



## YOUR CONSOLIDATED STATEMENT FOR APR' 25

## MR. ABHAY BIPIN PANDEY

B/203 OSHO DHARA RESIDENCY GODREJ  
HILL BARAVE SHANI MANDIR KALYAN  
THANE  
KALYAN  
MAHARASHTRA  
421301  
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 30/04/2025

Account Number	Account Type	Currency	Balance
074694200018835	Saving Account	INR	2,60,421.58

## YES REWARDZ Program

Membership ID	Previous YES REWARDZ balance*	YES REWARDZ earned this month	YES REWARDZ redeemed this month	YES REWARDZ balance
29359169	1,460	10	0	1,470

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

To view your YES Rewardz Smart Statement logon to [www.yesrewardz.com/smarthub](http://www.yesrewardz.com/smarthub)

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

Email us at [yespremia@yesbank.in](mailto:yespremia@yesbank.in)

CIN: L65190MH2003PLC143249

## YES TOUCH PhoneBanking Number:

1800 1200 (Toll Free for Mobile & Landlines in India)

+91 22 5079 5101 (When calling from Outside India)

Toll Free number from USA: 18333800149

Canada: 18334910559 | UK: 8000489153 | UAE: 800035702510



# Your Business is your Child

As an entrepreneur you don't just run a business, you raise it like your child. And that, as any parent will tell you, takes the strongest support system you can get.

## INTRODUCING **YES Business**

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ACCOUNTS

EMPLOYEE  
SOLUTIONS

DIGITAL  
OVERDRAFT

BUSINESS  
LOANS

WORKING  
CAPITAL

CHANNEL  
FINANCE

TRADE FINANCE &  
FOREX SOLUTIONS



\*T&C apply



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up to INR 25 Lakhs\***



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Statement Of Transactions In Saving Account No: 074694200018835 For The Period Of 01-Apr-2025 to 30-Apr-2025

Branch : 746,YES BANK LTD -SANTACRUZ WEST BRANCH,GROUND FLOOR,SHOP No2 AND 3 SUNDER,VILLE CO-OP HSG SOC LTD,PLOT NO 19,,SV ROAD,SANTACRUZ WEST-400054,MUMBAI,400054, IFSC : YESB0000746, MICR: 400532068

Primary Holder	: ABHAY BIPIN PANDEY	Product Code	: 942
Joint Holder 1	: NOT APPLICABLE	A/C OPENING DATE	: 14-Jun-2023
Joint Holder 2	: NOT APPLICABLE	Account Variant/ description	: YES PREMIA IKIT
Nominee	: RAKSHA	Currency	: INR
		Account status	: ACCOUNT OPEN REGULAR
		OD limit	: 0.00
		Available Balance	: 2,60,421.58
		Sweep in	: Yes

Transaction Date	Value Date	Description	Cheque No/Reference No.	Withdrawals	Deposits	Running Balance
01/04/2025	01/04/2025	B/F ...				95,056.58
04/04/2025	04/04/2025	UPI/509480601718/From:pandeyabhay443@okaxis/To:pratikgaikwad4u@ybl/UPI		1.00	0.00	95,055.58
04/04/2025	04/04/2025	UPI/546090486280/From:pandeyabhay443@okaxis/To:pratikgaikwad4u@ybl/UPI		40,000.00	0.00	55,055.58
05/04/2025	05/04/2025	UPI/100304595059/From:pandeyabhay443@okaxis/To:olxnew.payu@hdfcbank/Upi Transaction		99.00	0.00	54,956.58
06/04/2025	06/04/2025	UPI/546236316043/From:pandeyabhay443@okaxis/To:pandeyabhay443@okhdfcbank/UPI		50,000.00	0.00	4,956.58
09/04/2025	09/04/2025	UPI/546530117566/From:pandeyabhay443@okaxis/To:pandeyabhay443@okhdfcbank/UPI		2,500.00	0.00	2,456.58
09/04/2025	09/04/2025	UPI/546550484228/From:dnyaneshwarharad@okaxis/To:pandeyabhay443@okaxis/UPI		0.00	9,500.00	11,956.58
14/04/2025	14/04/2025	UPI/547054225865/From:pandeyabhay443@okaxis/To:arpitwins007@okaxis/UPI		5,000.00	0.00	6,956.58
15/04/2025	15/04/2025	UPI/510592339309/From:pandeyabhay443@okaxis/To:pandey.akshay495-2@okhdfcbank/UPI		500.00	0.00	6,456.58
18/04/2025	18/04/2025	UPI/510825005630/From:pandeyabhay443@okaxis/To:olip4852@okhdfcbank/UPI		160.00	0.00	6,296.58
18/04/2025	18/04/2025	UPI/510894405116/From:pandeyabhay443@okaxis/To:pandeyabhay443@okhdfcbank/UPI		3,000.00	0.00	3,296.58
19/04/2025	19/04/2025	UPI/547561615582/From:pandeyabhay443@okaxis/To:mab.037322000781358@axisbank/UPI		660.00	0.00	2,636.58
23/04/2025	23/04/2025	UPI/511373079112/From:vdkotian@oksbi/To:pandeyabhay443@okaxis/goa		0.00	15,390.00	18,026.58

