



### Payment Services - Cut off's

Payment Mechanism	Mode of Initiation	Cut-Off		Mode of Initiation	Cut-off	
		Mon - Fri	Sat		Mon- Fri	Sat
RTGS	Net Banking	0900 - 1615	0900 - 1245	Branch Request	0900 - 1530	0900 - 1230
NEFT	Net Banking*	24 x 7		Branch Request	0900 - 1630	0900 - 1200

\* Transaction requests placed by 1830 hours on weekdays and 1230 hours on Saturday will be debited immediately and sent to RBI for processing on the following working day. Transfer requests made on NEFT holidays and on Sundays through internet banking will also be debited immediately and sent to RBI for processing the following working day

#### General Instructions:

- ✓ The actual time taken to credit the beneficiary's account will depend upon the time taken by the counterparty bank to process the instruction.
- ✓ YES BANK will not be responsible for any charges levied on the beneficiary by the counterparty bank.