

• **ACCOUNTS**

Regular Senior Citizen Rural Semi Urban Urban

• **TERM DEPOSITS**

Domestic & NRO Fixed Deposits NRE Fixed Deposits FCNR (B)
Resident Recurring Deposit NRE Recurring Deposit RFC Deposit

• **CHARGES**

Fee Based Services Service Charges

DOMESTIC & NON RESIDENT SAVINGS ACCOUNTS (Rupee Deposits)			
Till 31st Mar 2015	1st Apr 2015 –31st Oct 2015	1st Nov 2015 - 31st Aug 2017	1st Sep^{^^} 2017 onwards
6% p.a. (Below INR 1 Lakh) 7% p.a. (INR 1 Lakh & upto 1 Crore)	6% p.a. (Below INR 3 Lakh) 7% p.a. (INR 3 Lakh & upto 1 Crore)	6% p.a. (Upto INR 1 Crore) 6.5% p.a. (INR 1 Crore & above)	5% p.a. (Less than INR 1 Lakh) 6% (1 Lakh to less than 1 Crore) 6.25% p.a. (INR 1 Crore & above)

^{^^} For amounts greater than INR 100 Crore, please contact the branch or your designated Relationship Manager. Rates are subject to change at the sole discretion of YES BANK. Conditions apply.

RESIDENT/NRO FIXED DEPOSIT INTEREST RATES (% p.a)**				
Period	Rates for < 1 Crore w.e.f 17 th Oct 2018			
	Regular		Senior Citizen***	
	Interest Rates	Annualised Yield [^]	Interest Rates	Annualised Yield [^]
7 to 45 days	5.00%	5.00%	5.50%	5.50%
46 to 90 days	7.00%	7.00%	7.50%	7.50%
3 months to < 6 months	6.90%	6.90%	7.40%	7.40%
6 months to < 9 months	7.10%	7.16%	7.60%	7.67%
9 months to < 1 Year	7.00%	7.12%	7.50%	7.64%
1 Years to <= 10 years*	7.25%	7.45%	7.75%	7.98%
*Special Rates				
12 Months 10 Days to 12 months 20 days	7.50%	7.71%	8.00%	8.24%
18 Months 8 Days to 18 months 18 days	7.85%	8.08%	8.35%	8.62%
18 Months 10 Days to 18 months 20 days	7.50%	7.71%	8.00%	8.24%

** Interest rates are subject to change at the sole discretion of the Bank *** Senior Citizen rates are applicable only for Domestic Deposits

[^]Annualized yields published, compounded quarterly.

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)

NRE FIXED DEPOSITS	
Period	Rates for < 1 Crore w.e.f 17 th Oct 2018 **
1 Years to <= 10 years*	7.25%
*Special Rates	
12 months 10 days to 12 months 20 days	7.50%
18 Months 8 Days to 18 Months 18 Days	7.85%
36 Months 10 Days to 36 Months 20 Days	7.50%

****Interest rates are subject to change at the sole discretion of the Bank**

Terms & Conditions:

- ✓ 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 INR 1 crore
- ✓ Rates subject to change without prior notice
- ✓ Rates for monthly interest payout will be discounted based on prevailing rates
- ✓ Sweep-in facility will not be provided on NRE Fixed Deposit with Quarterly Interest Payout and Monthly Interest Payout mode
- ✓ 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 INR 1 Crore can be booked on our Net Banking portal. To book NRO & NRE Fixed Deposits of value equal to or more than INR 1 Cr, please visit our nearest Branch or contact our Financial Advisor.

FCNR (B) Deposit Interest Rates p.a. effective from 10 th October, 2018								
Period	USD	GBP	EURO	JPY	CAD	AUD	SGD	HKD
1 Yr to < 2 Yrs	3.85%	1.45%	0.10%	0.40%	2.40%	2.75%	2.20%	2.25%
2 Yrs to < 3 Yrs	4.00%	1.55%	0.10%	0.10%	2.50%	2.85%	2.20%	2.75%
3 Yrs to < 4 Yrs	3.80%	1.55%	0.10%	0.57%	2.60%	2.95%	2.20%	2.75%
4 Yrs to < 5 Yrs	3.75%	1.55%	0.20%	0.10%	2.60%	2.95%	2.20%	2.75%
5 Yrs only	3.86%	1.55%	0.20%	0.32%	2.60%	2.95%	2.20%	2.75%

