

YES FIRST Business Schedule of charges

w.e.f 1st March 2016

Product Variants	YES FIRST Business Programme
Eligibility Criteria	Rs. 5,00,000 – in Current Accounts
Non-maintenance charges	Not applicable till the part of programme. Variant wise charges once demapped from programme

Payment Services	YES FIRST Business Programme
Intra-Bank Fund Transfer-Branch	Free
Intra-Bank Fund Transfer-Netbanking	Free
RTGS Payment-Branch	Free
RTGS Payment-Netbanking	Free
NEFT Payment-Branch	Free
NEFT Payment-Netbanking	Free
Payable At Par Cheque Issuance	500 leaves free per month; thereafter Rs.2/leaf
DD payable at Yes Bank Location-Branch	Free
DD payable at Yes Bank Location Netbanking	Free
DD payable at Correspondent Bank location	Free
Cash Withdrawal	Free

Collection Services	YES FIRST Business Programme
Intra - Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
Cheque Collection	Free
Outstation Cheque collection -Yes Bank Location	Free
Outstation Cheque collection - Correspondent Bank Location (Instrument Value)	Free
Outstation Cheque collection - Other Location (Instrument Value)	Free
Cash Deposit	Free limit per month: Minimum Rs.10 lacs or 12 times of AMB (Previous or Current Month, whichever is higher); subject to Maximum of Rs.3 crores. Charges applicable beyond free limits is Rs.2/1000 (Min. Rs.50/txn)

Doorstep Banking Services	YES FIRST Business Programme
Pick-Up or Delivery of Cheque	Free
Cash Pick Up/Delivery	5 transactions free per month; thereafter Rs.200/txn - Upto Rs. 2 Lacs, Rs.400/txn - Above Rs.2 Lacs upto Rs.5 Lacs, Rs.600/txn - Above Rs.5 Lacs upto Rs.10 Lacs, Rs.800 - Above Rs.10 lacs upto Rs.20 lacs, Rs.1500 – Above Rs.20 lacs

Basic Banking Services	YES FIRST Business Programme
Cheque Return - Insufficient Funds	Free 1 per month; thereafter Rs.350 for 2nd & 3rd return; Rs.750 from 4th return onwards
ECS Return- Insufficient Funds	Rs. 300/return
Cheque Return - Local Clearing	15 free p.m., thereafter Rs.100/return
Cheque Return - Outstation Collection	Rs. 100/return
Stop Payment of cheques - Branch	Free
Account Closure	Free
SMS/E-mail Alert (Weekly Balance alert)	Free
Monthly Statement by Post	Free
Standing Instruction Maintenance - Branch	Free
Standing Instruction Maintenance - Netbanking	Free
ECS Instruction	Free
Balance Inquiry	Free
Stop Payment of Cheques - Net Banking	Free
Stop Payment of Cheques - Mobile Banking	Free
DD Cancellation / DD Revalidation	Free
Dormancy Activation	Free
Card Hot-listing	Free
Damaged Card Replacement	Free
Duplicate Statement	Free
Bankers Verification (Signature/Address/Photograph)	Free

Common Guidelines

1. An initial payment for opening a new account should include the minimum programme eligibility at a group level
2. If any free transaction for cash deposit breaches the maximum free limit permissible for account, in cumulative value or by itself, that transaction & all subsequent transactions will be subject to the applicable charges, in their entirety
3. Quarterly/Annual cycle charges as applicable on the account type can be recovered any time
4. The charges mentioned in the schedules are exclusive of taxes as applicable from time to time
5. Commission in lieu of exchange will be applicable as per the banks discretion
6. Applicable tax & surcharge will be levied on all forex sales & purchase transactions
7. Cash deposit Free limits inclusive of transactions done through all channels / mode, including Doorstep Banking, Bunch Note Acceptor & Across all YES BANK branches
8. Cash Deposits done at Bunch Note Acceptor (BNA) machines of YES BANK Ltd will not be charged for transactions till Mar 31, 2017. Post this date the transactions done on BNA will be counted as part of Cash Deposits free limits and charges will be applicable beyond free limits
9. Any cash transaction of Rs.10 lacs & above at Non-Home Branch on a single day, would require advance intimation of at least one working day to Home Branch

YES FIRST Business Exclusive Privileges

As a YES FIRST Business customer, we offer you the Best in class products along with a superior service experience.

BANKING BENEFITS:

- ☉ **Relationship pricing:** Preferential pricing on Asset relationship across a wide range of financial products like Loan Against Property, Commercial Vehicle Loan, Car Loan, etc
- ☉ **Savings Account:** YES FIRST Savings relationship for all SA linked to the group
- ☉ **Debit Card:** YES FIRST Business World Debit card with daily withdrawal limit of INR 2 lakh at ATMs & POS each, with a waiver on Annual Maintenance Charges (AMC)
- ☉ **Lockers:** We offer you a 40% waiver on annual locker charges*
- ☉ **Demat Account:** Complete waiver of Annual Folio Maintenance and other applicable Bank charges. Only NSDL charges applicable.
- ☉ **Forex:** Enjoy preferential pricing on all your Forex transactions

Transactional Benefits

- Free unlimited cheque collection at YES BANK & Correspondent bank location
- Customized cash deposit limit to match your business needs
- Free cheque pick-up facility
- Free cash Pick up/delivery facility**
- Free self/third party fund transfer & free NEFT/RTGS payments & Collections
- Free unlimited DD issuance at YES BANK & Correspondent Bank locations through branch/Net banking
- Free Payable At Par Cheque Book**

SERVICE BENEFITS:

- ☉ **Dedicated Relationship Manager:** A financial partner who goes the extra mile to cater to all your banking and financial service needs
- ☉ **Priority Servicing:** Enjoy priority service backed by Dedicated Service Manager, without any hassle of queues
- ☉ **Monthly Account Statement:** Avail of free monthly account statements through email &/or physical
- ☉ **Access to branch lounges:** Exclusive YES FIRST Business lounges at flagship branches
- ☉ **Straight 2 Agent:** “Anytime Anywhere” access to our banking services through our YES TOUCH Phone Banking Services. Dial our toll free number and connect straight to our Phone Banking Officer by inputting “17” to skip IVR menu

EXCLUSIVE LIFESTYLE BENEFITS:

- ☉ **Invitation to exclusive events:** Our lifestyle benefits give you access to some of India’s most select events - from golf meets to financial knowledge workshops
- ☉ **Premium offers & alliances**
- ☉ **Complimentary access to Airport Lounges:** Through YES FIRST Business World Debit card
- ☉ **Concierge Service:** YES ASSIST ensures that even your non banking needs are taken care of, in style
 - Car Rental, Limousine Referral and Reservation Assistance
 - Hotel Referral and Reservation Assistance
 - Travel Referral and Reservation Assistance
 - Special Events and Performance Assistance
 - Restaurant Referrals and Reservations
 - Movie Tickets
 - Flower & Gift Delivery

*Subject to availability

**Refer to Schedule of Charges for applicable free limits