

YOUR CONSOLIDATED STATEMENT FOR JAN' 24

MRS. POONAM RAWAL
 16/2 NEW NILGIRI ENCLAVE
 BATHINDA CANTT
 BATHINDA
 PUNJAB
 151005
 INDIA

EMAIL ID : Registered
 MOBILE NO. : Registered

Customer Care Details - Call us India 1800 1200
 Call us outside India +91 22 50795101

Account Relationship Summary as on 31/01/2024

Account Number	Account Type	Currency	Balance
01715100000229	Saving Account	INR	3,03,846.35

YES REWARDZ Program

Membership ID	Previous YES REWARDZ balance*	YES REWARDZ earned this month	YES REWARDZ redeemed this month	YES REWARDZ balance
8390791	873	0	0	803

YES REWARDZ accrued on your Yes Bank Account includes expired Rewardz.

To view your YES Rewardz Smart Statement logon to www.yesrewardz.com/smarthub

SMS "Help" space <CUST ID>
 to +91 95522 20020

Email us at yes touch@yesbank.in

CIN: L65190MH2003PLC143249

YES TOUCH PhoneBanking Number:

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Toll Free number from USA: 18333800149

Canada: 18334910559 | UK: 8000489153 | UAE: 800035702510





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Statement Of Transactions In Saving Account No: 01715100000229 For The Period Of 01-Jan-2024 to 31-Jan-2024

Branch : 171,BHATINDA, PUNJAB,GROUND FLOOR, ORACLE MC NO 2683,,MAIN GT ROAD,,GURU KASHI MARG,BHATINDA,151001, IFSC : YESB0000171, MICR: 151532002

Primary Holder	: POONAM RAWAL	Product Code	: 511
Joint Holder 1	: NOT APPLICABLE	A/C OPENING DATE	: 12-Sep-2017
Joint Holder 2	: NOT APPLICABLE	Account Variant/ description	: YES PROSPERITY PRIME SAVINGS ACCOUNT
Nominee	: LAKHPAT SINGH RAWAL	Currency	: INR
		Account status	: ACCOUNT OPEN REGULAR
		OD limit	: 0.00
		Available Balance	: 3,03,846.35
		Sweep in	: No

Transaction Date	Value Date	Description	Cheque No/Reference No.	Withdrawals	Deposits	Running Balance
01/01/2024	01/01/2024	B/F ...				60,348.74
02/01/2024	02/01/2024	UPI/436845154698/From:poonam.makhloga84@okaxis/To:amazonupi@apl/You are paying for an Amazon order		548.00	0.00	59,800.74
02/01/2024	02/01/2024	UPI/400247907106/From:vikram.makhloga-1@oksbi/To:poonam.makhloga84@okaxis/UPI		0.00	25,000.00	84,800.74
02/01/2024	02/01/2024	UPI/436885759395/From:poonam.makhloga84@okaxis/To:poonam.makhloga84-1@okaxis/UPI		25,000.00	0.00	59,800.74
04/01/2024	04/01/2024	UPI/400434150496/From:lakhpat.rawal@oksbi/To:poonam.makhloga84@oksbi/UPI		0.00	16,000.00	75,800.74
05/01/2024	05/01/2024	UPI/437118096833/From:poonam.makhloga84@okaxis/To:ochreandblackpr18.rzp@icici/PayviaRazorpay		835.00	0.00	74,965.74
05/01/2024	05/01/2024	UPI/400589803720/From:lakhpat.rawal@oksbi/To:poonam.makhloga84@oksbi/UPI		0.00	800.00	75,765.74
06/01/2024	06/01/2024	UPI/437219598020/From:poonam.makhloga84@okaxis/To:amazonpayreccharges@apl/You are paying for an Amazon order		239.00	0.00	75,526.74
08/01/2024	08/01/2024	UPI/437410305257/From:poonam.makhloga84@okaxis/To:tonaoyangojiam@okhdfcbank/UPI		40.00	0.00	75,486.74
14/01/2024	14/01/2024	UPI/401432753229/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@apl/You are paying for an Amazon order		510.30	0.00	74,976.44
14/01/2024	14/01/2024	UPI/401449480165/From:amazon.refunds@axisbank/To:01715100000229@YESB0000171.ifsc.npci/Refund for your Amazon order		0.00	450.30	75,426.74

