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Preface

At YES BANK, we have always believed that India suffers from an over-branched and an under-serviced banking environment. It is this belief that has motivated us to live the dream of offering Indian consumers a Bank that will epitomize the best in Service Quality and sets a benchmark of Service Excellence in our country and the world.

At YES BANK, we strongly believe in Responsible Banking to achieve the socio-economic objectives and in the process bringing more and more customers into its fold. Satisfaction of the customers is the foremost factor in delivering a Superior Banking Experience.

YES BANK Citizens' Charter concept was considered as a base instrument to fill the above needs and accordingly this document was prepared. This document was made in consultation with the users and highlights YES BANK's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.

The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

We continuously strive to improve our service standards and maintain constant consultations with our clientele through various Seminars, Customer Meets, etc., to evaluate, improve and widen the range of services to customer. However, all our customers are encouraged to keep us informed of their experiences about the various services rendered by the Bank. We intend to bring the Charter out in many more Regional Languages in subsequent years.

Place: _____ Date: _____

Sign by authorized signatory

NOTE

Information given in this booklet is as of _____, which is subject to change/revision. This booklet should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on the usage and benefits of various services/facilities offered by the bank is given in this booklet. For any further details/information, you may visit our website www.yesbank.in or visit / call/ write to our branch offices.

Quality Policy

“YES BANK will strive to ensure Superior Service Experience through Operational Excellence, Innovation, Cutting-edge Technology and Best-in-class Systems & Processes in its mission to establish a high quality, customer centric, service driven, private Indian Bank catering to the ‘Future Businesses of India’.

Objectives –

- To ensure high satisfaction level and reduced percentage of complaints from customers
- To ensure adherence to laid down standards, compliance & minimum errors in processing
- To recruit competent people and continually train them to achieve optimum productivity
- To ensure high adaptability to change based on feedback from customers and employees

Salient features of YES BANK Branches

- A separate ‘Yes for You’ counter at all the Branches for enquiries / service requests and constantly strive to render superior service & expertise
- Offer Nomination Facility to all deposit accounts (i.e. account opened in individual capacity and Sole Proprietorship concern)
- Provide details of various deposit schemes / services from time to time
- Offer Basic Banking Services to all customers at nominal prices with additional benefits to Senior Citizens, Pensioners, Women, and Individuals at Semi-Urban and Rural Branches.
- Salient Basic Banking Services include – Pay-able At Par (Multicity Cheque Book), Any Branch Banking, SMS Alerts, E-mail Alerts, Electronic Clearing Services / Standing Instructions, Utility Bill Payments, Internet Banking, Mobile Banking, etc.
- Provide various options of remittance services - Demand Drafts, Pay Orders, RTGS, NEFT; etc.
- Display Branch business hours outside the branches
- Display clearing cut-off timings on cheque drop boxes
- Display interest rates for various deposit schemes from time to time
- Display Schedule of Charges giving details of various Basic Banking Services and other Collection, Payments and Miscellaneous Services offered by the Bank
- Provide complaint/suggestion box and encourage feedback to constantly improve our services
- Display address of Regional/ Head Offices dealing with customer grievances/complaints

Customer Service at Branches

To ensure Superior and Consistent Service Delivery and customer convenience at branches we ensure following aspects:-

- Adequate space at branches with infrastructure like proper furniture, drinking water etc. with specific Emphasis on senior citizens, disabled persons, etc.
- Providing a May I Help You (YES for YOU) desk at select branches
- Displaying relevant notices in branches in English, Hindi as well as in the concerned regional language
- Displaying the role of counter in trilingual at all branches for customer to communicate with us
- Adequate Training to officials to ensure employees' response to customers and for helping out customers in putting in their transactions
- Providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages

- Adequate security in branches so as to instill confidence amongst the employees and the public
- Allocating an identification badge displaying photo and name thereon to all the employees
- Periodic change of desk and entrustment of elementary supervisory jobs
- Visit by senior officials from Regional / Head Office to branches at periodical intervals for on the spot study of the quality of service rendered by the branches
- Rewarding the best branches from customer service point of view by annual awards/running shield
- Periodic Customer service meetings, audit & customer satisfaction surveys

