITY & MUTUAL FUNDS



INSURANCE

INVEST IN A PROSPERING INDIA. SAY YES TO GROWTH.

Account Opening Form

for Resident Individuals



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- The amounts can be deposited/withdrawn from these accounts by way of Remittances / Cheques / Debit / ATM Card / Internet Banking / Mobile Banking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 at 3.5% p.a. is presently paid on quarterly basis depending on minimum balance between the 10th day and last day of the month, provided it works out to minimum Re. 1/-
- 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 1 year shall be treated as a Dormant Account
- The account holder is required to maintain certain minimum Average Quarterly Balance in the account, as specified in the Schedules of Charges of the Bank from time to time. Non-compliance of this would attract service charges. **Average Quarterly Balance (AQB)** is calculated as - Average of End of Day (EOD) balances in the account for a period of a Financial Quarter (Apr-Jun, Jul-Sep, Oct-Dec, Jan-Mar). For Example – (EOD balance Day1+EOD balance Day2.....) / Number of days in the Financial Quarter

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 or the contracted rate whichever is lower, however, no interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 7 days
- No penal charges are applied in case of premature withdrawals
- 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 and on the Banks' website 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
- Term Deposits held in Joint Names –
 - Premature repayment of the Term Deposit is allowed only after the request is signed by all joint depositors. The mandate 'payable to either or survivor' is applicable only at the time of maturity of the deposit
 - If loan is sought against the Term Deposit; the loan application needs to be signed by all joint depositors

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.
- Documents normally accepted for Identity of an Individual customer are – Passport, PAN Card, Voter's ID Card, Driving License, etc.
- Documents normally accepted for Address are - the current Gas/Telephone/Electricity Bill, Passport, etc.
- 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 is required and the request should be signed by all account holders
- 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 (new as well as existing) are advised to avail Nomination Facility, if they have not availed so far.

A copy of 'YES BANK Citizen's Charter' and 'Schedule of charges' for key information on the usage and benefits of various services/facilities offered by the Bank is available on request and on Bank's website.

Serial No. _____



(FOR BANK USE ONLY)

Branch _____	Product Code _____	Number of applicants _____
Branch Code _____	A/c No. _____	

Account type Savings Savings Salary Term Deposit Investment Current Others _____

Average Quarterly Balance (Rs.) _____

Please fill all the details in CAPITAL LETTERS, and countersign any correction/modification

First Applicant

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

Personal Details

Name: Mr. Ms. Mrs. Dr. Prof.
_____ First Name _____ Middle Name _____ Last Name

Guardian's Name:
(In case applicant is a minor) Mr. Ms. Mrs. Dr. Prof.
_____ First Name _____ Middle Name _____ Last Name

Date of Birth:

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

Gender: Male: Female: **Senior Citizen:** Yes (Please attach age proof)

PAN/GIR No.: _____ Form 60/61 attached **Nationality** _____

Mother's maiden name: _____

Marital Status: Married Single Divorced

Residence Type: Company Provided Rented Self Owned Parent Owned Others _____

Educational Qualification: Undergraduate Graduate Post Graduate Professional Others _____

Occupation Type Salaried Self-employed Business Student Others _____

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

Company Name _____ **Designation** _____

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 5 5 to 15 15 to 25 25 to 50 Greater than 50

Communication Address: _____

City: _____ **State:** _____ **Pin Code:** _____

Tel. No.: _____ **Mobile No.:** _____

E-Mail ID: _____ **Fax No.:** _____

Permanent Address: _____

City: _____ **State:** _____ **Pin Code:** _____

Tel. No.: _____ **Mobile No.:** _____

E-Mail ID: _____ **Fax No.:** _____

Payment Details

Amount: (Rs.) ps.

Cheque no: Dated Drawn on _____ Bank,
 _____ Branch. Cheque to be crossed A/c payee and drawn payable to "YES BANK Ltd. A/c _____ (Customer Name)"

Debit to my YES BANK A/c

Cash (To open an account with cash, the customer must deposit the cash, in person, only at the home branch)

Term Deposit Details

* Periodyear(s).....month(s)day(s) Value Date (Bank Use).....