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Transaction Date	Value Date	Description	Cheque No/Reference No.	Withdrawals	Deposits	Running Balance
14/01/2024	14/01/2024	UPI/438008255310/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@yapl/You are paying for an Amazon order		450.30	0.00	74,976.44
14/01/2024	14/01/2024	UPI/438063453641/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@apl/You are paying for an Amazon order		137.00	0.00	74,839.44
14/01/2024	14/01/2024	UPI/401460754817/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@apl/You are paying for an Amazon order		566.00	0.00	74,273.44
17/01/2024	17/01/2024	UPI/401768183407/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@yapl/You are paying for an Amazon order		537.30	0.00	73,736.14
17/01/2024	17/01/2024	UPI/401755083594/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@apl/You are paying for an Amazon order		150.00	0.00	73,586.14
17/01/2024	17/01/2024	UPI/438387069669/From:amazon.refunds@yapl/To:017151000000229@YESB0000171.ifsc.npci/Refund for your Amazon order		0.00	450.30	74,036.44
18/01/2024	17/01/2024	UPI/401871346267/From:amazon.refunds@axisbank/To:017151000000229@YESB0000171.ifsc.npci/Refund for your Amazon order		0.00	137.00	74,173.44
19/01/2024	19/01/2024	UPI/401971745652/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@apl/You are paying for an Amazon order		795.00	0.00	73,378.44
19/01/2024	19/01/2024	UPI/401984529788/From:lakhpat.rawal@oksbi/To:poonam.makhloga84@okaxis/UPI		0.00	800.00	74,178.44
19/01/2024	19/01/2024	UPI/438526161383/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@apl/You are paying for an Amazon order		1,517.00	0.00	72,661.44
19/01/2024	19/01/2024	UPI/401964280980/From:18777bacc55c4871a0a6756d79a285e8@okaxis/To:spotify.bdsi@icici/MandateRequest		179.00	0.00	72,482.44
20/01/2024	20/01/2024	UPI/402083084792/From:amazon.refunds@axisbank/To:017151000000229@YESB0000171.ifsc.npci/Refund for your Amazon order		0.00	325.00	72,807.44
20/01/2024	20/01/2024	UPI/402083090683/From:amazon.refunds@axisbank/To:017151000000229@YESB0000171.ifsc.npci/Refund for your Amazon order		0.00	271.00	73,078.44
20/01/2024	20/01/2024	UPI/438615779632/From:poonam.makhloga84@okaxis/To:amazonpaygrocery@yapl/You are paying for an Amazon order		506.00	0.00	72,572.44

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Transaction Date	Value Date	Description	Cheque No/Reference No.	Withdrawals	Deposits	Running Balance
20/01/2024	20/01/2024	UPI/402068418611/From:ochreandbl ackpr18.rzp@icici/To:0171510000002 29@YESB0000171.ifsc.npci/Razorpay Refund NQwlskZd5DzcX		0.00	735.00	73,307.44
27/01/2024	27/01/2024	UPI/402784764804/From:seemakhlo ga@oksbi/To:poonam.makhloga84@ okaxis/UPI		0.00	1.00	73,308.44
27/01/2024	27/01/2024	UPI/402784807176/From:seemakhlo ga@oksbi/To:poonam.makhloga84@ okaxis/UPI		0.00	50,000.00	1,23,308.44
27/01/2024	27/01/2024	UPI/402778813769/From:vijaykuthi0 07@okhdfcbank/To:poonam.makhlo ga84@okaxis/UPI		0.00	50,000.00	1,73,308.44
28/01/2024	28/01/2024	UPI/439404188699/From:poonam.m akhloga84@okaxis/To:amazonpaygr ocery@yapl/You are paying for an A mazon order		510.00	0.00	1,72,798.44
28/01/2024	28/01/2024	UPI/402816459313/From:seemakhlo ga@oksbi/To:poonam.makhloga84@ okaxis/UPI		0.00	50,000.00	2,22,798.44
28/01/2024	28/01/2024	UPI/402841138252/From:amazon.ref unds@axisbank/To:017151000000229 @YESB0000171.ifsc.npci/Refund for your Amazon order		0.00	499.91	2,23,298.35
29/01/2024	29/01/2024	UPI/402948440953/From:amazon.ref unds@axisbank/To:017151000000229 @YESB0000171.ifsc.npci/Refund for your Amazon order		0.00	548.00	2,23,846.35
30/01/2024	30/01/2024	UPI/403075565815/From:seemakhlo ga@oksbi/To:poonam.makhloga84@ okaxis/UPI		0.00	50,000.00	2,73,846.35
31/01/2024	31/01/2024	UPI/403116911012/From:seemakhlo ga@oksbi/To:poonam.makhloga84@ okaxis/UPI		0.00	30,000.00	3,03,846.35

