

STATE BANK OF INDIA



APPLICATION FORM FOR YONO BUSINESS

To,The Branch Manager,
State Bank of India

NEW DELHI MAIN BRANCH

SECTION 1: Organization/Business Details

I/We wish to register our business/organization for YONO Business,

Name of the Organization:

SRI VEDABHARATHI PEETHA ABHIVRUDHI TRUST

PAN #:

AAITS1300H

Constitution:

NON PERSONAL - TRUSTS (NPO)

SECTION 2: Services Requested

I/We wish to register our firm/company/corporation for availing one of the following services and facilities offered by State Bank of India on the YONO Business Platform (Checked Box represents the facility the user has subscribed to):

Enquiry Only

☐

Enquiry and Transactions

☒

Corporate Internet Banking <General Corporates>

SECTION 3: User Details

I/We wish to register our business/organization for availing one of the below mode of operation (Checked Box represents the facility the user has subscribed to):

Single User

☐

Multi User with Single Admin



Multi User with Multiple Admins



Multi User with Multiple Admins and No Regulator



Enquiry and Transaction - Multi User Single Admin - CINB Admin

I/We request you to register named below official/employee/executive as an Administrator on behalf of firm/ company/ corporation on Yono Bussiness

Name:

SURYANARAYAN

PAN:

AASPS2144M

Mobile Number:

9444760950

Please note the user credentials will be shared on the above-mentioned mobile number.

Email Id:

SURIGOVINDA@GMAIL.COM

Address1:

F3 FLAT JAIN AKRITHI NO 19 B N ROAD

Address2:

TIYAGARAYA NAGAR

City:

CHENNAI

State:

TAMILNADU

Country:

INDIA

PIN Code:

600017

Account Numbers

1.

00000040272031767

Enquiry and Transaction - Multi User - CINB
Authorizer/Checker

I/We request you to register named below officials/employee as Authorizer/Checker(CINB) on behalf of firm/ company for all accounts

Authorizer details

Name & Address	PAN#	Mobile#	Email
SRI VEDA VIDYANANDA SWAMY	CDYPS6296P	9441321153	SWAMIJI68@GMAIL.COM
SRI MATA JYOTHI PRIYANANDA	EXNPS8305G	9441321492	JYOTHIPRIYANANDA@GMAIL.COM

Please note the user credentials will be share on the mobile number mentioned against the names.

SECTION 4: Signature by Authorized Signatories

I/We have read the provisions contained in the 'Terms and Services' and accept them

I/ We are empowered by the Board Resolution (or equivalent) dated.....to authorize users to operate accounts mentioned in the application form

The Indemnity form for this facility is enclosed. We also undertake to deal within the overall limits sanctioned by the bank and to follow RBI/FEMA guidelines issued from time to time. (applicable only for eForex and/or eTrade)

Signature of Authorized Signatory(ies)

Name	Designation	Signature

Date :	Place :
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Checklist for Documents

- 1. Application Form .
- 2. Board Resolution
- 3. KYC for Users

For Branch Use

Requirement	Yes/No	Signature
The account numbers tally with records		
Authorized signatory signatures verified		
KYC documents verified		
Board resolution		

SECTION 5:

Terms and Services

Bank refers to State Bank of India (SBI).

1. YONO Business Banking refers to services being made available or to be made available to the customers of State Bank of India rendered through multiple applications on the portal (website and/or mobile application) of YONO Business (hereinafter called 'the YONO portal').

2. CUSTOMER refers to a Corporate customer of SBI availing the banking services, products and delivery channels such as internet banking, mobile banking, cash management, e-payment, eTradeSBI, eForex, OnlineSBI etc., and such other facilities as may be made available by the Bank (hereinafter collectively referred to as the e-Banking Services) through the YONO portal.

3. USER refers to a person authorised by the CUSTOMER who would be actually operating the YONO portal on behalf of and as agent of the CUSTOMER

General

1. M/S ----- hereinafter called as the customer agrees to avail the e-banking services of State Bank of India (SBI) through the YONO portal. The Customer do accept such terms, regulations, conditions, stipulations laid down by SBI, from time to time, for the purpose.

2. The Customer agrees to execute from time to time necessary agreement form(s), authority letter(s) and any other related documents for this purpose.

3. SBI is hereby authorized by the Customer to accept all valid instructions through the YONO portal over electronic medium by using valid Username/Password from the authorized signatories or authorised officials or users in respect of Firm's account(s) as per the operating rules from time to time.

4. The Customer agrees to nominate an Administrator and other users to manage the e-banking facility for the Customer. Administrator will be created by SBI, provide him green user name and password and who in turn will create and administer users by giving user name and password and necessary rights as the case may be.

5. SBI accepts the obligations to maintain the confidentiality, privacy and integrity of the transaction completed on the YONO portal. Record in respect of the transactions entered through the YONO portal will be maintained by the SBI in accordance with existing practices of SBI.

