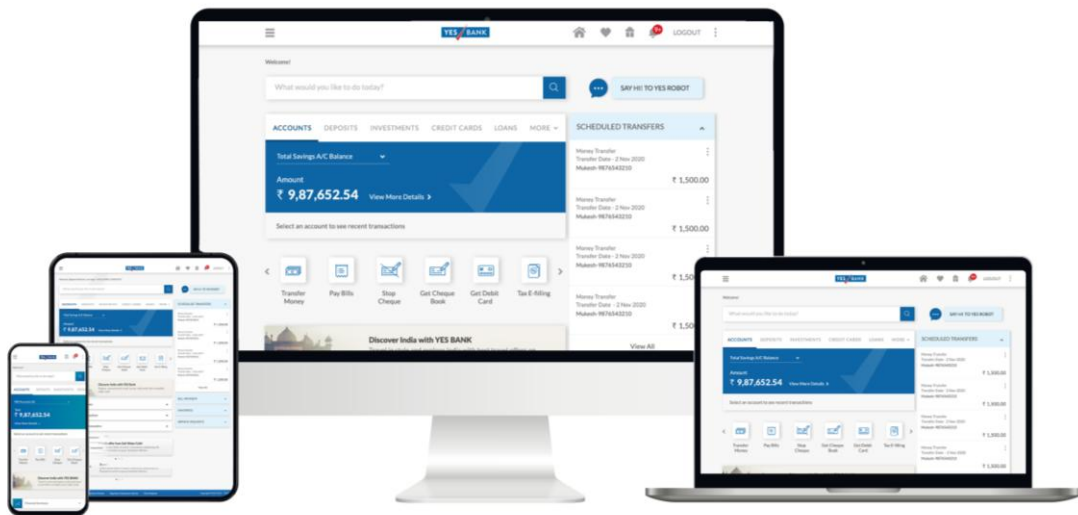




Frequently Asked Questions

YES ONLINE

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General Questions

What is YES ONLINE?

YES ONLINE provides you access to most of the banking services at anytime and anywhere from your desktop, laptop, tablet or mobile browser having Internet connection.

With YES ONLINE, you can view all the transactions in your banking accounts, such as account balance, transfer funds between YES BANK accounts and other bank accounts, open fixed deposits, stop cheque payments, request new cheque books, request statements, view TDS details and many more such services.

You can save a lot of time by being able to bank as per your convenience. All that you need to start using YES ONLINE is an internet connection and login details.

What all banking activities I can do with YES ONLINE?

You can view your account balance, account statement, account activity and account details. You can also view the status of the cheques that you have issued online. All these services are completely up to date to the last minute.

You can transfer funds between your accounts or third party accounts with YES BANK and between Other bank accounts. You can also set up standing instructions for these transfers for a fixed amount to be executed automatically at fixed intervals.

You can also request for a new cheque book, a printed statement delivery and stop payment of cheques.

You can view the details of all your fixed deposits with YES BANK, open new fixed deposits online and even view the TDS for all the deposits.

You can view your credit card and loan details, manage investments and avail many other banking services for which you otherwise would have to visit the branch

Who can use YES ONLINE?

Anyone who has Savings, Current, Loan Account or Credit Card account with Yes Bank can use YES ONLINE for free.

How do I begin using YES ONLINE?

To use YES ONLINE you first have to register for YES ONLINE. You can register using Debit card details, Credit card details, Loan Account details or Aadhar details. YES ONLINE Registration link is available on the login screen of YES ONLINE page.

The first step is to Select you preferred mode of registration and enter the Debit card/ Credit Card/ Loan account/ Aadhaar details mentioned on the screen. This is done to validate your details. The customer ID is mentioned in the Welcome Kit that is delivered to you once you open an account with YES BANK. All your account statements also carry your Customer ID. If you are not able to find your customer ID you can use 'Know your customer ID' option available on the registration page of YES ONLINE.

The second step is to create a Login ID (alpha-numeric and unique to you) and password, (which must be an alpha-numeric with certain special characters) of your choice.

Once you have created your unique Login ID and password of your choice the screen will display a confirmatory message regarding your registration.

After registration you can access YES ONLINE from anywhere at any time by keying in your Customer ID/Login ID and the password that you have created.

[For detailed steps, please click here](#)

What do I need to begin using YES ONLINE?