Opening Balance : 60,348.74

Total Withdrawals : 32,519.90

Total Deposits: 2,76,017.51

Closing Balance : 3,03,846.35

Mandatory disclaimer:

Under Goods and Services Tax(GST) applicable from 1st July 2017, the existing service tax on our banking services rendered has been replaced by a GST rate of 18%. For any assistance required, Please contact a YES BANK branch official.

Please refer to Important Messages related to your account, at the end of your account.

Transaction codes in your account statement	
ATW/CSW/ATD/ATI - ATM Withdrawal	OBD / OBC - Mobile Funds Transfer
AFD / AFC - ATM Funds Transfer	PCD - Purchased
R - RET - UTR - Returned RTGS	R - UTR - RTGS Transaction

Please review the information provided in the statement. In case of any discrepancy, please inform the bank immediately.

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DO IT YOURSELF

How to access Interest Certificate for your Savings Account and Deposits?

- Visit the YESBANK website <https://www.yesbank.in/> > YES ONLINE portal
- Enter your Login ID & password.
- Click on the menu > Accounts > Account Overview Option > Quick links > Certificate option
- Click on the pop-up -Interest Certificate
- Select the Category and Financial Year
- Click on the Download option.

How to place Cheque book request?

- Online - Through Netbanking click on the link <https://www.yesbank.in/> and Enter your Login ID & password, post login Request Cheque book request.
- Alternatively you can apply through mobile banking/ ATM/ Phone Banking/ SMS or visit the nearest branch

How to register for Netbanking?

- **Online NetBanking Registration**
 - You can register for Netbanking services online with debit / credit card in easy steps. click on <https://www.yesbank.in/>
 - Enter Customer ID, ATM / Debit Card and PIN and create your own password
 - In case of Credit Card, enter Credit Card number, Date of Birth and Card Expiry date
 - Enter the OTP received on the registered mobile number for successful Netbanking registration
- **Offline Registration of NetBanking**
 - You can also register for Netbanking without debit card by requesting physical PIN mailer at the registered mailing address by visiting the nearest branch

How to download and register for IRIS App?

- **Downloading the App:** IRIS application can be downloaded through anyone of the following ways:
 - Play Store
 - App Store
 - Scan the QR Code



- **Registration of IRIS App:**
 - Select Residential status and click on proceed
 - An automatic message will be sent on your phone
 - Mobile number will be verified successfully
 - The user can choose a mode of login: Net banking credentials, Credit Card, Loan details and Debit Card
 - Set up a 6-digit MPIN for login into IRIS

How to update / change your Email ID and Mobile No.?

Kindly visit the nearest branch with your valid ID proof.

How to place stop payment request?

Request can be place through Netbanking/ Mobile banking/ ATM or by visiting the nearest branch.

IMPORTANT MESSAGE FOR YOU

You can access the Banking Codes and Standards on our website www.yesbank.in

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IMPORTANT MESSAGE FOR YOU

For any feedback/complaint, please refer to our Grievance Redressal Policy available on our website - www.yesbank.in.

All Deposits made by YES BANK customers are covered under the Deposit Insurance and Credit Guarantee Corporation (DICGC) scheme for a maximum amount of up to INR 5 lakhs per customer, subject to applicable regulatory/statutory guidelines as amended from time to time.