6. SBI reserves the right to modify, change, add or cancel any of the e-banking services offered through YONO Portal or the Terms of Service listed in this Document. The changes will be notified to the Customer/ User.

Operating Environment

1. The User is free to choose a Username and Password of his choice as per the guidelines on the YONO Portal. However, he is advised to avoid choosing a password that is a dictionary word or is guessable / inferable from personal data such as name, date of birth, address, telephone number, driving licence / car number etc.

2. The User can access e-banking services from anywhere, anytime. However, as a matter of precaution and safety, he should avoid using PCs with public access.

3. In the interest of customer safety the system does not permit retrieval of a lost or forgotten Password. In case the User forgets his Password, he will have to register for a duplicate password and a fresh Password will be issued to him.

4. In case of an unintended termination of a valid session due to break in Internet Connectivity, it is suggested that the User login afresh and verify the status of last requested transaction and ensure that it has been recorded successfully

5. The customer is free to select a password of own choice for e-banking services. As a precaution a password that is generic in nature, guessable or inferable personal data such as name, address, telephone member, driving license, date of birth etc. is best avoided. Similarly it is a good practice to commit the password to memory rather than writing it down somewhere.

SBI's Terms

1. SBI shall be entitled to use hardware, software and/or such other equipment and modify the same as necessary or appropriate for the provision of the services. The Customer may also be required to modify/upgrade its systems to comply with the standards of the payment mechanisms (then in force) and the standards applicable to the various services provided by the SBI.

2. YONO Business banking is a service offered by SBI as per the Terms contained herein and SBI is within its rights to deny access or withdraw access if the Customer/User is found to be acting in violation of the said terms.

3. Transactions originated by the Users are logged and transmitted to Core Banking System of the Bank for fulfillment. The requests take effect only after the requests are successfully processed by the Core Banking System. The rules, regulations and conventions applicable to the banking transactions in the physical world will be applicable mutatis mutandi for the transactions done through the YONO portal. For the present transaction requests would be processed at the branch during the business hours on the same day or next working day.
4. SBI's obligation and remedy in the event of interruption to the facility or loss of use and/or access to the e-banking services, shall include taking all reasonable measures to restore the e-banking services and/or access thereto as soon as reasonably possible.
5. SBI shall not be liable for any direct, indirect or consequential loss or damage sustained by the Customer by any direct or indirect use of or reliance on the electronic communication, orders or messages. SBI shall also not be liable to Customer for any loss or damage caused arising in connection with the e-banking service and/or this terms and conditions, on account of interruption or stoppage to the access to and/or use of the e-banking services arising on account of circumstances not attributable to SBI or beyond control of the SBI.
6. Without prejudice to anything contained herein, SBI does not warrant to the Customer that the e-banking service will be provided uninterrupted or free from errors or that any identified defect will be corrected; or the e-banking service shall provide any function not set out or described in any associated documentation provided by the SBI.
7. Though SBI strives to maintain the quality of service, timely delivery and execution of the instructions given by the Customer, the same is not guaranteed by SBI and SBI does not accept any responsibility for not effecting or not completing any transaction entered into on the e-banking service due to any break-down in computer hardware or software systems including any break-down of internet services or any delay or default of service providers from whom SBI has availed of the services for providing the e-banking service.
8. SBI may for valid reasons refuse to execute any instructions placed by the Customer.
9. All transactions executed through a valid session as defined above will be construed to have been emanated from the user and will be legally binding on him / her. The user is cautioned against leaving the computer unattended during a valid session.
10. The authorisation granted to a user is valid till he is de-registered from the e-banking services. The request for de-registration of a user must be made to the branch by the customer and will be effective when branch acknowledges the same in writing.
11. The duties and responsibilities of Users are described in the user manual. SBI shall not be liable for any loss the Customer may suffer due to acts of omission and commission by the User.
12. The Customer agrees to pay charges/fees for e-banking services as may be prescribed from time to time.
13. The Bank reserves the right to modify the services offered or the Terms of e-banking service. The changes will be notified to the customers through a notification on the YONO portal.
14. SBI is not bound to enquire as to whether or not the User has been duly authorized to access the e-banking services on behalf of the Customer by an appropriate or competent authority of the Customer. Accordingly, a person using the e-banking services on behalf of the Customer shall be presumed by SBI to have the authority to have access to the e-banking services.
15. Notwithstanding anything contained herein, where SBI has reason to believe that any transaction/debits or marking of liens, have been fraudulently made (referred to as a ??????suspect transaction???????, where ever mentioned), SBI shall be entitled to withhold payment pertaining to such suspect transaction in accordance with regulatory laws relating to Money Laundering etc. If SBI determines after due enquiry and investigation that the transaction is a valid transaction and not a suspect transaction, SBI shall release such withheld payment. Provided that SBI shall not withhold payment to the Customer without sufficient cause, which shall be informed by SBI to the Customer on the finding of such sufficient cause. Provided further that if within the period of 6(six) months SBI determines after due enquiry and investigation that any suspect transaction is not a valid transaction at all, SBI shall reverse the invalid transaction, consequently the Customer shall be liable to SBI for the resulted outstanding balance, if any.
16. Rules and regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through the YONO Portal.
17. SBI presupposes, and the same is acknowledged by the Customer, that log-in using appropriate Username and Password is a valid session initiated by none other than the Customer or User to whom the said Username and Password belongs. The SBI shall rely upon all electronic communications, orders or messages to SBI through the internet and SBI shall take it for granted that the originator of the communication is the Customer or User to whom the User ID/Password has been issued.