Amount Rs.(In words)

Interest Frequency (Tick any one)	<input type="checkbox"/> Monthly Payout	<input type="checkbox"/> Quarterly Payout	<input type="checkbox"/> Re-Investment
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

Payment Instructions for Principal Credit to my bank account no. with YES BANK Ltd.
 Payment order to be mailed to my mailing address

Payment Instructions for Interest Credit to my bank account no. with YES BANK Ltd.
 Payment order to be mailed to my mailing address

Status Staff Senior Citizen Product Code (Bank use).....

* If Term Deposit tenure is less than 12 months please mention tenure in days only.

TDS to be deducted YES NO, If no, please provide 15G/H exemption certificate

Sweep-In Facility

Sweep-In is the facility of linking Savings / Current Account with Term Deposit Account. In case of insufficient balance, the linked Term Deposit shall be broken on premature basis Last In First Out (in the order of set-up of Sweep-In instructions) and the required amount is transferred to the Savings / Current account. This facility is allowed only if the order and mode of operation is same in both the Savings / Current Account and Fixed Deposit Account.

Savings/Current Account Number

and Term Deposit Number(s) &

Account Operating Instructions

Single Either/Any one or Survivor Jointly (Debit /ATM card / Internet Banking / Mobile Banking access will not be issued)

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

Channel Access Request

Net Banking and Debit Card

	Debit Card	Net Banking
First Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>

Single PIN Access enables Debit Card PIN to be used for first time login to Internet Banking. Please request for Internet Banking PIN only in case you do not request for a Debit Card.

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

	A/c No. 1
1 st Applicant	<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 nd Applicant	<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 rd Applicant	<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"/>

	A/c No. 2
1 st Applicant	<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 nd Applicant	<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 rd Applicant	<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"/>

SMS and E-mail Alerts

Subscription to SMS and E-mail Alerts and subsequent modifications of the threshold limits can also be done through Internet Banking.
I want to receive alerts as mentioned below.

First Applicant
 Second Applicant
 Third Applicant

Alert Type	Email	SMS	Threshold Amount (Rs.) / Frequency		
Debit Transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 5,000	<input type="checkbox"/> 10,000	<input type="checkbox"/> 15,000
Credit Transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 5,000	<input type="checkbox"/> 10,000	<input type="checkbox"/> 15,000
Below Balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 5,000	<input type="checkbox"/> 10,000	<input type="checkbox"/> 15,000
Account Balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	
Salary Credit	<input type="checkbox"/>	<input type="checkbox"/>			
Overdraft	<input type="checkbox"/>	<input type="checkbox"/>			

Products and Offer Updates

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

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

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

First Applicant
 Second Applicant
 Third Applicant

Terms & Conditions

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 (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, at any time, and from time to time, without any prior or post intimation to me/us, add to, alter or modify any of the terms and conditions of the T&Cs and that I/We hereby agree to abide and be bound by all such changes as if they form part of the T&Cs as at present and that any transaction in 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 Paste
PHOTO
of
1st Applicant

Please Paste
PHOTO
of
2nd Applicant

Please Paste
PHOTO
of
3rd Applicant

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

Signature 1st Applicant

Signature 2nd Applicant

Signature 3rd Applicant

Name

Date

Name

Date

Name

Date

Serial No. _____



INVESTMENT ACCOUNT OPENING FORM

Now manage your investments with the YES BANK investment account. Monitor your portfolio and returns from your investments at the click of a button through your NetBanking login.

Combination 1: I/We request you to open an investment account in my/our name as per the following details:

Name of first applicant: Mr. Ms. Mrs. Dr. Prof. Customer ID No: _____
First Name Middle Name Last Name

Name of second applicant / Authorized Signatory/Guardian: Mr. Ms. Mrs. Dr. Prof. Customer ID No: _____
First Name Middle Name Last Name

Name of third applicant / Authorized Signatory: Mr. Ms. Mrs. Dr. Prof. Customer ID No: _____
First Name Middle Name Last Name

Mode of Operation Single Either/Any one or Survivor Jointly Others

Take control of your investments. To make investing simpler for you, YES BANK offers you MF ONLINE. Now perform transactions online at your own comfort.

