

# TERM DEPOSIT ACCOUNT OPENING FORM

(For Resident Individual, Non-Individual & Non-Residents)

**YES BANK**

Barcode

(To be filled by existing customer only)

(FOR BANK USE ONLY)

Date 

D	D	M	M	Y	Y	Y	Y
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<b>Branch</b>	<input type="text"/>	<b>Product Code</b>	<input type="text"/>	<b>Number of applicants</b>	<input type="text"/>								
<b>Branch Code</b>	<input type="text"/>	<b>Value Date (Bank Use)</b>	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>			D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y						

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

1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant
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)	Please tick if NR
1 <sup>st</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
2 <sup>nd</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
3 <sup>rd</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

PAN NO 1<sup>st</sup> Applicant  (If not available please attach FORM 60/61)  FORM 60/61 Attached (Y/N) 

Y	N
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TYPE OF DEPOSIT			
<input type="checkbox"/> Resident / Domestic	<input type="checkbox"/> Non Resident		
<input type="checkbox"/> Fixed Deposit	<input type="checkbox"/> NRO FD	<input type="checkbox"/> FCNR	<input type="checkbox"/> Tax Saver Deposit
<input type="checkbox"/> Tax Saver Deposit	<input type="checkbox"/> NRE FD	<input type="checkbox"/> RFC	

CURRENCY TYPE (For FCNR / RFC Deposit)			
<input type="checkbox"/> USD	<input type="checkbox"/> EURO	<input type="checkbox"/> AUD	<input type="checkbox"/> GBP
<input type="checkbox"/> JPY	<input type="checkbox"/> CAD	<input type="checkbox"/> HKD*	<input type="checkbox"/> SGD*

\* Available only for FCNR deposit

MODE OF OPERATION	
<input type="checkbox"/> Single <input type="checkbox"/> Jointly <input type="checkbox"/> Either or Survivor* <input type="checkbox"/> Former or Survivor** <input type="checkbox"/> Anyone or Survivor* <input type="checkbox"/> Others <input type="text"/> Please Specify	

\* We jointly agree and authorize YES BANK Limited to permit premature withdrawals of the fixed deposit by survivor/s in the event of death of the deposit holder/s before maturity.  
 \*\* NRE Fixed Deposit held jointly with Resident will be operated on Former or Survivor basis only

PAYMENT DETAILS (To open an account with cash, the customer must deposit the cash, in person, only at the account branch)									
Amount: (₹) <input type="text"/>	<input type="checkbox"/> GL Ref. No.: <input type="text"/>								
<input type="checkbox"/> Cash <input type="checkbox"/> Cheque No.: <input type="text"/> Dated <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									Drawn on: _____ The cheque should be crossed A/c Payee and drawn payable to "YES BANK Ltd. A/c Customer Name"
<input type="checkbox"/> Debit to my YES BANK A/c <input type="text"/>									

FIXED DEPOSIT DETAILS*	
* Period <input type="text"/> year(s) <input type="text"/> month(s) <input type="text"/> day(s)	Amount ₹ <input type="text"/> Rate of Interest <input type="text"/> %

If tenure is less than 1 year, please mention in days. Interest is calculated at Simple Interest and paid at maturity for tenure 6 months and below.

Interest Frequency (Tick any one)	<input type="checkbox"/> Monthly Payout (Discounted Rate)	<input type="checkbox"/> Quarterly Payout (Half yearly for FCNR deposits only)	<input type="checkbox"/> Re-Investment	<input type="checkbox"/> At Maturity*
Maturity Instruction (Tick any one)	<input type="checkbox"/> Auto Renew Principal <input type="checkbox"/> Repay Principal	<input type="checkbox"/> Auto renew Principal <input type="checkbox"/> Repay Principal#	<input type="checkbox"/> Auto renew Principal & Interest <input type="checkbox"/> Auto renew Principal & pay Interest# <input type="checkbox"/> Repay Principal & Interest#	<input type="checkbox"/> Auto renew Principal & Interest <input type="checkbox"/> Auto renew Principal & pay Interest <input type="checkbox"/> Repay Principal & Interest

\* For tenure 6 months & below, interest is calculated at Simple Interest and paid at maturity. # For outward repatriation of FCNR proceeds please get in touch with your respective YES BANK Branch or write to [gib@yesbank.in](mailto:gib@yesbank.in)

PAYOUT DETAILS	
<p style="text-align: center;"><u>PRINCIPAL</u></p> <input type="checkbox"/> PAYMENT ORDER TO BE MAILED TO MY MAILING ADDRESS <input type="checkbox"/> YES BANK A/C <input type="text"/> <input type="checkbox"/> RTGS/NEFT ..... IFSC CODE ..... BENEFICIARY A/C NO ..... BENEFICIARY NAME .....	<p style="text-align: center;"><u>INTEREST (For Monthly/Quarterly options only)</u></p> <input type="checkbox"/> PAYMENT ORDER TO BE MAILED TO MY MAILING ADDRESS <input type="checkbox"/> YES BANK A/C <input type="text"/> <input type="checkbox"/> RTGS/NEFT ..... IFSC CODE ..... BENEFICIARY A/C NO ..... BENEFICIARY NAME .....