Salient features of 'Yes Touch' Direct Banking channels

Offer a wide choice of alternate and flexible ways to bank with us –

Retail NetBanking

- 'Two Levels of Security / Authentication' - limits any possible mis-use and provides enhanced level of protection –
 - Individual customers – for all transactions on Internet Banking, a one-time password is sent to the customer's registered mobile phone
 - Non-Individual customers – for each login session, a one-time password can be generated
- 'Single PIN Access' for Individual customers - enables Debit / ATM Card PIN to be used for
 - First time registration for Internet Banking
 - Regeneration of password in case you forget it
- Salient services offered through Internet Banking include -
 - Online booking of Fixed Deposits and Recurring Deposits
 - Registration for Utility Bill Payments
 - Hassle free paperless investing through **MF Online** services, a complementary facility to transact in schemes of select leading Fund Houses
 - Online Shopping / Travel Booking
 - Fund Transfers to YES BANK Accounts / Trading Accounts
 - Fund Transfers to Non-YES BANK Accounts through NEFT / RTGS / IMPS
 - Issuance of Demand Drafts
 - Issuance of Account Statements
 - Personal and Account Information
 - Subscription / modification of SMS / E-mail Alerts
 - MySpace for value added services like; Registration for E-mail statement, Personalized Deposit slip, Know your AMB, Remind me service
 - Money Monitor – Account aggregation across various Bank accounts, brokerage accounts, bill reminders, frequent flyer accounts etc.

MobileBanking

- Customers registered for YES BANK Retail NetBanking can start using MobileBanking by downloading MobileBanking application by sending an SMS '**YESMOB**' to **567678** from the mobile number registered with YES Bank
- Salient services offered through Mobile Banking include -
 - Balance Enquiry
 - Mini Statement
 - Stop Payment request for issued cheques
 - Cheque Status enquiry

- Cheque Book Issuance request
- Fund Transfers to YES BANK Accounts
- Fund Transfers to Non-YES BANK Accounts through NEFT / IMPS
- Account Statements
- Term Deposit details enquiry
- Merchant Services like Prepaid Mobile Recharge, DTH and Bill Payment

SMSBanking

A Single Number (+91-9840909000) for all SMSBanking requirements, enables customer to receive important account information 24 x 7.

Mobile Registration	YESREG	YESREG <Customer ID>
Account Balance Inquiry	YESBAL	YESBAL <Customer ID>
Last 5 days transactions in the account	YESTXN	YESTXN <Customer ID>
Cheque Status Inquiry	YESCST	YESCST <Customer ID><cheque number>
Stop Cheque Request	YESSTP	YESSTP <Customer ID><cheque number>
Chequebook Request	YESCHQ	YESCHQ <Customer ID>
Details of fixed deposits linked to the account	YESFDQ	YESFDQ <Customer ID>
Request for an account statement	YESSTM	YESSTM <Customer ID>
List of all above supported Requests	YESHLP	YESHLP <Customer ID>

In case of multiple accounts linked to same Cust ID, kindly provide the relevant account number at the end of the requests. Example: YESSTP <Cust ID><Cheque No.><Account No.>

Missed Call Banking

You can register for Missed Call banking by sending an SMS “YESREG <Cust ID>” from your registered mobile number to (+91-9840909000)

- Know your Account Balance by giving a missed call on 09223920000
- Get a list of last 5 transactions by giving a missed call on 09223921111

Please Note:-

- In case of multiple accounts linked, balance for all the accounts will be sent as SMS on giving a Missed Call, however last 5 transactions will be provided for only the primary account number
- To change the primary account number for Missed call Banking, kindly SMS YESDEF <Cust ID><Account No.> to (+91-9840909000)
- In case your mobile number is registered against multiple Cust Ids, you will not be able to avail this service

ATMs and Debit / ATM Cards

- Partner Bank ATMs across the world include the networks of – NFS, Visa and MasterCard
- Salient services offered at all YES BANK ATMs include -
 - Cheque Deposits
 - Balance Enquiry
 - Mini Statements
 - Cheque Book Issuance request
 - Account Statements

