SAVINGS ACCOUNTS

Non Resident External (NRE) Savings Account and Non Resident Ordinary (NRO) Savings Account

- ✓ W.e.f. April 1, 2011 interest for all rupee savings accounts will be calculated on the daily closing balances maintained in the account.
- ✓ The Interest rate will be calculated @ 7% p.a.* for balance more than Rs. 1 lakh & 6% p.a.* for balance up to Rs. 1 lakh

*Rates are subject to change from time to time at the sole discretion of YES BANK. For amounts greater than Rs. 1 Crores, please contact the branch / your designated Relationship Manager.

FIXED DEPOSITS

FCNR Deposit - Foreign Currency Non Resident

FCNR (B) Deposit Interest Rates p.a. effective May 01,2013								
Period	**USD**	**GBP**	**Euro**	**JPY**	**CAD**	**AUD**	**SGD**	**HKD**
1 Yr to < 2 Yrs	2.70%	2.89%	2.40%	2.44%	3.76%	5.51%	2.45%	2.44%
2 Yrs to < 3 Yrs	2.36%	2.59%	2.39%	2.27%	3.29%	4.78%	2.42%	2.46%
3 Yrs to < 4 Yrs	3.45%	3.65%	3.48%	3.30%	4.36%	5.92%	3.55%	3.53%
4 Yrs to < 5 Yrs	3.60%	3.75%	3.60%	3.35%	4.47%	6.12%	3.63%	3.65%
5 Yrs only	3.82%	3.90%	3.75%	3.40%	4.59%	6.26%	3.79%	3.82%

Non Resident External (NRE) Fixed Deposit

NRE FIXED DEPOSIT INTEREST RATES (w.e.f 1st April, 2013)		
Period	**Less than INR 1 Crore**	**Yield till end of slab(p.a.)**
1 to < 2 Years*	9.00%	9.74%
2 Years to < 3 Years	9.00%	10.20%
3 Years < 5 Years	8.75%	10.83%
5 Years < 7 Years	8.75%	11.90%
7 Years <= 10 Years	8.75%	13.76%
***Special Rate**		
15 months 15 days to 16 months	9.25%	9.72%

^Rates are subject to change from time to time at the sole discretion of YES BANK

Note: Above mentioned Yield till end of slab (p.a.) is compounded on a quarterly basis

YES BANK

Non Resident Ordinary (NRO) Fixed Deposit

NRO FIXED DEPOSIT INTEREST RATES^ (% p.a) w.e.f. 1st April 2013	
Period	**Less than INR 1 Crore**
7 to 45 days	5.00%
46 to 90 days	6.25%
3 months to < 6 months	8.00%
6 months to < 9 months*	8.25%
9 months to < 1 Year	8.75%
1 Year to < 3 Years *	9.00%
3 Years and Above	8.75%
***Special Rates**	
271 days	8.75%
15 Months 15 Days to 16 Months	9.25%

^Rates are subject to change from time to time at the sole discretion of YES BANK

Note:

1. For reference purpose interest rate slabs considered are 3 months = 91 days; 6 months = 181 days; 9 months =272 days
2. Actual Number of days will be calculated at the time of booking
3. For less than 1 year deposit, please mention tenure in days
4. Reinvestment is available for minimum tenure of 6 months 1 day (actual number of days in the month)

RFC Fixed Deposit – (Resident Foreign Currency)

RFC Deposit Interest Rates p.a. effective May 01,2013						
Period	**USD**	**GBP**	**Euro**	**JPY**	**CAD**	**AUD**
>= 12 months < 24 months	2.70%	2.89%	2.40%	2.44%	3.76%	5.51%
>= 24 months < 36 months	2.36%	2.59%	2.39%	2.27%	3.29%	4.78%
36 months	3.45%	3.65%	3.48%	3.30%	4.36%	5.92%

Please Note:

- ✓ No interest is payable if FCNR, NRE FD and RFC FD is withdrawn before completion of 12 months.
- ✓ The additional rate of interest payable on fixed deposits to senior citizens does not apply to NRE and NRO Fixed Deposits.

- ✓ Please contact our nearest branch for Interest Rates on NRO and NRE Fixed Deposits for values equal to or above Rs. 1 crore
- ✓ Rates subject to change without prior notice
- ✓ Rates for monthly interest payout will be discounted based on prevailing rates
- ✓ 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.
- ✓ NRE and NRO Fixed Deposits for value less than Rs. 1 Crore can be booked on our Net Banking portal. To book NRO & NRE Fixed Deposits of value equal to or more than Rs. 1 Cr, please visit our nearest Branch or contact our Financial Advisor.

Disclaimer:
Interest rates for FCNR and RFC deposits are subject to change on the 1st of every month and as per the guidelines issued by the Reserve Bank of India from time to time. Deposit requests received on the 1st day of the month will be opened with the applicable rate.

NRE RECURRING DEPOSITS

NRE Recurring Deposit Rates^ w.e.f 3rd October 2012	
Period	**Interest Rate* (per annum)**
12 Months	9.00%
15 Months	9.00%
18 Months	9.00%
24 Months	9.00%
36 Months	8.75%
39 Months	8.75%
48 Months	8.75%
60 Months	8.75%
90 Months	8.75%
120 Months	8.75%

* Interest Rates for installments upto Rs 14,99,900 per month
^Rates are subject to change from time to time at the sole discretion of YES BANK

Please Note:

- ✓ No interest is payable if NRE RD is withdrawn before completion of 12 months
- ✓ Minimum monthly installment of INR 1,000 and in multiples of INR 100 thereof
- ✓ Minimum tenure of 12 months (and in multiples of 3 months thereafter) up to a maximum tenure of 10 years