

# Schedule of Charges

## Basic Savings Bank Deposit Account & Pradhan Mantri Jan-dhan Yojana (PMJDY)

Effective Date: 15th December, 2020

Minimum Average Balance Maintenance	INR
Average Monthly Balance (AMB)	Nil
FD requirement for Nil AMB**	N.A.
AMB Non-maintenance charges	N.A.

Payment Services	
Intra-Bank Fund Transfer-Branch	Free
Intra-Bank Fund Transfer - NetBanking/ Mobile Banking	Free
RTGS Payment-Branch	Free
RTGS Payment - NetBanking/Mobile Banking	Free
NEFT Payment - Branch	Free
NEFT Payment - NetBanking/Mobile Banking	Free
IMPS Outward	First 4 transactions per month free. Thereafter, INR 5 per transaction through Net Banking and Free through Mobile Banking
Payable At Par Cheque Usage	Free, (Not applicable for PMJDY Accounts)
DD payable at YES BANK locations - Branch	4 Per Month Free; ₹ 50 / Instrument thereafter
DD payable at YES BANK locations - NetBanking/Mobile Banking	Free (plus ₹ 20 courier charges)
DD payable at Correspondent Bank locations	1 Per Month Free; ₹ 2.5 / ₹ 1,000 thereafter (Min. ₹ 50 and Max. 5,000)
Cash Withdrawal	4 Txns per month Free, ₹ 2 / ₹ 1,000 thereafter (Min ₹ 20)

Collection Services	
Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
IMPS Inward	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - Yes BANK locations	Free (plus ₹20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Up to and including 5,000; ₹25 / Instrument
	Above 5,000 and up to including 10,000; ₹50 / Instrument
	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Up to and including 5,000; ₹25 / Instrument
	Above 5,000 and up to including 10,000; ₹50 / Instrument
	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
Cash Deposit through Branch or through Bunch Note Acceptors BNAs	Free

Debit Cum ATM Card*		
	BSBDA	PMJDY
Debit card type	Rupay Domestic / ELEMENT Debit card	Rupay Domestic
Annual Fee	Nil	
PIN Regeneration	₹ 50 / Instance	
Charge Slip retrieval	₹ 250 / Instance	
Replacement of lost / stolen Debit Card	₹199 / Instance	
Cross Currency Mark-up	3%	

Transactions at ATM	
<b>At Own Bank ATMs</b> Financial Txns + Non-Financial Txns	Free
<b>At Other Bank ATMs</b> Financial Txns + Non-Financial Txns	Financial Transactions -First 4 per month Free. Thereafter Rs. 20 per Financial Txn Non-Financial Txn- Unlimited Free
ATM Declines due to insufficient funds	₹ 25 / Instance

\* See guidelines for details

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Miscellaneous Services	
Cheque Return - Insufficient funds	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return
Cheque Return - Local Clearing	₹ 50 / Cheque
Cheque Return - Outstation Collection	₹ 50 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
Dormancy Activation	Free
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking/ Mobile Banking	₹ 5 per Txn

Account Closure Charges	
Within 21 days	Free
After 21 days to 1 year	₹ 100
After 1 year	Free

Basic Banking Services	Individuals at Semi-Urban & Rural Branches, Senior Citizens & Women	Other Individuals	Non-Individuals
Account Opening	Free	Free	Free
Mobile Banking Registration	Free	Free	Free
Phone Banking Registration	Free	Free	Free
NetBanking Registration	Free	Free	Free
Investment Services Registration	Free	Free	Free
Nomination Facility	Free	Free	Free
Payable at Par Cheque Book	Free	Free	Free
Any Branch Banking	Free	Free	Free
Quarterly statement by post	Free	Free	N.A.
Monthly statement by post	N.A.	N.A.	Free
Standing Instruction maintenance - Branch	Free	Free	Free
Standing Instruction maintenance - NetBanking	Free	Free	N.A.
ECS Instruction	Free	Free	Free
Balance Inquiry - Branch	Free	Free	Free
Balance Inquiry - Mobile Banking	Free	Free	Free
Balance Inquiry - NetBanking	Free	Free	Free
Replacement of damaged Debit Card	Free	Free	Free
e-commerce payment - NetBanking	Free	Free	N.A.
Mutual Fund investments - Branch	Free	Free	Free
Mutual Fund investments - NetBanking	Free	Free	Free
Stop Payment of Cheques - NetBanking	Free	Free	Free
Stop Payment of Cheques - Mobile Banking	Free	Free	Free
Cancellation of DD payable at YES BANK locations	Free	₹50/Instruction	₹50/Instruction
Cancellation of DD payable at Other locations	₹50/Instruction	₹100/Instruction	₹100/Instruction
DD Revalidation	Free	₹50/Instruction	₹50/Instruction
Passbook Issuance ^^	Free	Free	N.A.
Banker's Verification (Signature / Address / Photograph)	Free	₹100/Verification	₹100/Verification
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, ₹50/cheque thereafter	Free within 1 year of date of issue, ₹100/cheque thereafter	Free within 1 year of date of issue, ₹100/cheque thereafter

### Common Guidelines

- There is no initial payment requirement for opening of BSBDA/PMJDY accounts.
- Kindly refer to our website for charges/fees applicable to Foreign Exchange & Remittance Services.
- Above mentioned Schedule of Charges is also applicable to relevant services offered under Pradhan Mantri Jan Dhan Yojana (PMJDY) and BSBDA-Salary Account
- Monthly/Quarterly/Annual cycle charges as applicable on the account type can be recovered anytime.
- If Account holder(s) opts in for any other Debit Card except ELEMENT/RuPay Domestic Debit Card, Annual fees for opted Debit Card will be applicable as per Debit Card Schedule of charges (SOC).
- In case of insufficient funds in the account, for recovery of charges, YES BANK reserves the right to force debit or make repeated attempt(s) to recover charges due.
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- Average Monthly Balance (AMB): Average of Daily Closing Balance for the Month = Summation of daily closing balance/Actual no. of calendar days in the month.
- ^^Issuance of duplicate Passbook (For Individual Savings Account holders) will be charged at Rs. 75
- Kindly refer to our website or contact our branches for latest Schedule of charges.