\*TDS DETAILS: Deduct TDS (if Applicable)  Yes  No (\*Please Submit the TDS waiver document)  Form 15G/H  Income Tax exemption Letter  
 \* applicable only for Resident Fixed Deposit

SMART ACCESS SWEEP-IN INSTRUCTIONS (Applicable only for Resident, NRO & NRE Fixed Deposits)	
I wish to avail sweep-in facility against the above mentioned deposit and in case of insufficient balance in my Current/Savings	
Account No. <input type="text"/>	please honour my cheque/allow withdrawal by transferring funds to my Current/Savings Account by breaking units of my fixed deposit.

No interest is payable if NRE Fixed Deposit is withdrawn under sweep in before completion of 12 months.

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

**TERMS & CONDITIONS**

I/We, the undersigned, hereby confirm that I/We have read, understood and agree to abide and be bound by all the provisions of the Terms & Conditions and Schedule of Charges copies of which are provided to me/us and also displayed on [www.yesbank.in](http://www.yesbank.in) (hereinafter referred to as the "T&Cs") which govern/ shall govern, all of our accounts, present, past and future, maintained/ opened/ to be maintained/ opened with YES BANK Limited (hereinafter referred to as "Bank") from time to time and also the provision of the various services/ facilities provided at present/ that may be provided in future.

I/We hereby authorize the Bank to debit any of our account with any amount due and payable by us to the Bank in relation to costs, charges, expenses, debts due under any/all facilities/ services granted by the Bank and/or to combine or consolidate and set off or appropriate the balance in any of our account with the amounts due to the Bank. I/We understand that the Bank may, at its discretion, at any time and from time to time, with prior or post intimation to 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 our account(s) with the Bank and/or usage of any Services by us subsequent to such change shall be deemed and tantamount to our acceptance of all such changes.

In absence of maturity instructions, all FD's below ₹ 1 Crore will be auto renewed by default. For Resident customers Senior citizen benefit is available for FD's below ₹1 Crore. In absence of PAN, TDS will be deducted @20% against 10% for resident customers.

Signature 1st Applicant

Signature 2nd Applicant

Signature 3rd Applicant

Name .....

Name .....

Name .....

Date

Date

Date

**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 OFFICE USE ONLY**

Account No.

Sourced by

Serviced by

Employee Code

Employee Code

Employee Name .....

Employee Name .....

Signature.....

Signature.....

Promotion Code

Lead ID  Signature.....

# To be approved by BBL OR BSDL



### ACKNOWLEDGEMENT

No charges levied for account opening

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

Amount of Rs		ps.	paid by Cheque No.		<input type="checkbox"/> Cash
Year(s)	Month(s)	Day(s)	Rate of Interest		%

Barcode

Name of Bank Official .....

Date

D	D	M	M	Y	Y

Signature of Bank Official .....

**Term Deposit Accounts** 1. Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run. However, no interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 7 days. No interest will be paid if NRE Fixed Deposit is withdrawn under sweep in before completion of 12 months. 2. Interest rates quoted are per annum and the number of days in a year are taken on actual (i.e. 366 days in a Leap Year). 3. Interest on deposits is payable either quarterly or compounded quarterly (i.e., re-investment of interest) or monthly at discounted value at the option of the depositor. 4. Interest rates are revised from time to time and displayed in the Branches, Banks website and Display Board to be made known to public. 5. Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate. 6. Prepayment penalty will be as per applicable terms and conditions. 7. Term Deposits held in Joint Names – a. Premature payment of the Term Deposit is allowed only after the request is signed by all joint depositors. Notwithstanding the aforesaid, Customer(s) agree that in case of term/fixed deposit with "Either or Survivor" or "Former or Survivor" mandate, Bank is permitted to allow premature withdrawal of the term/fixed deposit by the surviving joint depositor on the death of the other, in case there is a joint mandate from the joint depositors to this effect. b. If loan is sought against the Term Deposit, the loan application needs to be signed by all joint depositors. 8. On completion of the term of automatic renewal and in the absence of specific instructions from the customer thereafter, interest will be paid at the applicable savings bank rate. In case of automatic renewal, if the customer thereafter decides to prematurely close the term deposit or renew it for a period shorter than the remaining period of the contract, the bank will have the freedom to determine its own penal interest as per its Board approved policy. 9. In case of cumulative FCNR (B) deposits, interest rates are calculated at the applicable rate without any compounding effect for deposits up to one year and in respect of deposits for more than 1 year, at intervals of 180 days each and thereafter for the remaining actual number of days with compounding effect. 10. Interest rates quoted per annum in case of FCNR (B) deposits will be paid on the basis of 360 days to a year irrespective of leap year. 11. No interest is payable if FCNR, NRE FD & RFC FD is withdrawn before completion of 12 months. 12. Interest on FCNR(B) / RFC deposits will be paid out only on maturity.

**Nomination Facility** 1. Nomination Facility is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietorship concern) only, i.e. not for accounts opened in representative capacity. 2. Nomination can be done in favour of one person only. 3. Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders. 4. Nomination can be made in favour of a minor also. 5. For the existing accounts where nomination is not made, the account holder (s) can do so by filling up form available with the branches. 6. Customers are advised to avail Nomination Facility, if they have not availed so far.

Acopy 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@touch@yesbank.in](mailto:yes@touch@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.