Customer's Obligation

1. The Bank presupposes that log-in using appropriate Username and Password is a valid session initiated by none other than the USER to whom the said Username and Password belongs.

Obligation of the Firm

1. The Customer shall ensure, that login is made, by using authorised Username and Password. SBI shall rely upon communications, orders or messages received through e-banking platform and the same would be deemed to have been sent by the authorized users as created by the Administrator of the Customer, SBI is not bound to enquire as to genuineness of the user authorized by the Customer to access the e-banking services.

2. Any dispute between Customer and the SBI with regard to the transactions done through the e-banking services will be subject to the jurisdiction of the competent Courts where the SBI branch maintaining the related account of the Customer is located and will be governed by Indian Laws in force from time to time.

3. SBI has taken care to protect the confidentiality and integrity of customer data/transaction on the e-banking services. At the same time this is a joint endeavor of the SBI and the customer. SBI, therefore, expects the customer to appreciate the risks unique to transacting on the Internet and take precautions, as it may deem fit, in the interests of protecting confidentiality and transactional integrity. It is highly recommended that the advices of the IT department of the Customer or an external consultant be sought in this regard. Similarly, for best results it is suggested that the customer's internal processes may be aligned to the procedures prescribed for the system.

4. The Customer undertakes not to disclose the conditions or any of the transactions made or entered by the registered user, through the e-banking facility.

5. The Customer hereby undertakes and agrees to protect SBI against all claims and liabilities arising directly or indirectly as a result of any breach or non-performance by any user or any act, neglect or default of the user.

6. By signing the e-banking services Registration Form the Customer has confirmed that the terms contained herein contained shall constitute the agreement between SBI and the Customer for the use of the e-banking services/ YONO Portal.

7. User/Customer are requested to visit their account on the YONO Portal frequently for transacting business or viewing account balances. If they believe that any information relating to their account has a discrepancy, please bring it to the notice of the concerned branch by e-mail or letter.

8. The customer should keep the User ID and password strictly confidential and should take steps to ensure that the same are not divulged to a third party or an unauthorised person. Any loss sustained by the customer due to noncompliance of this condition will be at its own risk and responsibility and the Bank will not be liable for the same in any manner.

9. It may not be safe to leave the computer unattended during a valid session. This might give access to account information to others.

10. The customer will not attempt or permit others to attempt accessing the YONO portal through any unlawful means.

11. The Customer hereby undertakes and agrees to protect SBI against all claims and liabilities arising directly or indirectly as a result of any breach or non-performance by the user or any act, neglect or default of the user.

12. The User must keep the Username and Password strictly confidential and known only to himself. It is a good practice to commit the password to memory rather than write it down somewhere. SBI is not responsible for loss sustained by the Firm due to breach of this condition. The User is also cautioned against leaving the computer unattended during a valid session.

13. Should the User notice that any information relating to the Customer's account(s) appearing on e-banking servies in the YONO Portal is incorrect or discrepant the same should be immediately brought to the notice of the branch (es) of SBI by telephone/e-mail or letter.

14. The User will not attempt or permit others to attempt accessing e-banking service through any unlawful means.

15. The User undertakes that if any wrongful use or misuse of the system is noticed by the User or any other person authorized by the Customer it shall be the responsibility of the User to bring the same to the notice of SBI forthwith and the User shall also co-operate with SBI in the event of SBI giving any alert about such wrongful use or misuse of the e-banking services/YONO Portal.

16. The User undertakes not to disclose the conditions or any of the transactions made or entered through the e-banking services.

Security

1. The Bank will take reasonable care to make use of the available technology for ensuring security and preventing unauthorized access to any of the services offered through the e-banking services.

2. The YONO Business is a secured site. It assures that during the session user is dealing with web site of SBI; the two-way communication is secured with 128-bit SSL encryption technology, which ensures the confidentiality of the data during transmission. The access-control methods designed on the site afford a high level of security to the transactions conducted on 'eTradeSBI'

3. The green User-id and Password generated by the system must be replaced by UserName and Password of customer's choice at the time of first log-on. This is mandatory.