The requirements for using YES ONLINE are:

- An internet connection
- Customer ID/ Login ID and password
- A PC / laptop/ tablet/ mobile with a browser, preferably Google Chrome
For the PC the minimum required configuration is:
 - Pentium Processor with at least 64 MB RAM
 - Any of the following Operating Systems: Windows 95, Windows 2000, Windows XP or Windows NT.
 - Internet Explorer 9 and above, Google Chrome 16.0.912.63 and Safari 5.3.1.
 - Monitor Resolution of 800*600 or more.

How Secure is it to use YES ONLINE?

We have the most secure and easy to use YES ONLINE service. We have deployed 128-bit SSL encrypted secure connection that gets activated the moment you log on. This is the highest level of security. Our servers are protected with firewalls and security appliances that prevent unauthorized access.

To provide additional security to customer's account, various two factor authentication modes like OTP, YES Secure, Security Question & Answers are provided in addition to YES ONLINE password. YES ONLINE will request for step-up authentication while performing certain critical activities on YES ONLINE. On successive invalid login attempts, Captcha will be asked additionally to prevent robotic attacks.

To ensure complete security you also need to do a few things like:

- Keep your PIN for the ATM/Debit Card secure and do not disclose it to anybody under any circumstances. YES BANK employees will never ask you for your PIN.
- Keep the YES ONLINE password secure and do not disclose it to anybody under any circumstances. YES BANK employees will never ask you for the YES ONLINE Password or transaction OTP.
- Do not ever respond to any emails that ask you for any details, including the ones that seem to come from YES BANK.

What are the charges for using YES ONLINE?

All account holders at YES BANK have free access to YES ONLINE. There may be service charge applicable on the service consumed. For details of charges applicable for your account click on the link <https://www.yesbank.in/rates-and-charges>

While trying to log in to YES ONLINE, why do I get an error message?

Please confirm that you are using the correct Customer ID and password. Please also check if the Caps Lock is activated on your device. Please note that the password is case sensitive. ('A' is different from 'a').

Other reasons why you could be getting an error could be:

- Your browser may not be compatible or may be an older version. Please use Internet Explorer 9 and above, Google Chrome 16.0.912.63 and Safari 5.3.1.
- You have entered a wrong password five times consecutively. Your user ID is locked in case that happens. This is done to prevent somebody from trying to guess your password. Please contact the nearest branch to unlock the account.
- Our Server may be temporarily down for periodic maintenance, please try after some time.
- The Internet service provider's connection is weak and hence the required data transfer rate is not available. This is normally a temporary problem so you should try after some time.

Why am I unable to open YES ONLINE login page?

The YES ONLINE page may sometimes not open due to the following reasons:

- The Internet service provider's connection is weak and hence the required data transfer rate is not available. This is normally a temporary problem so you should try after some time.
- Our Server may be temporarily down for periodic maintenance, so please try after some time.

What are the precautions that needs to be considered while using YES ONLINE?

- Please don't use obvious passwords which are easy for people to guess (like name of spouse, date of birth etc.).
- Please don't disclose your password to anyone, including staff of YES BANK.
- Please change your password at regular intervals (at least once a month), more so if you have accessed YES ONLINE from a shared PC or a cyber-café.
- Please keep your ATM/Debit Card PIN very safe and don't disclose it to anybody. Also, please destroy the PIN mailer for your ATM/Debit Card. This is very important as your ATM/Debit Card PIN is verification for registration for YES ONLINE and also for changing your password.
- Register for YES Secure for OTP generation as it more secure and OTP can be generated from your registered mobile handset even if you don't have mobile network coverage

How do I register for YES ONLINE using Debit card?

- Go to www.yesbank.in> Login > Retail.
- Click on "Register Here" link below the Login button.
- Accept Terms and Conditions
- Select "Debit card" under Register Via field.
- Enter your customer ID, enter your 16 digit Debit Card number and PIN and then click Next
- Set login ID and password and proceed
- After entering OTP user will be registered for YES ONLINE

How do I register for YES ONLINE using credit card?

- Go to www.yesbank.in> Login > Retail.
- Click on “Register Here link below the Login button.
- Accept Terms and Conditions
- Select “Credit card” under Register Via field.
- . Enter Credit Card number, Date of Birth and Card Expiry date and click Next
- Set Login ID and password and proceed
- After entering OTP user will be registered for YES ONLINE

How do I register for YES ONLINE using Loan account?