- Pin Change
- Opening of Fixed Deposit
- Lead generation (For Non-YBL Customers)
- Tata Sky DTH Recharge
- Mobile Recharge
- Salient services offered at all Partner Bank ATMs worldwide
 - Cash Withdrawals
 - Balance Enquiry
 - Pin Change
- Debit Card can be used to withdraw cash from ATMs and make payments through Shopping Terminals
POS Terminals)/Payment gateways

Credit card

The YES BANK Credit Cards come with host of exciting features and unparalleled benefits! Some of these are:

- · Range of Credit Cards to suit your lifestyle needs
- · Best Interest Rates on Revolving Credit
- · Unmatched Rewards Program with Reward Points that never expire
- · Fuel Surcharge Waiver across all fuel stations in India

Common areas of Customer-Banker relationship

Savings Bank Account

- Savings Bank Accounts are designed to help individual customers inculcate the 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
- The accounts can be opened by Trusts/Societies (as approved by the Reserve Bank of India (RBI))
- With effect from 1st September 2017, following interest rates are applicable for daily closing balance and paid on quarterly basis, provided it works out to minimum Re. 1/-.

Savings balances	Interest Rates w.e.f 1st Sept'17
Less than INR 1 Lakh	5% p.a.
1 Lakh to less than 1 Crore	6% p.a.
1 Cr and above	6.25% p.a.

For amounts greater than INR 100 Crore, please contact the branch or your designated Relationship Manager. Rates are subject to change at the sole discretion of YES BANK. Conditions apply.

- ASBA application in public issue of equity and debt can be placed from the account.
- 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 2 years shall be treated as a Dormant Account

- The account holder is required to maintain certain minimum Average Monthly/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

Average Monthly Balance (AMB) is calculated as - Average of End of Day (EOD) balances in the account for a period of a Month. For Example - (EOD balance Day1+EOD balance Day2.....) / Number of calendar days in the month

Current Accounts

- Current Account' means a form of demand deposit wherefrom withdrawals are allowed any number of times depending on the balance in the account or upto a particular agreed amount.
- Current accounts can be opened by individuals, proprietorship firms, partnership firms, private and public limited companies, limited liability partnerships, one person companies, HUFs, societies, trusts, associations etc.
- No interest is paid on credit balances kept in current account
- No customer initiated transactions routed through the account for a continuous period of 2 years 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.....+EOD Balance Day n) / Number of days in the Financial Quarter(n)

Global Indian Banking

- Non-Resident Savings Bank Accounts are designed to help the NRIs, PIOs and students studying outside India to inculcate habit of saving money and to meet their future requirement of money
- Non-Resident External (NRE) and Non-Resident Ordinary (NRO) Accounts maintained in Indian Rupees can be opened for specific requirements. The amounts can be deposited/withdrawn from these accounts by way of Foreign Inward Remittances / Cheques / Debit / ATM Card / Internet Banking
- Non-Resident External (NRE) deposit accounts can be opened with funds remitted to India through a bank abroad. This is a repatriable account and transfer from another NRE account or FCNR (B) account is permitted. Local payments can be freely made from NRE Accounts
- Non-Resident Ordinary (NRO) deposit accounts can be opened for collecting funds from local bonafide transactions. While principal of NRO deposit accounts is non-repatriable, current income and interest earning upto USD 1 million per calendar year is repatriable out of NRO balances / sale proceeds of assets held in India as per RBI guidelines
- Interest rates for NRE / NRO deposits shall be displayed at the Branches and Bank's Website
- With effect from 1st September 2017, following interest rates are applicable for daily closing balance and paid on quarterly basis, provided it works out to minimum Re. 1/-.

Savings balances	Interest Rates w.e.f 1st Sept'17
Less than INR 1 Lakh	5% p.a.
1 Lakh to less than 1 Crore	6% p.a.
1 Cr and above	6.25% p.a.

For amounts greater than INR 100 Crore, please contact the branch or your designated Relationship Manager. Rates are subject to change at the sole discretion of YES BANK. Conditions apply.