You can generate your Debit Card PIN easily through YES Online Portal / YES Mobile App. To generate the PIN through YES Online Portal, please follow the below instructions:- Visit www.yesbank.in > Click on the Login Option on Right Panel Select YES Online > Click Get started > Click on Continue to YES Online (For direct link to YES Online portal, Click Here - <https://yesonline.yesbank.co.in/index.html?module=login>) Click on Generate/Re-generate Debit Card PIN Accept the given Terms and Condition and proceed to Enter your Customer ID and Date of Birth > Enter Card number and 4 digit PIN of your choice > Click on NEXT and verify through OTP sent to your registered mobile number Watch the demo video - <https://goo.gl/172yaj> (YES Mobile App). For any assistance, please call at 1800 1200 (Toll Free for Mobiles and Landlines in India) or +91 22 30993600 (when calling from outside India)

Always keep your contact details (Mobile Number, E-mail ID and Address) updated with the Bank to receive transaction alerts and other correspondence. You can update your contact details by visiting your nearest YES BANK branch. NRI customers can write to gib@yesbank.in for updating their contact details. In-case mobile number is not updated with the Bank, the purchase limit on your Debit Card would be reduced to Zero. The ATM withdrawal limits would also be restricted to INR 25,000 or the Product Limit of your Debit Card, whichever is lower, to safeguard from any misuse. Under Liberalised Remittance Scheme, PAN is valid for all international transactions. If PAN is not registered, then the international transactions on your Debit Card will be disabled. As per the revised amendment in Finance Bill 2020 on Section 206C(1G), Tax at Source(TCS) to be applicable on all international remittances in surplus of INR 7 Lakhs under LRS. For more details, please visit <https://www.yesbank.in/personal-banking/yes-individual/outward-remittance-web-section>

Say Hello to YES ROBOT Indias first comprehensive AI-enabled Personal Banking Chat Assistant, available on YES BANK Website and Facebook Messenger. You can easily book a FD/RD, manage Nominee details of your account, update PAN and Email address, manage Credit and Debit Cards, check Balance and much more.

To block your Debit Card or reporting any unauthorised electronic Banking transaction, SMS BLKDC <Space> <Cust ID> <Space> <Last 4 digit of Debit Card Number> to 9840909000 from your registered mobile number. You can also call us at 1800 1200 (Toll free for mobile and landlines in India) or +91 22 30993600 (when calling from outside India) or login to NetBanking Account or YES Mobile App to block your Debit Card to avoid any misuse.

Ease of on-the-go banking using YES Mobile App. Download from Google Play Store/Apple App Store and register using your NetBanking credentials / Customer ID/ DOB and Debit Card / Credit Card credentials.

For YES BANK to assist you with best-in-class services, it is important that we have your information related to your profile updated in our records. To update the same you can download the Customer Profile request available on the Form Centre on www.yesbank.in and submit the filled request at your nearest YES BANK branch. NRI customers can also email the completed and signed form to gib@yesbank.in

With effect 01st July'20 as per the Section 194N of the Income Tax act, TDS will be deducted @ 2% from the aggregate cash withdrawals exceeding INR 20 lacs and @ 5% from the aggregate cash withdrawals exceeding INR 1 crore in case the customer has not filed his Income Tax returns for three Assessment Years relevant to 3 Previous Years immediately preceding the previous year in which the payment of the sum is made to him. In case PAN number is also not updated in the account along with ITR non-compliance, TDS @ 20% will be charged from the aggregate cash withdrawals exceeding INR 20 lacs

Beware of calls that are made in disguise of reward point offers, gift vouchers, holiday coupons, lotteries, job offers, investment schemes, refund, KYC / Aadhaar updation, Cashback offers, Electricity Bill payment, Card Activation, Pin Set/Reset, Limit Enhancement ads posted on social media etc. to seek your confidential card information, Login password or OTP. If you receive any e-mail, SMS, WhatsApp, Link, phone call or voice message, requesting for your NetBanking, Mobile Banking, UPI or Card details like User ID, PIN, MPIN, UPI PIN, Password, OTP or Account number. Please do not respond to it, never download any Mobile Apps in your phone/system for KYC update or any other reasons on the advice of strangers and inform us at yestouch@yesbank.in or call on 1800 1200 (Toll Free for Mobiles & Landlines in India) or +91 22 30993600 (when calling from outside India).

You can avail Nomination facility for your account. Please login to your Net Banking account & update the same under Services >> Manage Nominee (for accounts held singly) or visit your nearest YES BANK Branch. Kindly ignore if already updated

This is to inform you that every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number must update their Aadhaar number to the Income Tax Department (PAN – Aadhaar Linkage) as per Section 139 AA of the Income Tax Act 1961.