- Go to www.yesbank.in> Login > Retail.
- Click on “Register Here” link below the Login button.
- Accept Terms and Conditions
- Select “Loan account” under Register Via field.
- Enter your customer ID, Loan account number and Date of Birth and then click Next
- Set login ID and password and proceed
- After entering OTP user will be registered for YES ONLINE

How do I register for YES ONLINE using Personal Information?

- Go to www.yesbank.in> Login > Retail.
- Click on “Register Here” link below the Login button.
- Accept Terms and Conditions
- Select “Personal Information” under Register Via field.
- Enter your customer ID, Date of Birth, Aadhaar number/virtual ID and Activation code and then click Next
- OTP will be sent to your mobile number updated in Aadhaar card
- Set login ID and password and proceed
- After entering OTP user will be registered for YES ONLINE

I have registered offline for YES ONLINE, how do I login to YES ONLINE for the first time?

- Go to www.yesbank.in> Login > Retail
- In Login ID, enter your customer ID
- Enter your password as received by POST.
- After entering YES ONLINE, it will mandatorily prompt to change your password.
- After entering new password and OTP, YES ONLINE is ready to start transacting.

I have registered online for YES ONLINE, how do I login to YES ONLINE for the first time?

- Go to www.yesbank.in> Login > Retail
- Enter Login ID
- Enter the password and click on ‘Login’
- YES ONLINE is ready to start transacting.

I have forgotten my YES ONLINE password. What do I do?

In case you have forgotten your password, there is a very simple process to create a new password for yourself. On the login page, there is a link for forgot password. You need to click on that page and create a new password. You can validate your details using Debit card details/ Credit card details / Loan Account details or Aadhar details.. Once your details are validated you can create a new password.

[For detailed steps, please click here](#)

In case I have forgot the password, how can I retrieve or reset it on YES ONLINE?

You can reset the password but cannot retrieve it.

- Password can be reset using 'Forgot password' on the login page
- User can unlock Login ID using Debit card details, Credit card details, Loan Account details or Aadhar details

How do I unlock YES ONLINE login ID?

- YES ONLINE login ID can be unlocked using Unlock Login ID on login page.
- User can unlock Login ID using Debit card details, Credit card details, Loan Account details or Aadhar details

What are the transactions that I can do while using YES ONLINE?

- Balance enquiry
- Account Statement
- Funds Transfer to bank account and linked own wallet
- Standing Instructions
- Bill Payment using savings/current account or Credit Card or Wallet
- Tax Payments
- View DEMAT
- Manage Credit Card
- Open Fixed Deposit
- Open Recurring Deposit
- Avail Preapproved Personal Loan
- Manage Loans

What are the different Banking service requests that I can make online?

- Statement Request
- Cheque Book request
- Demand draft request
- Cheque status inquiry
- Nominee Registrations
- PAN Update
- Fixed Deposit Advice
- Debit Card Request
- Set Debit Card / Credit Card PIN

Why am I not able to do financial transactions after logging in YES ONLINE?

Account holders with joint or conditional operation rights may not have access to some features. In case you require any further clarification request you to contact the branch.

Where can I write for any other problem not listed here for YES ONLINE transaction?

You can write / call your Relationship Manager whose details are displayed in YES ONLINE under Account Overview section in CASA Transactions. Alternatively, you may call 18001200 to speak with our phone banker.

Bill Payments

How do I register a new Biller?

- Log in YES ONLINE and from the top left side menu open 'Bill Payments'
- Click Add Biller
- Select Biller based on category and Location
- Enter the biller details and proceed
- Confirm the details with OTP
- Biller will get registered

Can I make payments after the due date of the bill?

This facility varies as per the billers, please check the payment policy as per your biller.

Can I make a part payment for a bill?

This facility varies as per the billers, please check the payment policy as per your biller.

Can I Pay my bills on the due date?

It is advised to pay the bill at least 2 working days prior to the due date as it takes approximately 3 working days for the payment amount to get credited with the biller.

How to delete a registered biller?

- Log in YES ONLINE and from the top left side menu open 'Bill Payments'
- Click Biller list
- Click on the biller you wish to delete and then click on the delete icon
- Authenticate your action with OTP and the biller will get deleted

Funds Transfer

What are different kinds of Funds transfer in YES ONLINE?

