

# Turn Around Time

Request/ Transaction Type	Working Days
<b><u>ACCOUNT OPENING</u></b>	
Current Account / Saving Account	4
Fixed Deposit	2
TPP	1
Balance Confirmation Certificate	1
Cheque Book Issuance / Delivery	4
Photo Attestation	7 (Charges as applicable)
Signature Attestation	1 (Charges as applicable)
Welcome Kit / Term Deposit Advise Delivery	7
Account Instructions (Address/ E-mail id/ Contact No./ PAN Change)	2
Revision in Holding Pattern / Signature	2
POA UPDATION / DELETION	2
Nomination	1
Service Charge Reversal	2
Account Closure	3
<b><u>ACCOUNT STATEMENT</u></b>	
Physical	2
E-Mail	Same Day
Adhoc	Counter (Charges as applicable)
Statement Fax Request	N/A
Statement Cycle Change	2
Interest Certificate	2
Interest Certificate (manual)	N/A
<b><u>DRAFTS</u></b>	
Cashier Check / Demand Draft Issuance	2 hours
Draft Issuance (CORR Bank)	2 hours
Cashier Check (Cancellation)	2 hours
Demand Draft (Cancellation)	1
<b><u>CLEARING</u></b>	
Outward Cheque Collection drawn on CORR Bank Location	7 to 15
<b><u>CARDS</u></b>	
TAT for resolution of ATM Transaction dispute (from the date of reporting)	7 working days
Penalty for not resolving the issue within 7 working days (INR 100 per day*)	Customers are entitled for such compensation only if the claim is lodged with the card issuing bank within 30 days from date of transaction
Card Hot-listing	Online (Contact Center)
Debit Card Issuance	4
Swallowed ATM Reissuance / Courier to Branch	4
PIN Issuance	5
PIN Forgotten	NA-New PIN to be issued as above

<b>Request / Transaction Type</b>	<b>Working Days</b>	
<b><u>Cash</u></b>		
Cash Delivery Request (Banking Hours)	4 hours (Express cash)/ 6 hours (Large cash)	
Cash Delivery Request (Non Banking Hours)	Next day	
Courier Pickup (Cheque)	Next day	
FX Delivery	Only through branches	
Payment across the counter	Online	
Receipt across the counter	Online	
Cash Exchange ( Denomination)	6 mins	
Wait-time from Queue to Counter	10 mins (non peak hrs) / 15 mins (peak hrs)	
<b><u>TERM DEPOSIT</u></b>		
Term Deposit Closure	Same Day	
Change in Maturity / Interest Instruction	2	
TDS Certificate (Duplicate)	2	
Sweep-In Instructions	2	
<b><u>REMITTANCES</u></b>		
Outward Remittance	Same day	
FCY DD Issuance	Same day	
TC Issuance	1	
<b><u>OTHERS</u></b>		
Transaction Advices	Online for branch txns, 1 day for others	
Internal Fund Transfer	Same day	
Payee Name in the Statement	7	
Cut-off time for the Real Time Gross Settlement (RTGS) (All working days)	3.30 PM	RTGS facility is available for transaction value greater than or equal to 2 lakhs; however you may avail NEFT facility if required
Cut-off for the National Electronic Fund Transfer (NEFT) (All working days)	4:30 PM	For a faster TAT, you may avail RTGS facility (for transaction value greater than or equal to 2 lakhs)
Processing of NEFT / RTGS Instructions	Outward RTGS transfers initiated before 3.30 pm on all working days will be processed by YES Bank on the same day. Remaining transfers will be processed on the next RTGS working day.	
	Outward NEFT transfers initiated before 4.30 pm on all working days will be processed by YES Bank on the same day. Remaining transfers will be processed on the next NEFT working day.	

Note: The Bank endeavors to execute transactions within the above mentioned turn-around times. However, this may vary in case of unforeseen circumstances which are beyond the control of the Bank.