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YES TOUCH PhoneBanking Number:

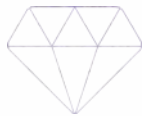
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Transaction Date	Value Date	Description	Cheque No/Reference No.	Withdrawals	Deposits	Running Balance
24/04/2025	24/04/2025	UPI/548068561907/From:9967319400@yescard/To:cred.club@axisb/payment on CRED		10,438.00	0.00	7,588.58
24/04/2025	24/04/2025	UPI/511493118078/From:vdkotian@oksbi/To:pandeyabhay443@okaxis/medical		0.00	6,250.00	13,838.58
25/04/2025	25/04/2025	UPI/548142773922/From:mayur.de7-4@okicici/To:pandeyabhay443@okaxis/Goa 2025		0.00	17,620.00	31,458.58
25/04/2025	25/04/2025	UPI/548192319220/From:pandeyabhay443@okaxis/To:pandey.akshay495-2@okhdfcbank/UPI		2,500.00	0.00	28,958.58
27/04/2025	26/04/2025	UPI/548379890155/From:pandeyabhay443@okaxis/To:pandeyabhay443@okhdfcbank/UPI		2,000.00	0.00	26,958.58
27/04/2025	27/04/2025	UPI/511711309826/From:arpitwins007@okaxis/To:pandeyabhay443@okaxis/cash		0.00	180.00	27,138.58
28/04/2025	28/04/2025	UPI/548407831132/From:pandeyabhay443@okaxis/To:pandeyabhay443@okhdfcbank/UPI		18,000.00	0.00	9,138.58
30/04/2025	30/04/2025	NEFT Cr-KKBK0000958-ONEMI TECHNOLOGY SOLUTION-Abhay Bipin Pandey-KKBKN62025043053867300		0.00	2,51,283.00	2,60,421.58

Opening Balance : 95,056.58

Total Withdrawals : 1,34,858.00

Total Deposits: 3,00,223.00

Closing Balance : 2,60,421.58

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 Links:**
  - Information on Insurance provided on Debit Card [https://www.yesbank.in/pdf?name=insurance\\_coverage\\_debit\\_card\\_tncs\\_pdf.pdf](https://www.yesbank.in/pdf?name=insurance_coverage_debit_card_tncs_pdf.pdf)
  - Steps to report an unauthorized transaction on Debit Card <https://www.yesbank.in/steps-to-report-an-unauthorized-transaction>

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**IMPORTANT MESSAGE FOR YOU**

If you receive any e-mail, phone call or voice message, requesting for your NetBanking or Debit Card details like NetBanking User ID, PIN, Password, OTP or Account number. Please do not respond to it and inform us at [yestouch@yesbank.in](mailto:yestouch@yesbank.in) or call on 1800 1200 (Toll Free for Mobiles & Landlines in India) or +91 22 50795101 (when calling from outside India) Toll Free Number when calling from USA: 1833 380 0149 | CANADA: 1833 491 0559 | UK: 800 048 9153 | UAE: 8000 3570 2510.