- **Transfer to Registered Recipient**
In YES ONLINE Funds transfer to registered recipient has been simplified and customer need not worry about selecting a payment mode like NEFT/RTGS/IMPS/Third party transfer.
Suggested Payment mode gets selected automatically depending on the transfer amount and the payment network availability. However, customer can select any mode as per his/her discretion depending on its availability.
- **Own Account**
Customer can transfer between his own accounts both CASA and linked wallet account anytime.
- **Adhoc Transfer to non-registered recipients through**
 - Bank Account no
 - UPI ID (VPA)
 - Email ID
 - Phone number
 - Facebook ID
 - Twitter Handle

How to Manage Recipient List?

There is an option of creating a Recipient by adding the details of accounts that you need to transfer money often. This can be done by opening the Fund Transfer dashboard then click on Manage Recipient and add Recipient. Once you have added a Recipient it appears in the Recipient List.

From 'Manage Recipient' option you can Add Recipient & Edit/ Delete a Recipient

There is an option of creating a Recipient by adding the details of accounts that you need to transfer money often.

- Open the Fund Transfer dashboard
- Click on Manage Recipient and add Recipient.
- Once you have added a Recipient it appears in the Registered Acc under Funds Transfer. You can select the recipient and all the details get populated automatically for your convenience.

Inactivate or Delete Recipient: Always review Recipient list regularly and delete or Inactive Recipient accordingly for security.

How can I transfer money to any other YES BANK account?

You can transfer money to any account with YES BANK even if it is not your own account. This can be done through 'Fund Transfer Dashboard' under 'Fund Transfer' Menu option in the top left menu after you have logged in.

If you have already added a Recipient it appears in the Registered Acc tab of Funds Transfer. You can select the recipient and all the details get populated automatically for your convenience. Enter amount and perform the transaction.

You can also make an adhoc transfer to any un-registered beneficiary account under Adhoc transfer. Enter the account number, amount and select YES BANK as the beneficiary bank and initiate the transaction.

How can I transfer money to an account with another Bank?

You can transfer money to any account with another Bank provided its branch accepts online fund transfer. In YES ONLINE, this can be done through 'Fund Transfer Dashboard' under 'Fund Transfer' Menu option in the top left menu after you have logged in.

If you have already added a Recipient it appears in the Registered Acc tab of Funds Transfer. You can select the recipient and all the details get populated automatically for your convenience. Enter amount and perform the transaction.

You can also make an adhoc transfer to any un-registered beneficiary account under Adhoc transfer. Enter the account number, amount and the beneficiary bank details by selecting the IFSC code for the bank branch of the beneficiary account that you wish to transfer money to.

In case you do not know the IFSC code, 'Click on 'I Don't know IFSC code'. In this section you can find out the IFSC code from the library by performing the search on the Bank , City and Area and selecting it. The funds then get transferred to the other Bank as per the processing time of the selected mode of account transfer.

In YES ONLINE Funds transfer has been simplified and customer need not worry about selecting a payment mode like NEFT/RTGS/IMPS/Third party transfer. The suggested Payment mode gets selected automatically depending on the transfer amount and the payment network availability. However, customer can select any mode as per his/her discretion depending on its availability.

How to set up a Standing Instruction?

Standing Instruction can be set from Funds transfer dashboard.

There are two options for scheduling a SI – One Time and Recurring.

Select the Registered recipient account, enter the required details and set recurring payments.

You may set 'one time' SI by selecting 'One Time' option and desired date in 'Transfer When' field.

Can I schedule an RTGS transaction in advance?

No, RTGS transactions cannot be rescheduled in advance.

What is an IFSC code?

The Indian Financial System Code (also known as IFSC) is a unique 11 character code for identifying the bank and branch where an account is held. IFSC code is used for sending funds to a specific Bank account and it is specific to a bank's branch.

If you do not know the IFSC code of a particular bank's branch, then its can be searched by while doing funds transfer by clicking on 'I Don't know IFSC code' tab in IFSC Code input. In this section you can find out the IFSC code from the library by performing the search on the Bank name, City and Area

What is an NEFT service?