- No customer initiated transactions routed through the account for a continued period of 2 years shall be treated as a Dormant Account

The account holder is required to maintain certain minimum Average Monthly/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

1. 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

2. Average Monthly Balance (AMB) is calculated as - Average of End of Day (EOD) balances in the account for a period of a Month. For Example - (EOD balance Day1+EOD balance Day2.....) / Number of calendar days in the month

Term Deposit Accounts

- Branch staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-à-vis your requirement
- Term Deposit accounts can be opened by individuals, partnership firms, partnership firms, private and public limited companies, HUFs/specified associates, etc
- Some Term deposits schemes may offer higher rate of interest to Senior Citizens
- Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit was with the Bank, however, no interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 7 days
- Term Deposits are renewed by the Bank on due dates on request and the Interest is paid at prevailing rates for an identical tenure as decided by the Bank from time to time. In the absence of specific instructions, deposits of amounts less than INR 1 Crore will be renewed automatically for the same tenure or as per applicable terms at the prevailing interest rates at the time of maturity
- 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., reinvestment of interest) or monthly at discounted value or on the date of maturity 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
- Interest on deposits, per depositor, per financial year is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities
- The individual depositor may furnish declaration in Form No. 15 H/G preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax
- The Bank shall issue TDS Certificate for the tax deducted
- 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 prematurely basis Last In First Out (set-up of Sweep-In) and the required amount is transferred to the Savings / Current account.
- Loan against Term Deposits is allowed to a certain limit and can be sanctioned by charging interest at specified rates
- Term Deposits held in Joint Names -
 - Premature repayment 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

- If loan is sought against the Term Deposit; the loan application needs to be signed by all joint depositors
- If the Customer prematurely withdraws the deposit, the interest rate prevailing at the date of deposit, for the period for which deposit was with the Bank shall be payable. In case of Domestic & NRO deposits no interest will be paid if the deposit is prematurely withdrawn within 7 days of the date of booking. In case of NRE/FCNR deposit no interest will be paid if the NRE/FCNR Deposit is prematurely withdrawn before the completion of 1 year from the date of booking. 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

Know Your Customers guidelines

- The Bank has a ‘Know Your Customer (KYC)’ policy which is in line with the Reserve Bank of India regulations.
- The KYC philosophy of the Bank is to prevent the Bank from being used, intentionally or unintentionally, by criminal elements for money laundering or terrorist financing activities. The objective of this policy is also to enable the Bank to know / understand its customers and their financial dealings better which in turn will help the Bank to manage its risks prudently.
- The Bank adopts appropriate KYC procedures and internal controls measures to determine and document the true identity of the customers who establish relationships, open accounts or conduct significant business transactions with the Bank.
- At the time of account opening, the Bank obtains documents to establish the legal identity, verify the address and the signature of the proposed customer
- The Indicative documents obtained from the customer
 - to establish legal identity and entity of the customer – Passport / Aadhaar Card/PAN card/Voter’s identity card/Driving license etc
 - to verify the address proof – telephone bill/bank account statement/ration card/ electricity bill/passport etc
 - as signature proof – Valid passport/PAN card/valid driving license etc.

In case of an individual, the photograph is also obtained along with the above mentioned documents

- The Bank also monitors the transactions of the customers on an on-going basis to effectively control and reduce the risk by identifying transactions that fall outside the regular pattern of activity

Financial Inclusion

- To enable greater financial inclusion, the Bank offers Basic Savings Accounts with no minimum balance maintenance requirement with Cheque Book, Debit/ATM Card, Internet Banking, Mobile Banking and E-mail /SMS Alerts
- The guiding principle is to ensure that “no customer is denied access to our services just because s/he is not able to provide documentary evidences of her/his identity and/or address.”
- Accounts can also be opened with relaxations in account opening documentation and shall have maximum limit on total credits / balances maintained in the account
- The Bank has not only relaxed the KYC documentation and the requirement of minimum average Monthly/Quarterly balance for savings bank accounts specified in the schedule of charges but also undertakes to photograph the client and photocopy/scan the KYC documents at its cost in order to eliminate the financial burden on low income customers

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
- If nominee is a minor, the depositor (s) may also appoint any person to receive the amount of deposit in the event of his death during the minority of the nominee Compliance to comment
- For the existing accounts where nomination is not made, the account holder (s) can do so by filling up form available with the branches

