

# Schedule of Charges

## Basic Savings Bank Deposit Account - Smart Salary

Effective January 01, 2016

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

Payment Services	
Intra-Bank Fund Transfer-Branch	Free
Intra-Bank Fund Transfer-NetBanking	Free
RTGS Payment-Branch	Per Transaction Charges ₹ 25- Above ₹ 2 Lacs and upto ₹ 5 Lacs; ₹ 50- Above ₹ 5 Lacs
RTGS Payment-NetBanking	Free
NEFT Payment - Branch	Per Transaction Charges ₹ 2.5- upto ₹ 10K; ₹ 5- ₹ 10,001 upto ₹ 1 Lac; ₹ 15- ₹ 1,00,001 upto ₹ 2 Lacs; ₹ 25- Above ₹ 2 Lacs
NEFT Payment - NetBanking	Free
IMPS Outward	₹ 5 per transaction
Payable At Par Cheque Usage	Free
DD payable at YES BANK locations - Branch	4 Per Month Free; ₹ 50 / Instrument thereafter
DD payable at YES BANK locations - NetBanking	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)

Foreign Exchange Services *	
DD Issuance - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)
Traveler's Cheque Issuance ^	1% Commission
Cheque Collection - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)

Remittance Services *	
Foreign Outward Remittance	₹ 200 plus SWIFT Charges
Foreign Inward Remittance	Free

\* See guidelines for details

Minimum Maintenance	Basic Savings Account
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)	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	Free

Debit Cum ATM Card	
Card Type	Domestic Silver
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%

ATM Transactions in India	
<b>At Own Bank ATMs</b> Financial Txns + Non-Financial Txns	Free
<b>At Other Bank ATMs</b> Financial Txns + Non-Financial Txns	Free
ATM Declines due to insufficient funds	₹ 25 / Instance

^ Please check with the branch for the availability of this service

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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
SWIFT Charges	₹ 500
Dormancy Activation	Free
Money Monitor Annual Fee	₹ 249
Depository Annual Maintenance Charge	₹ 300
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking	₹ 5 per Txn

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

Basic Banking Services	Senior Citizens, Women & Individuals at Semi-Urban & Rural Branches	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

- An initial payment for opening a new account should include
  1. Minimum Average Quarterly Balance of the account type PLUS
  2. First Year annual fee for Demat Account (plus taxes as applicable) AND/OR
  3. Demat Account (plus taxes, as applicable)
 OR
- Subject to a minimum of Rs. 100 / whichever is higher
- Card Rates apply for all Foreign Exchange conversion transactions less than US\$ 20000 (or equivalent)
- The charges for Forex transactions mentioned in the schedule of charges do not include any charge that may be levied by the originating / correspondent bank.
- Applicable tax & surcharge will be levied on all foreign exchange sale and purchase transactions.
- Quarterly/Annual cycle charges as applicable on the account type can be recovered anytime.
- 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.
- Minimum Average maintenance on an account type shall not be applicable for the Account Opening Quarter.
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- Average Quarterly Balance (AQB): Average of Daily Closing Balance for the Quarter = Summation of the daily closing balance for all the actual no. of calendar days in the quarter / Actual no. of calendar days in the quarter.
- The Bank reserves the right to Offer the Basic Savings Bank Deposit Account - Smart Salary
- ^^Issuance of duplicate Passbook (For Individual Savings Account holders) will be charged at Rs. 75