National Electronic Funds Transfer (NEFT) is a facility that allows you to transfer money from your account with YES BANK to an account in any other Bank, subject to the beneficiary's bank participating in the RBI National Electronic Funds Transfer (RBI - NEFT) scheme. This service is now available 24*7.

What is an RTGS Service?

Real Time Gross Settlement(RTGS) is a fund transfer method through which money is sent in 'real time' basis without any batch processing. This electronic fund transfer system allows you to transfer money from your account with YES BANK to an account in any other bank immediately, subject to the beneficiary's bank participating in the RBI's RTGS scheme. The RTGS system is primarily meant for large value transactions. The minimum amount that can be sent via this mode is Rs. 2 lakhs. The funds get credited into the beneficiary bank within 30 minutes. This service is available 24*7 throughout the year including bank holidays.

What is an IMPS Service?

Immediate Payment Service (IMPS) is an instant payment inter-bank electronic funds transfer system that allows you to transfer money from your account with YES BANK to an account in any other Bank. This service is available 24*7 throughout the year including bank holidays.

Are all banks offering IMPS?

Major Banks in India are members of immediate Payment Services. To know live banks on Immediate Payment Services, click the following link <https://www.npci.org.in/links-imps-members>

Who can use IMPS service through YES ONLINE?

YES ONLINE users who want to transfer funds to accounts in Banks which are member of NPCI's Immediate Payment Services Network.

What is UPI ?

Unified Payment Interface (UPI) enables all bank account holders (of banks participating in UPI) to send and receive money using a virtual payment address (VPA) without entering any additional bank account information. The upper limit mandated by NPCI is Rs 1 lakh per transaction and Rs 1 lakh cumulative transaction value.

What is VPA?

Virtual Payment Address (VPA) is an identifier that can be mapped to an individual account for making and receiving payments without disclosing actual account details. It takes a form - xyz@yesbank wherein "xyz" is a name that you can choose for uniquely identifying yourself.

What is the difference between IMPS, RTGS and NEFT?

- NEFT transfers funds in timed batches, while RTGS and IMPS are real-time transfer modes.
- NEFT and IMPS have no minimum transaction limit amount, while RTGS has a minimum transaction limit amount of Rs.2,00,000/
- For IMPS the maximum amount that can be transferred is 2 lakh per transaction up to the daily transaction limit set by the customer / enforced by the bank whichever is lower. For NEFT there is no maximum per transaction limit. Customer can transfer any amount up to the daily transaction limit set by the customer / enforced by the bank whichever is lower.

What are the transaction timings for YES BANK NEFT?

NEFT can be initiated 24 x 7, 365 days. NEFT settlement takes places in batches as per RBI guidelines.

What is the time taken to credit the amount in beneficiaries account?

Depending on the mode of transfer the time taken to credit the amount to beneficiary account varies.

NEFT

- YES BANK NEFT is open 24x7, 365 days.
- Transactions, once confirmed will be immediately debited from the source account and taken up for processing. Transactions initiated before the cut off time shall be processed on the same day as per the batches specified by RBI.
- Please note that once the amount is debited and processed from YES BANK, the credit into the beneficiary account is completely dependent on the destination bank.

IMPS

- IMPS is open 24x7, 365 days. Funds are transferred immediately

RTGS

RTGS can be initiated 24 x 7, 365 days. Funds are transferred real time.

What are important points to be considered while using NEFT/RTGS/IMPS?

- The funds transfer option is applicable for all beneficiary bank branches participating in the NEFT/RTGS/IMPS scheme.
- Kindly ensure that the Beneficiary Details are correct before the execution of the transfer.
- Please note down the transaction reference number for any clarifications/communications with regards to NEFT /RTGS/IMPS transactions. This reference number should be used to follow-up with the destination bank for credit into recipients' account.

- Please ensure that there are sufficient funds in your account to process the transaction. In case you are re-trying, please check the status of your previous transaction

In case of a transaction failure in IMPS, by when will the funds be reversed in customers account?

If the status of the transaction is shown as not available/pending, as per NPCI guidelines request you to wait for 2 working days for reversal of funds in your account or credit to beneficiary's account. In case of non-receipt of funds after 2 working days, please call or write to us.

What is transaction limit for ADHOC transfer?

The daily transaction limit for Ad Hoc IMPS fund transfer to unregistered beneficiary is Rs. 50,000.

Credit Cards

How to reset Credit Card PIN?

