

Schedule of Charges

Basic Savings Bank Deposit Account

Effective Date: 1st July, 2019

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 loca- tions	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)	Above 1,00,000; ₹ 150 / Instrument
	Up to and including 5,000; ₹25 / Instrument
	Above 5,000 and up to including 10,000; ₹50 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument
Cash Deposit through Branch or through Bunch Note Acceptors BNAs	Free

Debit Cum ATM Card*	
Card Type	RuPay Domestic
Annual Fee	Nil
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
Replacement of lost / stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

Transactions at ATM	
At Own Bank ATMs Financial Txns + Non-Financial Txns	Free
At Other Bank ATMs 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		Basic Banking Services	Individuals at Semi-Urban & Rural Branches, Senior Citizens & Women	Other Individuals	Non-Individuals
Cheque Return - Insufficient funds	₹ 300 / Cheque	Account Opening	Free	Free	Free
ECS Return - Insufficient funds	₹ 200 / Return	Mobile Banking Registration	Free	Free	Free
Cheque Return - Local Clearing	₹ 50 / Cheque	Phone Banking Registration	Free	Free	Free
Cheque Return - Outstation Collection	₹ 50 / Cheque	NetBanking Registration	Free	Free	Free
Stop Payment of Cheques - Branch	₹ 50 / Instruction	Investment Services Registration	Free	Free	Free
Dormancy Activation	Free	Nomination Facility	Free	Free	Free
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free	Payable at Par Cheque Book	Free	Free	Free
Utility Bill payment - NetBanking/ Mobile Banking	₹ 5 per Txn	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

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

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 RuPay Domestic Debt 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.