

ACCOUNT OPENING FORM

FOR RESIDENT INDIVIDUALS
(To be filled by applicant only)



Serial No. _____

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

(FOR BANK USE ONLY)			
Branch _____	Product Code <input type="text"/>	Number of applicants _____	
Branch Code <input type="text"/>	A/c No. <input type="text"/>		

Branch where A/c is to be opened: _____ Account type Savings Savings Salary Current

Account Variant: _____ Average Quarterly Balance _____

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

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

1 st Appl. Cust Id	2 nd Appl. Cust Id	3 rd Appl. Cust Id
<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL DETAILS*

APPL	PREFIX	FIRST NAME	MIDDLE NAME	LAST NAME (Please leave one space between words)
1st	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3rd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

PAN NO (If not available please attach FORM 60/61)	FORM 60/61 Attached	MOTHER's Maiden Name	Date of Birth	Male/Female
1st Appl. <input type="text"/>	Y N	<input type="text"/>	D D M M Y Y Y Y	M F
2nd Appl. <input type="text"/>	Y N	<input type="text"/>	D D M M Y Y Y Y	M F
3rd Appl. <input type="text"/>	Y N	<input type="text"/>	D D M M Y Y Y Y	M F

1st Holders Mailing Address*	1st Holders Permanent Address*
Building <input type="text"/>	Building <input type="text"/>
Street <input type="text"/>	Street <input type="text"/>
Landmark <input type="text"/>	Landmark <input type="text"/>
City <input type="text"/> Pin <input type="text"/>	City <input type="text"/> Pin <input type="text"/>
State <input type="text"/>	State <input type="text"/>
Country <input type="text"/>	Country <input type="text"/>
Mobile <input type="text"/> <small>10 Digit Mobile No.</small>	Mobile <input type="text"/> <small>10 Digit Mobile No.</small>
Landline <input type="text"/> <small>STD Code</small>	Landline <input type="text"/> <small>STD Code</small>
email <input type="text"/>	email <input type="text"/>

Other details of 1st Applicant*:

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

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

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

Payment Details*

Amount: (Rs.) ps. Cash (To open an account with cash, the customer must deposit the cash, in person, only at the account branch)

Cheque No: Dated Drawn on _____ Bank,
 _____ Branch Reference No.

The cheque should be crossed A/c Payee and drawn payable to "YES BANK Ltd. A/c Customer Name"

Term Deposit Details

YES! I/We want to open a Term Deposit

1st Applicant 2nd Applicant 3rd Applicant If Yes: FD Application No: _____

A separate Instruction for Booking of FD has been given under FD Application No. mentioned above.

Investment Services Account

Get more than just a savings account. Open your Investment Services Account NOW and create wealth the smart way with YES Wealth Management.

YES! I/We want to open an Investment Services Account with YES BANK

1st Applicant 2nd Applicant 3rd Applicant Investment Services Application Form No: _____

A separate instruction for Opening an investment service account has been given under above mentioned form number detailing multiple combinations in terms of holding pattern.

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

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 are not requesting for a Debit Card.

Net Banking and Debit Card

	Debit Card	Net Banking	Email
First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<div style="background-color: #e0f0ff; border: 1px dashed black; height: 20px;"></div>
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	

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

	A/c No. 1	A/c No. 2
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"/>	<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"/>	<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"/>	<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.

	Email	SMS						
First Applicant	<input type="checkbox"/>	<input type="checkbox"/>						
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	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"/> <input type="text"/>	Landline	<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"/>		
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	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"/> <input type="text"/>	Landline	<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"/>		

By Default all Dedit/Credit of Rs. 5,000 & above will be communicated to A/c Holder(s) along with daily Account Balance, Salary Credit & Overdraft Alerts. To set higher threshold amount/frequency please communicate the same to bank.

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

Introduction Details

Introducer's Name (YES BANK Customer) / Company Name (For Savings Salary Account) 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, Office Colleague, Others.

Date

Signature of Introducer

FOR SALARY ACCOUNT: We confirm that the details given in the form including the photograph, signature/communication address & permanent address are of the said employee and his/her employee code is _____.

Name of Authorised Signatory:

Signature with Seal Date

Signature of Introducer

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. I confirm the bona fide of the customer(s).

Name of the Bank official _____ Time of Meeting: _____

Employee Code _____

Date

Signature of Bank Official

FOR OFFICE USE ONLY

Sourced by	Serviced by
Name	Name
Employee Code	Employee Code
Signature.....	Signature.....
Business Segment.....	Approved by#
Risk Category	Name
Company Code	Employee Code
Promotion Code	Signature.....

To be approved by BBL OR BSDL

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 daily closing balance and is rounded upto the nearest rupee, 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

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 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 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.

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, customer_service@yesbank.co.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.