- Go to www.yesbank.in> Login > Retail.
- Log in YES ONLINE and from the top left side menu open 'Credit card dashboard'
- Click on Change PIN
- Enter new PIN
- Authenticate with OTP
- New PIN will be set

If my credit card is linked with the account, what additional features are available?

Credit Card functionality in YES ONLINE are listed below

- Credit Card Summary List
- Unbilled Transactions
- PIN Reset
- Redeem Rewards
- Hotlist/Block Credit Card
- Enable/Disable International Usage
- Statements

Debit Cards

How to reset Debit Card PIN?

- Go to www.yesbank.in> Login > Retail
- Log in YES ONLINE and from the top left side menu open 'Debit card dashboard'
- Click on Change PIN
- Enter new PIN
- Authenticate with OTP
- New PIN will be set

Savings A/c, Current A/c and Deposits

How can I register a Nominee?

Nominee can be added / modified / cancelled only for savings / current / fixed / recurring deposits by logging in YES ONLINE and selecting 'Manage Nominee' under 'Non Financial transaction' from top left menu. In case of joint accounts / deposits, you have to visit branch. DA1, DA2, DA3 Nominee forms are available at www.yesbank.in form center.

How can I get an E-advise for a Fixed deposit?

Register for FD advice to be delivered at primary applicants mailing address &/ register for e-advice on your registered email address.

How can I Register / Deregister for an E-Statement (across Savings & Current accounts, Fixed Deposits, DEMAT and Wealth Management) monthly on a registered email address?

You can Register / Deregister to receive a Statement (across Savings & Current accounts, Fixed Deposits, Demat and Wealth Management) monthly on your registered email address by logging in YES ONLINE and from the left side menu select 'Non-financial transaction' and go to 'Consolidated Email Statement'

Can I print a Deposit Slip which can be used in branches?

Printable filled / blank deposit slip can be generated from YES ONLINE to deposit in branch. Log in YES ONLINE and from the left side menu select 'Non-financial transaction' and go to 'Download Deposit Slip'

How can I download TDS Certificate (Form 16A) statement from YES ONLINE?

Form 16A is a statement containing all the TDS deducted on all payments except salary, for e.g. the TDS deduction of interest on a Bank Fixed Deposit. To Download your TDS Certificate Log in YES ONLINE and from the left side menu select 'Tax Payment' and go to 'TDS Certificate'

How can I update PAN detail in YES ONLINE?

Log in YES ONLINE and from the left side menu open 'Manage profile dashboard' and go to 'Personal Details' and Update PAN

To remove an existing PAN and update a new one, you will need to visit the branch with acknowledgement copy of the letter given to IT authorities for surrender of the old PAN and carry your new PAN card for verification

Need Schedule of Charges?

The rates and charges for all products, accounts and programs of YES BANK are provided in the following link.

<https://www.yesbank.in/rates-and-charges>

How can I download E-statement in Retail YES ONLINE after login?

- Log in YES ONLINE and from the left side menu open YES ONLINECASA transaction
- Click on Account Statement
- Select the source account, and select period or date range filter. Enter the details and click on submit.
- The summary of the account statement can be viewed on the screen. To download statement on top right corner you will see the download icon, click and select the desirable formats CSV or PDF icons.
- The account statement is available for a maximum of 500 transactions at one time. In case the number of transactions exceed 500 the report request will be registered and report can be downloaded from 'report request' [For detailed steps, please click here](#)

What are the banking alerts that can be subscribed for?

Yes, you can subscribe to email & SMS for any or all of following

- Balance Alert
- Credit Alert
- Debit Alert
- Salary Credit Alert
- Overdraft Alert
- Below Balance Alert

Are banking alerts chargeable?

All Banking SMS & email alerts are free of charge.

Loans

Where can I view my existing loan details?

1. Login to YES ONLINE
2. Click on "Loans" tab on main panel.
3. Select "All loans" to view summary of all active loans.
4. Select any particular loan account to view details of that loan account

What does total disbursed & total outstanding mean?

Total Disbursed amount stands for total consolidated loan amount that has been released to your account.

Total outstanding amount stands for the pending amount due to be received from customer to bank.

How can I know & pay my loan EMI?