The above provisions have been made to facilitate expeditious settlement of claims in the accounts of deceased depositors and to minimize the hardship caused to the family members on the death of the depositors. Customers (new as well as existing) are advised to avail Nomination Facility, if they have not availed so far

Standing Instructions & Automated Clearing Services

- Standing Instructions can be given to the Bank for the transfer of a certain amount of funds from one account to other account/s maintained within the Bank on a pre-specified date/ frequency
- Automatic Clearing House (ACH) instructions to debit the account at pre-decided frequency for transfer/ remittance of funds from one account to other account(s) (s) maintained with other bank. This can be used both for making payments like distribution of dividend, interest, salary, pension, etc. by institutions or for collection of amounts for purposes such as payments to utility companies like telephone, electricity, or charges such as house tax, water tax, etc or for loan installments of financial institutions/banks or regular investments of persons

Remittance Services

- Customers may remit funds from one centre to another centre by
 - Payable At Par (Multicity) Cheques which can be deposited in Local Clearing at all the YES BANK Branch locations for faster collections
 - Demand Drafts payable at more than 950 locations
 - National Electronic Fund Transfer (NEFT) Payments to accounts with over 90,000 bank branches at over 15,000 locations
 - Real Time Gross Settlement (RTGS) Payments to accounts with over 90,000 bank branches at over 15,000 locations
 - Wire Transfers for remitting funds to / from outside India , presently available in 15 different currencies
 - Demand Drafts to non-customers against cash less than Rs.50,000 can be issued by the Bank; provided the payment is for Visa Applications, Educational Institutions, Government and Statutory / Regulatory Agencies

Issue of Duplicate Demand Drafts / Payment Orders

- The Bank shall issue duplicate demand draft up to Rs. 5,000/- on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch

- The Bank shall issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the Bank shall pay interest as per the compensation policy in order to compensate the customer for such delays

Cheque Collection Services

YES BANK has an approved cheque collection policy which is displayed on the Display board and also available on the website. Please refer to the latest Cheque collection policy for further details. The excerpts of the cheque collection policy are

- The following shall be timelines for collection of cheques deposited in the account

	Cheque Type	Availability of Funds	Transaction Mode	Remarks
A	Local Cheque - MICR Clearing/ Non MICR Clearing	Same day Credit for Transfer cheque (TRF product)/ Next Day Credit for local cheque (LCC Product) Clear funds will be available for withdrawal by the customer depending on the clearing house timelines for return of cheques in that city	Clearing House	Both the presenting bank as well as the drawee bank should be located within the local clearing area as per the local clearing house rules.
B	Outstation Cheque - deposited at Metro location and payable at another metro location (Mumbai, Chennai, Kolkata & New Delhi)	7 working days	Collection basis	
C	Outstation Cheque - payable at YES BANK branch locations other than Metro Location	10 Working Days	Collection basis	
	Outstation Cheque - payable at State Capitals or Metro centers (other than those of North Eastern States and Sikkim)	10 Working Days	Collection basis	
D	Outstation Cheque - payable at Locations where YES BANK does not have a Branch	14 Working Days	Collection basis	

Conditions:

- The Credit Timelines would vary in case of Cash Management arrangements and the same would be applicable as per the agreed arrangement
- All local cheques deposited at branch counters and in collection boxes within the branch premises before the specified cut-off time will be processed for clearing on the same day
- Cheques deposited after the cut-off time and in collection boxes outside the branch premises including off-site ATMs will be presented in the next clearing cycle
- The specified cut-off time at each branch is normally two hours before the respective clearing house timing and will be displayed at each of the branches
- Outstation Cheques (locations where YES BANK Limited does not have clearing facility) are sent on collection basis
- Customers shall be able to utilize the proceeds, subject to adequate withdrawable balance, as soon as clear funds have been received in line with return clearing time lines at various locations.

The above guidelines are as per YES BANK's extant Cheque Collection Policy. The policy might be subject to revision from time to time and hence you are advised to refer to the latest Cheque Collection Policy which is available on the website.

Immediate credit facility

Please refer to our cheque collection policy for further details on our policy for immediate cheque collection. Our cheque collection policy is displayed on the display board and is also available on the website.