Yes, I want to sign up for MF ONLINE. (If Yes, please fill the PoA)

Declaration

I/We have hereby understood the Terms and Conditions relating to opening of an Investment Account with YES BANK Limited. I/We accept and agree to be bound by the said Terms and Conditions including those excluding / limiting the Bank's liability. I/We hereby declare that the details furnished herein are true and correct in all particulars. I/We understand that the Bank may at its absolute discretion, discontinue this service completely or partially without any notice to us. I/We understand that investment products are not bank deposits or other obligation of, or guaranteed or insured by YES BANK Limited, or its affiliates. They are subject to various risks and possible loss of principal. Past performance is not indicative of future performance.

Signature(s) with stamp of organisation whenever necessary

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

Combination 2: I/We request you to open an investment account in my/our name as per the following details:

Name of first applicant: Mr. Ms. Mrs. Dr. Prof. Customer ID No: _____
First Name Middle Name Last Name

Name of second applicant / Authorized Signatory/Guardian: Mr. Ms. Mrs. Dr. Prof. Customer ID No: _____
First Name Middle Name Last Name

Name of third applicant / Authorized Signatory: Mr. Ms. Mrs. Dr. Prof. Customer ID No: _____
First Name Middle Name Last Name

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Signature(s) with stamp of organisation whenever necessary

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

Customer Profile Certification (For Bank Use Only)

Declaration by Sourcer

I have met the customer(s) in person and declare the following:

1.	Face to Face meeting with	Customer Name
2.	In case of MINOR Face to Face meeting with	Guardian Name
3.	Date and time of Face to Face meeting	Date: <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"/> Time:
4.	Address of Face to Face meeting	
5.	Address Type	Residence / Office / Bank premises
6.	Address of Face to Face meeting is same as on AOF	Yes <input type="checkbox"/> / No <input type="checkbox"/> (Not applicable if Face to Face meeting done in Bank premises)

- | | |
|--|---|
| <input type="checkbox"/> Customer has signed the AOF in my presence | <input type="checkbox"/> Customer has self attested the documents |
| <input type="checkbox"/> Photo on Identity document and AOF match with customer | <input type="checkbox"/> Copies of Identity and Address documents are clear. |
| <input type="checkbox"/> Details on Identity and Address documents match with AOF. | <input type="checkbox"/> Originals of the photocopies have been sighted and verified by me. |

Area of Occupation

(1st Applicant)

(2nd Applicant)

(3rd Applicant)

Transaction Profile (Cumulative estimated value of transactions per month)

Deposits

- | | | | | |
|-------------------------------------|-------------------------------|---------------------------------|----------------------------------|-------------------------------|
| Cash (Rs in Thousands) | <input type="checkbox"/> 0-25 | <input type="checkbox"/> 25-75 | <input type="checkbox"/> 75-150 | <input type="checkbox"/> >150 |
| Non Cash (Rs in Lacs) | <input type="checkbox"/> 0-50 | <input type="checkbox"/> 50-150 | <input type="checkbox"/> 150-300 | <input type="checkbox"/> >300 |
| Foreign Currency (USD in Thousands) | <input type="checkbox"/> 0-5 | <input type="checkbox"/> 5-10 | <input type="checkbox"/> 10-15 | <input type="checkbox"/> >15 |

Withdrawals

- | | | | | |
|-------------------------------------|-------------------------------|---------------------------------|----------------------------------|-------------------------------|
| Cash (Rs in Thousands) | <input type="checkbox"/> 0-25 | <input type="checkbox"/> 25-75 | <input type="checkbox"/> 75-150 | <input type="checkbox"/> >150 |
| Non Cash (Rs in Lacs) | <input type="checkbox"/> 0-50 | <input type="checkbox"/> 50-150 | <input type="checkbox"/> 150-300 | <input type="checkbox"/> >300 |
| Foreign Currency (USD in Thousands) | <input type="checkbox"/> 0-5 | <input type="checkbox"/> 5-10 | <input type="checkbox"/> 10-15 | <input type="checkbox"/> >15 |

Please provide rationale if the highest slab is applicable for any of the transaction types above

.....