1. Login to YES ONLINE
2. Click on “Loans” tab on main panel.
3. Click on view more details >, next to total outstanding.
4. List of existing loans will be visible, select one of them.
5. Click the arrow icon to expand the content and/or show the details. PayNow Option & Total overdue Amount will be available.

Where can I get my Welcome Letter from?

1. Login to YES ONLINE
2. Click on “Loans” tab on main panel.
3. Click on view more details >, next to total outstanding.
4. List of existing loans will be visible, select one of them.
5. Click the arrow icon to expand the content and/or show the details.
6. Section will be available with download & email option for Welcome Letter.

Where can I find my schedule of charges?

1. Login to YES ONLINE
2. Click on “Loans” tab on main panel.
3. Click on view more details >, next to total outstanding.
4. List of existing loans will be visible, select one of them.
5. Click the arrow icon to expand the content and/or show the details
6. A section will be available with Schedule of Charges tab.

What is an Instant Pre-approved Personal Loan?

This is an Instant Personal Loan provided to Employees of select corporate holding Salary Account with YES BANK. Disbursed within 5 minutes with Zero Paper work.

Where can I apply for Pre-approved loan?

1. Login to YES ONLINE
2. Click on “Loans” tab on main panel.
3. Click on view more details >, next to total outstanding.
4. List of existing loans will be visible & on the right side of the screen option “Pre-approved loans for you” option will be available.

Where can I check my loan application status?

1. Login to YES ONLINE
2. Click on “Loans” tab on main panel.

3. Click on view more details >, next to total outstanding.
4. List of existing loans will be visible & on the right side of the screen option “Loan Application Status” will be available.

Where can I download IT Certificate for HL / AFHL?

1. Login to YES ONLINE
2. Click on “Loans” tab on main panel.
3. Click on view more details >, next to total outstanding.
4. List of existing loans will be visible, select HL/ AFHL
5. Click the arrow icon to expand the content and/or show the details.
6. A section will be available for IT Certificate Option, which can be downloaded as well as emailed to your registered email ID.

Investments

What are Sovereign Gold Bond?

Invest in Sovereign Gold Bonds (SGBs) scheme, introduced by the Government of India. Now invest in gold in digital form through SGBs. With SGBs you enjoy all the benefits of physical gold without worrying about purity, as SGBs are denoted by 999 purity. Capital gain tax arising on redemption of SGBs to an individual has been exempted. Can be used as collateral for loans. No GST and no making charges unlike in Physical Gold.

How to Initiate a Lump sum Purchase Request?

- Log on to YES ONLINE
- From the top left side menu open Click on “Wealth Management” and open WMS Dashboard
- Then click on “Purchase”
- On the main screen select “Onetime Purchase” and then select your “Investment account” and “Bank account”
- Select “Fund House” , “Fund category” and “Scheme Name “
- Select a “Folio” either new or an existing one if available as per your choice.
- Pick the Dividend option
- Enter lump sum investment “Amount” and select “Now” under option “When”
- Tick to confirm the Terms and Conditions and click on “Confirm”
- OTP screen will be displayed. Enter OTP and click on “Submit”
- You will get confirmation of your purchase request.

How to Initiate a Systematic Investment Plan (SIP)?

- Log on to YES ONLINE

- From the left side menu open Click on “Wealth Management” and open WMS Dashboard
- Then click on “Purchase”
- Select “Purchase Recurring” for SIP Or SI
- Select SIP
- Select your “Investment account” and “Bank account”
- Select “Fund House”, “Fund category” and “Scheme Name”
- Select a “Folio” either new or an existing one if available as per your choice.
- Set “Frequency”, “Start Date” and “No. of Installment”.
- Enter investment “Amount”
- Review details and Tick the Terms and Conditions and click on “Confirm”
- OTP screen will be displayed. Enter OTP and click on “Submit”
- You will get confirmation of your purchase request.

How to Cancel SIP in YES ONLINE?

- Log on to YES ONLINE
- From the left side menu, open Click on “Wealth Management” and open WMS Dashboard
- Expand “Quick links” on the right side menu panel YES ONLINE
- Select “View / Cancel Request” option
- Use the filter to identify the required investment to be cancelled
- Select the investment and click on “Cancel Request”
- Enter OTP and click “Submit”
- You will get confirmation of cancellation of SIP.

If my DEMAT account is linked, what additional features can I use?