Exchange of soiled / slightly mutilated currency notes

All the branches of the Bank shall exchange soiled/slightly mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud and certain other types of mutilated currency notes of all denominations as per RBI guidelines in this respect

Good customer practices for a Safe Banking Experience

- Ensure safe custody of Cheque Book / Pass Book
- Preferably use reverse carbon while writing a cheque
- Issue crossed/account payee cheques as far as possible
- Check the details of the cheque, namely, date, amount in words and figures, crossing etc., before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
- Maintain the average minimum balance as required for the account type
- Do not issue cheques without sufficient balance in the account, as the same is a cognizable offence under Negotiable Instruments Act
- Ensure sufficient balance in the account on the due date to honour any Standing Instructions / Electronic Clearing Service debit mandate on the account
- Send cheques or any other financial instruments by registered post or by courier
- Use Nomination Facility to simplify the settlement of dues to nominees in the event of death of depositor(s) without asking for succession certificate or verifying claims of legal heirs. This simplifies settlement
- Note down account numbers, details of fixed deposits etc. separately
- Inform any change of address, telephone number, etc., soon to the Branch with a valid proof for the same
- Inform loss of Debit/ATM Card, Demand Draft, Cheque Leave (s)/Book, etc., immediately to the Branch/Contact centre

- Avail Standing Instructions, Utility Bill Pay and Electronic Clearing Services facility to affect repeat transactions / payments
- Provide feedback on our services and bring any deficiency in services to the notice of the Branch/ contact center
- Do not sign blank cheque (s) and do not record your specimen signature either on Cheque Book / Pass Book
- Deposit the cheques within the stipulated timeframe at the cheque drop boxes at the Branches / ATMs. The cut-off timings shall be displayed on all such drop boxes
- Do not reveal your Debit / ATM Card / Internet Banking PIN to anybody; not even to any YES BANK staff or any security guard on duty at any ATM
- Please sign your card immediately on the signature panel with a non erasable ball point pen to avoid any misuse
- If returning or handing over the Debit / ATM Card to the Bank, make sure you give it to a Bank official and cut it before doing so
- The minimum length of your Netbanking password must be eight characters. Your password should be complex and difficult for others to guess. Use a combination of lowercase, uppercase alphabets and numbers in your password.
- Beware of 'phishing' websites with enticing content or e-mails soliciting personal information. Some good practices to prevent misuse are as follow –
 - Never click a link in an email - type the URL into the browser yourself
 - Confirm suspicious emails with the sender
 - Do not open attachments in emails
 - Do not use the same password for all your accounts
 - Do not store your account information and passwords in files on your computer

Wealth Management Services

- YES BANK offers wide range of Investment products and services based on research to provide effective solutions to achieve your financial goals
- Complementary **MF Online** services:
 - Hassle free paperless investing
 - Transact in Mutual Fund schemes of select leading Fund Houses
 - Greater convenience, as you can ACCESS, TRACK & TRANSACT all at the click of button!
- Through referral services YES BANK offers opportunities to invest in Third Party Portfolio Management Service (PMS), etc
- Life Insurance caters to various needs of the clients ranging from Protection, Saving & Investment, Retirement Planning & Children's plan etc. These Products are offered in association with Max Life Insurance Company Limited
- General Insurance solution caters to various needs of the clients ranging from Health Insurance, Motor Insurance, Travel Insurance, Home & property insurance etc. These Products are offered in association with Bajaj Allianz General Insurance Company Limited

Depository Services

- YES BANK is a Depository Participant with National Securities Depository Limited (NSDL).
- Non-Resident Indians need to open separate accounts for Repatriable holdings under Portfolio Investment Scheme
- PAN card is mandatory for opening Demat Accounts
- There is no minimum holdings requirement to be maintained in Demat Accounts

- 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
- As per regulatory guidelines for all individual accounts it is mandatory to provide nomination details or explicitly declare that you do not wish to avail nomination facility
- No customer initiated transactions routed through the account for a continued period of 180 days shall be treated as a Dormant Account