Sourced by

Name

SS Code

Customer ID

Signature

Serviced by

Name

SS Code

Customer ID

Signature

Business Segment.....

Approved by

Risk Category

Name

Company Code (Salary Accounts)

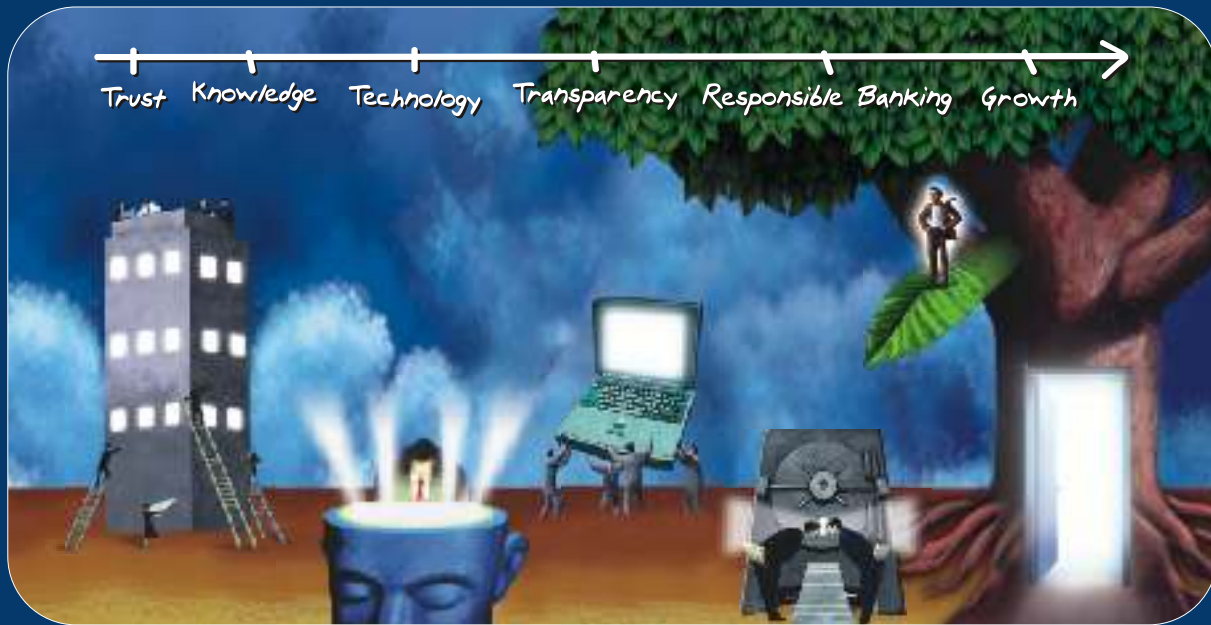
SS Code

Number of applicants.....

Customer ID.....

Promotion Code.....

Signature



We are YES BANK. India's Emerging Bank.

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

It is this commitment that has earned us the distinction of being ranked **SECOND** and the Fastest Growing Medium Sized Bank, by the Business Today- KPMG survey of India's Best Banks 2007.

YES BANK was also ranked as India's No.3 amongst the New Private Sector Banks and No.1 on Credit Quality amongst all banks in the Financial Express- E&Y Survey, 2007.

Today, YES BANK is present across all major cities of India and offers a comprehensive range of banking products and financial services for customers like you.



YES BANK Limited Regd. & Corporate Office: Nehru Centre, 9th Floor, Discovery Of India, Worli, Mumbai 400 018, India. Tel: +91(22) 6669 9000 Fax: +91(22) 2490 0314.
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