DEMAT Functionality in YES ONLINE are listed below

- DEMAT Overview
- Account Details
- Transaction report
- Bill Details
- ISIN Search
- Settlement Calendar
- DIS Booklet Request

How to download Transaction report ?

- Log on to YES ONLINE from the left side menu, open Click on “Demat”
- Select ‘Transaction Report’
- Select the account for which you want to download the transaction statement
- Select the date range and transaction Type
- Filter by ‘Scrip Name’ or ‘ISIN’ and submit
- Your search results will be displayed

- On the top right of the search results you will see the Download Icon. Click on the download icon to download the transaction report

How to view Bill details ?

- Log on to YES ONLINE from the left side menu, open Click on "Demat"
- Select 'Bill Details'
- Select the account for which you want to view Bill Details
- Period wise details will be displayed.
- Click on the period for which Bill details required
- Summary and details for the selection will be displayed

How to place request for DIS booklet?

- Log on to YES ONLINE from the left side menu, open Click on "Demat"
- Select 'DIS booklet Request'
- Select the investment account and Type of booklet.
- Verify the details, accept terms and conditions and click on 'Confirm' to submit your request
- Authenticate the request with OTP received
- Once OTP is successfully authenticated the Request is submitted and the Booklet will be delivered within 7 working Days

What is ISIN and how to search for ISIN details online ?

- ISIN stands for International Securities Identification number which is allotted to each and every security traded on stock exchange.
 - The Scrip name can be searched basis Name or ISIN (if you know).
 - The details of the security along with the RTA will be available
- To Search ISIN on netbanking follow the below steps

- Log on to YES ONLINE from the left side menu, open Click on "Demat"
- Select 'ISIN Search'
- Enter the name of the Script or ISIN and click on Submit
- Relevant search results will be displayed
- You can click on the desired result for more details
- You can also use the download icon on top right of the search results to download the list of ISIN with details

How to view the settlement Calendar ?

- Log on to YES ONLINE from the left side menu, open Click on "Demat"
- Select 'Settlement Calendar'
- Select the 'stock exchange', 'Market type', Date type and Date range and submit

- On the top right of the search results you will see the Download Icon. Click on the download icon to download the Details

Tax Payments

How to pay Taxes Online?

Direct Taxes, GST Payments can be done online using YES ONLINE:

Log in YES ONLINE and from the left side menu open 'TAX Payments Dashboard' and Select 'Pay Direct TAX' Or 'Pay GST'

- **PAN / TAN Registrations for multiple profiles**

Before direct TAX payment, a profile of PAN / TAN must be registered.

- **Direct Tax**

Income Tax & Corporation Tax – Challan # 280

TDS / TCS (Tax deducted / collected at source) – Challan # 281

Security Transaction Tax, Hotel Receipts Tax, Estate Duty, Interest Tax, Wealth Tax, Expenditure Tax / Other direct tax & Gift Tax – Challan # 282

Fringe Benefit Tax / BCTT – Challan # 283

How can I make a GST Payment through YBL YES ONLINE?

GST Payment Process Flow for GST Payment

- Access <https://www.gst.gov.in/>.
- Click Services > Payment > Create Challan
- In create challan page enter your GSTIN and proceed.
- In the Tax Liability details grid, enter the details of payment to be made. The total challan amount field and total challan amount (in words) fields are auto-populated with total amount of payment to be made.
- Select the RTGS/NEFT as the payment mode and select YES BANK in the Remitting Bank drop box

- OTP Authentication box appears. In the Enter OTP field, enter the OTP sent on registered mobile number of the taxpayer whose GSTIN is entered. Click the PROCEED button.
- The challan is generated. Download & take a printout of the challan, mandate form will be generated simultaneously.
- Log in YES ONLINE and from the left side menu open 'TAX Payment' and go to 'GST Payments ' YES ONLINEselect account number from you would like to debit.
- In Benificiery account number enter CPIN generated in GST challan, amount, payment mode NEFT/RTGS, Remarks.
- After successful payment, UTR Number of the transaction Will be displayed.
- Once you receive the Unique Transaction Number (UTR), you can link the UTR with CPIN on the GST Portal. Go to Challan History and click the CPIN link. Enter the UTR and link it with the NEFT/RTGS Payment.
- Status of the payment will be updated on the GST Portal after confirmation from the Bank and RBI to GST portal.