Small Business Loan Schemes

- Unsecured Business loans are offered to Business Entities for their Working Capital, Asset Acquisition, and Business needs
- Loans shall be available to Proprietorship, Partnerships, Private and Closely held limited companies with simple documentation and clear eligibility criteria
- Main features of such loans upto Rs. 30 Lakhs - No collateral or security required; Loan disbursement within 4-7 days; Tenor 12 -36 months; at your door service

CMS and Payment Solutions

- Offer cutting-edge solutions for collection and payment customized to the business needs ensuring Enhanced Liquidity; Reduced Commercial/settlement risk; Administrative Ease and Superior Cash Projections through customized MIS
- Offer Receivables Management services for Local Collections at over 1000 business centers and Upcountry Collections of outstation cheques at over 2800 key business centers through our own branch network and correspondent bank tie-ups
- Salient features of Receivables Management services are - Pickup Services at Doorstep; Guaranteed Credits as per specific Service Level Agreement; Exhaustive courier/ coordinator tie-ups; large correspondent bank network, Direct account credit facility/ Funds pooling; Customized Management Information System, Auto Recon; etc.
- Offer Electronic collections enabling RTGS/NEFT/IMPS direct credits to client accounts with or without validations, API tools for auto recon: etc
- Offer comprehensive gamut of Payables Management services -
 - Electronic Payments including bulk uploads with added encryption
 - Online RTGS, NEFT, Onscreen IMPS enabled corporate payment platforms with extensive coverage
 - RTGS - 90,000+ bank branches at 15,000 locations
 - NEFT - 90,000+ bank branches at 15,000 locations
 - Remote and Bulk DD printing
- Salient features of Payables Management services are - Customized ERP Integration; Multi Level Authorization Matrix; Automated Email Advice; Data Encryption; Co-Branded Cheque Printing; etc.
- Client Site Cheque Printing.

Capital Markets & Escrow Account Services

- Offer transactional capabilities to the corporates driving their capital raising activities from the equity/debt market and for management of Interest Warrant/Dividend Warrant distribution
- Salient features of Interest/ Dividend Payout Services are - Warrants honoured At Par at all the locations pre-agreed in the Service Level Agreement; Statement on Paid/Unpaid status of warrants; Stop payment facility; Integrated core platform processing capability providing periodic reconciliations etc.

- YES BANK being a licensed Banker to Issue registered with SEBI, provides Escrow Collecting Bank Services and Refund Bank Services related to initial public offering (IPO), Follow-on Public offering (FPO), Rights Issue & Monitoring Agency services. YES BANK also offers ASBA services at all its operational branches for subscription to equity/debt
- Salient features of Escrow Collecting Bank Services and Refund Bank Services are - Coverage across 143 strategic business centers across India for IPO processing, Periodic reconciliations, Online matching for all refunds; Ability to manage bulk refunds on the web through NEFT, RTGS; etc
- YES BANK also provides transaction advisory services and escrow management services for diverse requirements such as delisting, open offer, buybacks, share purchase, project financing, trust and retention accounts & nodal account services as per regulatory guidelines
- The bank is also empanelled with major stock exchanges for providing settlement banking/clearing bank services for trading members of the respective exchanges
- YES BANK also caters to Issuing and Paying Agent requirements for Commercial Papers, offers CSDL account services for settlement of government securities and accounts for Foreign Portfolio Investors (FPIs) under the Portfolio Investment Scheme

Foreign Exchange Services

- Offer Foreign Trade and Trade Finance services at select Branches with comprehensive Import & Export solutions covering
 - Advance remittance, Direct remittance, Import Collections
 - Export Collection, Export Advance Payment, Export Credit
 - Letters of Credit, Bank Guarantee & Standby Letters of Credit
 - Inward Remittances, Outward Remittances
 - Domestic Trade Product
 - Advising, transfer, confirmation of Export letters of Credit
 - Import Financing
- Other Forex Services provided by YES BANK -
 - FCY cash deposit, FCY account transfer (EEFC/RFC a/c)
 - Issuance of Multi Currency Travel Card
- SWIFT Codes for various currencies can be obtained from the Branch which may be noted for record and use while making remittance transactions
- We have a network of correspondent banks across the Globe in almost all the major foreign currencies

Redressal of Complaints

Please refer the grievance redressal policy available on our website: www.yesbank.in