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IMPORTANT MESSAGE FOR YOU

To avail exemption of TDS on your Fixed Deposit (FD)/ Recurring Deposit (RD), please submit Form 15 G/H for each FD/RD or Exemption Certificate issued by Income Tax Department (as applicable) every Financial Year. In accordance with the Income Tax Act, TDS will be deducted at a higher rate of 20% (wherever applicable) for accounts without PAN details. Also, in the absence of PAN details, Form 15G/H & Exemption Certificates will be deemed invalid. To update the PAN details for your account, kindly visit mySPACE on your YES BANK Retail NetBanking or visit your nearest YES BANK branch. Kindly ignore this message if already updated.

As per RBI regulations, proprietorship concerns are required to submit a 2nd proof of entity to their bank. Please contact your Relationship Manager or visit your nearest branch to know the acceptable documents & submit the required details at your nearest YES BANK branch. Please ignore, if submitted already.

Please note, in order to carry out international transactions on your YES BANK Debit Card, it is necessary to have your PAN details updated in the banks records. You can update PAN details through your YES BANK NetBanking account under Manage Profile or by visiting the nearest YES BANK branch. If PAN details are not updated then TDS (if applicable) will be deducted at a higher rate of 20% and refund benefits will not be available. Kindly ignore this message, if PAN is already updated.

Kindly note, the Previous balance shown under YES REWARDZ programme summary table on the 1st page of your account statement includes the YES Points expired during the month. For more details, please contact YES REWARDZ Customer Care on 1860 108 1000.

Please note that Fixed Deposit Maturity values mentioned in the statement depict amounts as per original Principal and do not take into account premature withdrawals.

Kindly note that your account status has been changed to "Dormant", as there has not been any customer induced transaction in the account for over 2 years. You can enjoy a higher rate of interest of 6% p.a.* with your YES BANK Savings Account. Simply activate your account by visiting your nearest YES BANK branch or call us on 1800 1200 (Toll Free for Mobiles and Landlines in India) at the earliest. *Rates are subject to change at the sole discretion of YES BANK. Conditions apply. For more details visit our website www.yesbank.in

In line with the RBI notification DOR.CO.Leg.BC.no.59 /09.07.005/2019-20, Bank offers " Doorstep Banking " facilities to all senior citizens(above 60 yrs), visually Impaired and differently abled customers. For details refer the link - https://www.yesbank.in/pdf/doorstep_banking_for_senior_citizens_pdf

For any technical support required for Cash Management Services, please email to Corporate.TechSupport@yesbank.in or call 1800 102 3357 (Toll Free) or (022) 3347 7181.

Kindly update your Re-KYC by visiting your nearest YES BANK branch. Kindly ignore if already updated.

The interest on Domestic & Non-resident Savings Account will be calculated on Incremental balances in each Interest Rate Slab at applicable rates w.e.f 1st October, 2023. For Example: If the total balance is INR 10 Crores, then the interest rate as per following grid will be applicable: For balances of INR 1 to INR 1,00,000 : 3.50% For incremental balances of INR 1,00,001 to INR 4,99,999 : 4.25% For incremental balances of INR 5,00,000 to INR 9,99,999 : 5.00% For incremental balances of INR 10,00,000 to INR 4,99,99,999 : 7.00% For incremental balances of INR 5 Crore to INR 10 Crores : 6.00% Note - -Above example is for illustration purpose only. -For latest interest rates refer to <https://www.yesbank.in/rates-and-charges> -Rates are subject to change at the sole discretion of YES BANK. Terms and Conditions apply.

The Schedule of Charges applicable for Saving Accounts have been revised with effect from September 1, 2022. You can view the revised Schedule of Charges on our website - <https://www.yesbank.in/rates-and-charges> under Personal Banking

If you have completed 10 yrs from the date of enrolment for Aadhaar, please update your supporting documents either through "My Aadhaar portal" <https://myaadhaar.uidai.gov.in> or visit your nearest Aadhaar Kendra.

Personal Accidental Insurance coverage linked to your YES BANK Debit Card will only be valid if, the card has been used for purchases at POS for INR 1,000 and above, at least once in the last 30 days prior to the date of demise. Insurance coverage linked to Rupay Debit Cards will be valid only if, the card has been used at ATM/POS/E-commerce at least once in the last 45 days for Platinum variant and 90 days in case of Classic variant. Terms and Conditions apply. The conditions mentioned are not applicable for Cards issued to YES Vijay Salary Savings Accounts.

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