Resident Recurring Deposit rates for < 1 Crore w.e.f 17 th Oct 2018 *		
Period	Interest Rate (per annum)	**Senior Citizen Rates (per annum)
6 Months	7.10%	7.60%
9 Months	7.00%	7.50%
12 Months	7.25%	7.75%
15 Months	7.25%	7.75%
18 Months	7.25%	7.75%
21 Months	7.25%	7.75%
24 Months	7.25%	7.75%
Above 2 years upto 10 Years	7.25%	7.75%

*Interest Rates for installments up to INR 14, 99,900 per month

**Only Senior Citizens are eligible for higher rate of interest

NRE Recurring Deposit Rates ^w.e.f 17th Oct 2018 *	
Period	Interest Rate* (per annum)
12 Months	7.25%
15 Months	7.25%
18 Months	7.25%
21 Months	7.25%
24 Months	7.25%
Above 2 years upto 10 Years	7.25%

*Interest Rates for installments upto INR 14, 99,900 per month

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

Terms & Conditions

- ✓ 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

CHARGES					
Fee Based Services					
Debit Cards	Variant 1	Variant 2	Variant 3	Comments 1	Comments 2
Savings Account	Silver Domestic Debit Card Rs 149*	Gold Domestic Debit Card Rs 249*	EMV Chip Platinum International Debit Card*** Rs 399*	*** Salary Advantage and Exclusive Variants would get International Platinum EMV at Rs 199* *** YES VIJAY Advantage & Exclusive Would get International Platinum EMV at Rs 199*	
Current Account	Silver Debit Card Rs 299* Business EMV Chip*	Business Gold Debit Card Rs 299*	International / Domestic Debit Card Rs 349		
Global Indian Banking	NRO / Mandate Holder Silver Domestic Debit Card ** Rs 149* Silver Plus Domestic Debit Card Rs 149* Domestic Platinum Debit Card Rs 299*	NRE Account Holder Platinum EMV Chip International Debit Card Rs 199* YES FIRST World EMV Chip International Debit Card Free		ATM Declines Due to Insufficient Funds Rs 25 / Instance Charge Slip Retrieval Rs 250 / Instance PIN Regeneration Rs 50 / Instance Balance Enquiry - Outside India Rs 20 / Trxn ** Balance Enquiry - India Free Lost Card Charges Rs 149* Cash Withdrawal - Outside India Rs 120 / Trxn ** Cash Withdrawal - India Free Cross Currency Mark Up 3%	** Charges basis the underlying product / promotional codes *** EMV Platinum Chip Debit Card is Free for NRE SP Accounts * Taxes are charged extra

* Taxes extra

Service Charges

Savings Account

1.	Basic Savings Account SOC
2.	Savings Account 5 (Savings Value)
3.	Savings Account 10 (Savings Advantage)
4.	Savings Account 25 (Savings Select)
5.	Savings Account 100 (Savings Exclusive)
6.	Savings Account Trust
7.	YES RESPECT - Senior Citizen Savings Account
8.	YES GRACE Savings Account for Women
9.	My First YES Account
10.	Smart Salary Advantage
11.	Smart Salary Exclusive
12.	Smart Salary Platinum
13.	Salary Reimbursement
14.	Salary Reimbursement - CHQ
15.	Basic Savings Account - Smart Salary (erstwhile No Frills for Smart Salary)
16.	YES-Vijay Gold (YES-Vijay Exclusive*)
17.	YES-Vijay Silver (YES-Vijay Advantage*)
18.	YES-Honour Exclusive
19.	YES-Honour Advantage
20.	NRI Products Schedule of Charges

*Revised product name w.e.f. February 1, 2012

Current Account

1.	Business Value
2.	Business Growth
3.	Business Gain
4.	Business Benefit
5.	Business Edge
6.	Business Elite
7.	CA Trade
8.	CA Smart Trade

* Revised product name w.e.f. February 1, 2012

Cheque Return Charges for Overdraft / Cash Credit Accounts

Outward Return	Rs.100 per cheque
Inward Return	Rs.100 per cheque