You can access the Banking Codes and Standards on our website [www.yesbank.in](http://www.yesbank.in)

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

Click on the given link to know about T&C related to insurance provided on your YES BANK Debit card - [https://www.yesbank.in/pdf?name=insurance\\_coverage\\_debit\\_card\\_tncs\\_pdf.pdf](https://www.yesbank.in/pdf?name=insurance_coverage_debit_card_tncs_pdf.pdf) Click on the given link for options to report unauthorized transactions - <https://www.yesbank.in/steps-to-report-an-unauthorized-transaction>

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 [nri@yesbank.in](mailto:nri@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.

If your mobile number is not updated with the Bank, purchase limits on the Debit Card would be reduced to Zero and ATM withdrawal limits would be restricted to INR 25,000. Under Liberalized Remittance Scheme (LRS), Valid PAN is mandatory for all international remittances. If valid PAN is not provided to the Bank, then international remittances on your Debit Card will be disabled. Section 206C(1G) of Income-tax Act, 1961 deals with the applicable Tax at Source (TCS) rates on international remittances under LRS. No Tax at Source (TCS) is applicable on any international remittance/s under LRS, if such remittance/s is/are less than INR 7 lakh in a financial year (FY). Where international remittance/s under LRS (other than medical treatment and overseas education) exceeds INR 7 lakh in a FY then TCS would be applicable @ 20%. TCS @ 0.5% will be applicable in case of remittance/s towards overseas education being made out of loan obtained from a financial institution, exceeding INR 7 lakh in a FY. TCS will be applicable @ 5% on remittance/s for overseas education which is not financed by loan from a financial institution or, for medical treatment, exceeding INR 7 lakh in a FY. For more details, please visit the following link <https://www.yesbank.in/personal-banking/yes-individual/outward-remittance>

It is important that at YES BANK we have your information related to your profile updated in our records to enable us to assist you with best-in-class services. To update the same you can download the Customer Profile request available on the Form Centre on [www.yesbank.in](http://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 [NRI@yesbank.in](mailto:NRI@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](mailto:yestouch@yesbank.in) or call on 1800 1200 (Toll Free for Mobiles & Landlines in India) or +91 22 50795101 (when calling from outside India) Toll Free Number when calling from USA: 1833 380 0149 | CANADA: 1833 491 0559 | UK: 800 048 9153 | UAE: 8000 3570 2510.

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## IMPORTANT MESSAGE FOR YOU

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.

Invest in NPS and get an additional Tax Benefit upto INR 50,000 u/s 80CCD(1B). Visit : [www.yesbank.in](http://www.yesbank.in) >>Invest & Secure>> Wealth management>>National Pension Scheme >>>Apply Online.

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.

Kindly update your valid Mobile number in the bank records by visiting your nearest YES BANK branch. NRI customers can write to [NRI@yesbank.in](mailto:NRI@yesbank.in) for mobile number updation. Kindly ignore if already updated (Please note: Updated Mobile number is critical for sharing your account related information).

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.

You can generate your Debit Card PIN easily through YES Online and iris by YES BANK app. Kindly click on the given link to generate your YES BANK Debit card PIN.Link to generate PIN on YES online - <https://yesonline.yesbank.co.in/index.html?module=registration> PIN generation on iris by YES BANK - Visit Google Play store and type >> iris by YES BANK -Mobile App

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 update your valid Email ID in the bank records by visiting your nearest YES BANK branch. NRI customers can write to [NRI@yesbank.in](mailto:NRI@yesbank.in) for email updation. Kindly ignore if already updated.

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](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](mailto: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.

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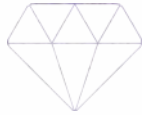
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## IMPORTANT MESSAGE FOR YOU

At YES BANK, we are committed to protecting our customers financial assets by providing information on how to avoid falling victim to online scams. If you notice any unusual activity on your YES BANK account, please contact us immediately at [yestouch@yesbank.in](mailto:yestouch@yesbank.in) or our 24/7 Contact Center at 1800 1200. In addition to reporting unauthorized electronic banking transactions to the bank, you can also report the incident to National Cyber Crime Helpline at 1930 or through online portal at [www.cybercrime.gov.in](http://www.cybercrime.gov.in)

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