4. There is no way to retrieve the Password from the system. In case the USER forgets his / her Password, he / she will have to approach the admin/branch for re-issue of password.

5. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer through the user.

Resolution by Trusts/Society for YONO Business

"Extracts of the minutes of the meeting of the Board of Trustees/ Members of the Managing Council of _____ ("the Trust/Society") held at _____ on(date).

1. **RESOLVED THAT** to bring efficiency to the operations of the bank account (the "Bank Account") of the Trust/Society opened/to be opened with the branches of State Bank of India ('the Bank'), it is proposed that the Trust/Society do avail various services being made available or to be made available to the customers of State Bank of India rendered through multiple applications on the portal of YONO Business (hereinafter called 'the YONO portal') and for the said purpose, the Trust/Society do apply to the Bank for issue of User ID and Password.

2. IT IS HEREBY RESOLVED THAT Approval be and is hereby given to the Trust/Society for availing the banking services, products and delivery channels such as internet banking, mobile banking, cash management, e-payment, eTradeSBI, eForex, OnlineSBI etc., and such other facilities as may be made available by the Bank (hereinafter collectively referred to as the e-Banking Services) through the YONO portal to operate the accounts opened/to be opened with State Bank of India at its various Branches subject to all the generic and specific terms, regulations, stipulations and conditions laid down by State Bank of India for the said purpose and such amendments thereto as the Bank may make from time to time.

3. IT IS FURTHER RESOLVED THAT following authorised officials namely:

- d) Shri _____ (PAN# _____)
e) Shri _____ (PAN# _____)
f) Shri _____ (PAN# _____)

be and are hereby jointly and severally authorized, hereinafter called Authorised Signatory(ies), to apply for and convey to the Bank acceptance on behalf of the Trust/Society, the terms and conditions contained in the application form or on the YONO portal and agree to such changes and modifications in the said terms and conditions as may be suggested by the Bank, and to transact, and or avail various types of e-Banking Services and to give any mandate or substitute, revoke and/or modify such mandate from time to time and to execute such deeds, documents, applications, agreements, indemnities, power of attorneys and other writings as may be necessary for and/or incidentally required for the said purpose.

4. IT IS FURTHER RESOLVED THAT the following officials

YONO Business	Role	Name	PAN#
CINB	Admin1	SURYNARAYAN	AASPS2144M
	Authoriser	SRI VEDA VIDYANANDA SWAMY	CDYPS6296P
	Authoriser	SRI MATA JYOTHI PRIYANANDA	EXNPS8305G

are authorized from our Trust/Society to act as **Regulator/Administrator/Authoriser/User** for availing different e-banking services, as specified in the table above, on the YONO portal (herein after called authorised officials) and to transact on behalf of the Trust/Society on the said portal.

5. IT IS FURTHER RESOLVED THAT Administrator will create and manage users by giving user name and password, necessary rights and transaction limits.

6. IT IS FURTHER RESOLVED THAT the Trust/Society is hereby authorized to enter in to foreign exchange forward contracts with State Bank of India with the objective of hedging its currency risks.

7. IT IS FURTHER RESOLVED that State Bank of India be and are hereby authorised to accept all instructions through the YONO portal either jointly or severally from any one of the above Authorised Signatories or Authorised Officials in respect of Trust's/Society's account/s. The Trust/Society does agree to hold State Bank of India harmless and their interest protected on account of it executing or acting upon such instructions from the aforesaid Authorised Signatories or Authorised Officials in the manner provided.

8. IT IS FURTHER RESOLVED that the aforesaid authorised officials be advised that the onus of keeping confidential the User ID and Password for e-Banking Services is entirely the responsibility of the respective authorised official and all e-Banking Services to be availed by the Trust/Society and access to information related to the Bank Accounts, shall be at the sole and absolute risk, responsibility and liability of the Trust/Society; and that the Trust/Society hereby confirms its understanding that the Bank shall not be able to monitor or record whether any instruction with respect to e-Banking Services is given by persons authorised by the Trust/Society for the same or not and that the Trust/Society shall not hold the Bank liable or responsible for any e-Banking Services to be availed by it including but not limited to access to the information relating to the Bank Account and transfers and/or withdrawals (including cash withdrawals) from the accounts through e-Banking Services.

9. AND FURTHER RESOLVED that the above is a correct copy of the resolution passed on _____ by the Board of Trustees/ Members of the Managing Council of _____ and that it has been entered in the usual course of business in the minutes book of the Trust/Society and signed therein by any of the Trustees/ Members and is in accordance with the Trust Deed /Society Deed and Bye laws.

CERTIFIED TRUE COPY

FOR

Authorized signatory
(Name, Sign, Stamp)

Authorized signatory
(Name, Sign, Stamp)

Date:
Place: