

**BULK FD RATES AT A GLANCE**

<b>BULK FIXED DEPOSIT INTEREST RATES (% p.a)** WITH PREMATURE WITHDRAWAL FACILITY</b>						
Period	Existing Rates (w.e.f 25 Sept, 2019)			Revised Rates (w.e.f 26 Sept, 2019)		
	2.00 Cr to < 2.20 Cr	2.20 Cr to < 2.25 Cr	2.25 Cr to < 5.00 Cr	2.00 Cr to < 2.20 Cr	2.20 Cr to < 2.25 Cr	2.25 Cr to < 5.00 Cr
7 days to 14 days	5.55%	5.50%	5.55%	5.55%	5.50%	5.55%
15 days to 30 days	6.00%	5.55%	6.00%	6.00%	5.55%	6.00%
31 days to 45 days	6.75%	5.65%	6.85%	6.75%	5.65%	6.75%
46 days to 60 days	6.80%	5.75%	6.80%	6.80%	5.75%	6.80%
61 days to 75 days	7.00%	5.80%	7.00%	7.00%	5.80%	7.00%
76 days to 90 days	7.00%	5.80%	7.00%	7.00%	5.80%	7.00%
91 days to 100 days	7.20%	5.85%	7.20%	7.20%	5.85%	7.20%
101 days to 120 days	7.20%	5.85%	7.20%	7.20%	5.85%	7.20%
121 days to 150 days	7.40%	5.85%	7.40%	7.40%	5.85%	7.40%
151 days to 180 days	7.40%	5.85%	7.40%	7.40%	5.85%	7.40%
181 days to 184 days	7.55%	5.95%	7.55%	7.55%	5.95%	7.55%
185 days to 210 days	7.55%	5.95%	7.55%	7.55%	5.95%	7.55%
211 days to 240 days	7.55%	5.95%	7.55%	7.55%	5.95%	7.55%
241 days to 270 days	7.55%	5.95%	7.55%	7.55%	5.95%	7.55%
271 day	7.65%	5.95%	7.65%	7.65%	5.95%	7.65%
272 days to 335 days	7.65%	5.95%	7.65%	7.65%	5.95%	7.65%
336 D to less than 12 Months	7.65%	5.95%	7.65%	7.65%	5.95%	7.65%
12 Months (1 Year i.e. 366 Days)	8.00%	6.10%	8.00%	8.00%	6.10%	8.00%
12 M 1 D	8.00%	6.10%	8.00%	8.00%	6.10%	8.00%
12 M 2 D to 12 M 9 D	7.90%	6.10%	7.90%	7.90%	6.10%	7.90%
12 M 10 D to 12 M 20	7.90%	6.10%	7.90%	7.90%	6.10%	7.90%
12 M 21 D to Less Than 15 M	7.80%	6.10%	7.80%	7.80%	6.10%	7.80%
15 M	7.80%	6.10%	7.80%	7.80%	6.10%	7.80%
15 M 1D to Less Than 18 M	7.70%	6.10%	7.70%	7.70%	6.10%	7.70%
18 M	7.70%	6.10%	7.70%	7.70%	6.10%	7.70%
18 M 1D to 18 M 7 D	8.10%	6.10%	8.10%	8.10%	6.10%	8.10%
18 M 8 D to 18 M 18 D	7.70%	6.10%	7.70%	7.70%	6.10%	7.70%
18 M 19D to less than 2 YR	7.70%	6.10%	7.70%	7.70%	6.10%	7.70%
2 YR to less 24 M 11 D	7.75%	6.10%	7.75%	7.75%	6.10%	7.75%
24 M 12 D and 24 M 24 D	7.75%	6.10%	7.75%	7.75%	6.10%	7.75%
24 M 25 D TO LESS THAN 3 YR	7.75%	6.10%	7.75%	7.75%	6.10%	7.75%
3 YR to less 36 M 9 D	7.50%	6.10%	7.50%	7.50%	6.10%	7.50%
36M 10D TO 36M 20D	7.50%	6.10%	7.50%	7.50%	6.10%	7.50%
36M 21D to less than 5 YR	7.50%	6.10%	7.50%	7.50%	6.10%	7.50%
5 Years & Above	7.50%	6.10%	7.50%	7.50%	6.10%	7.50%

\*\* Interest rates are subject to change at the sole discretion of the Bank. Rates published are for INR deposits only.

For detailed terms and conditions, please visit YES BANK website.

<b>BULK FIXED DEPOSIT INTEREST RATES (% p.a)** WITHOUT PREMATURE WITHDRAWAL FACILITY</b>						
Period	Existing Rates (w.e.f 25 Sept, 2019)			Revised Rates (w.e.f 26 Sept, 2019)		
	2.00 Cr to < 2.20 Cr	2.20 Cr to < 2.25 Cr	2.25 Cr to < 5.00 Cr	2.00 Cr to < 2.20 Cr	2.20 Cr to < 2.25 Cr	2.25 Cr to < 5.00 Cr
7 days to 14 days	5.55%	5.50%	5.55%	5.55%	5.50%	5.55%
15 days to 30 days	6.00%	5.55%	6.00%	6.00%	5.55%	6.00%
31 days to 45 days	6.75%	5.65%	6.85%	6.75%	5.65%	6.75%
46 days to 60 days	6.80%	5.75%	6.80%	6.80%	5.75%	6.80%
61 days to 75 days	7.00%	5.80%	7.00%	7.00%	5.80%	7.00%
76 days to 90 days	7.00%	5.80%	7.00%	7.00%	5.80%	7.00%
91 days to 100 days	7.20%	5.85%	7.20%	7.20%	5.85%	7.20%
101 days to 120 days	7.20%	5.85%	7.20%	7.20%	5.85%	7.20%
121 days to 150 days	7.40%	5.85%	7.40%	7.40%	5.85%	7.40%
151 days to 180 days	7.40%	5.85%	7.40%	7.40%	5.85%	7.40%
181 days to 184 days	7.55%	5.95%	7.55%	7.55%	5.95%	7.55%
185 days to 210 days	7.55%	5.95%	7.55%	7.55%	5.95%	7.55%
211 days to 240 days	7.55%	5.95%	7.55%	7.55%	5.95%	7.55%
241 days to 270 days	7.55%	5.95%	7.55%	7.55%	5.95%	7.55%
271 day	7.65%	5.95%	7.65%	7.65%	5.95%	7.65%
272 days to 335 days	7.65%	5.95%	7.65%	7.65%	5.95%	7.65%
336 D to less than 12 Months	7.65%	5.95%	7.65%	7.65%	5.95%	7.65%
12 Months (1 Year i.e. 366 Days)	8.00%	6.10%	8.00%	8.00%	6.10%	8.00%
12 M 1 D	8.00%	6.10%	8.00%	8.00%	6.10%	8.00%
12 M 2 D to 12 M 9 D	7.90%	6.10%	7.90%	7.90%	6.10%	7.90%
12 M 10 D to 12 M 20	7.90%	6.10%	7.90%	7.90%	6.10%	7.90%
12 M 21 D to Less Than 15 M	7.80%	6.10%	7.80%	7.80%	6.10%	7.80%
15 M	7.80%	6.10%	7.80%	7.80%	6.10%	7.80%
15 M 1D to Less Than 18 M	7.70%	6.10%	7.70%	7.70%	6.10%	7.70%
18 M	7.70%	6.10%	7.70%	7.70%	6.10%	7.70%
18 M 1D to 18 M 7 D	8.10%	6.10%	8.10%	8.10%	6.10%	8.10%
18 M 8 D to 18 M 18 D	7.70%	6.10%	7.70%	7.70%	6.10%	7.70%
18 M 19D to less than 2 YR	7.70%	6.10%	7.70%	7.70%	6.10%	7.70%
2 YR to less 24 M 11 D	7.75%	6.10%	7.75%	7.75%	6.10%	7.75%
24 M 12 D and 24 M 24 D	7.75%	6.10%	7.75%	7.75%	6.10%	7.75%
24 M 25 D TO LESS THAN 3 YR	7.75%	6.10%	7.75%	7.75%	6.10%	7.75%
3 YR to less 36 M 9 D	7.50%	6.10%	7.50%	7.50%	6.10%	7.50%
36M 10D TO 36M 20D	7.50%	6.10%	7.50%	7.50%	6.10%	7.50%
36M 21D to less than 5 YR	7.50%	6.10%	7.50%	7.50%	6.10%	7.50%
5 Years & Above	7.50%	6.10%	7.50%	7.50%	6.10%	7.50%

\*\* Interest rates are subject to change at the sole discretion of the Bank. Rates published are for INR deposits only.

For detailed terms and conditions, please visit YES BANK website.

DEPOSITS – SENIOR CITIZENS – LESS THAN 5 CRORES*						
Period	Existing Rates (w.e.f 25 Sept, 2019)			Revised Rates (w.e.f 26 Sept, 2019)		
	2.00 Cr to < 2.20 Cr	2.20 Cr to < 2.25 Cr	2.25 Cr to < 5.00 Cr	2.00 Cr to < 2.20 Cr	2.20 Cr to < 2.25 Cr	2.25 Cr to < 5.00 Cr
7 days to 14 days	5.55%	5.50%	5.55%	5.55%	5.50%	5.55%
15 days to 30 days	6.00%	5.55%	6.00%	6.00%	5.55%	6.00%
31 days to 45 days	6.75%	5.65%	6.85%	6.75%	5.65%	6.75%
46 days to 60 days	6.80%	5.75%	6.80%	6.80%	5.75%	6.80%
61 days to 75 days	7.00%	5.80%	7.00%	7.00%	5.80%	7.00%
76 days to 90 days	7.00%	5.80%	7.00%	7.00%	5.80%	7.00%
91 days to 100 days	7.20%	5.85%	7.20%	7.20%	5.85%	7.20%
101 days to 120 days	7.20%	5.85%	7.20%	7.20%	5.85%	7.20%
121 days to 150 days	7.40%	5.85%	7.40%	7.40%	5.85%	7.40%
151 days to 180 days	7.40%	5.85%	7.40%	7.40%	5.85%	7.40%
181 days to 184 days	7.80%	6.20%	7.80%	7.80%	6.20%	7.80%
185 days to 210 days	7.80%	6.20%	7.80%	7.80%	6.20%	7.80%
211 days to 240 days	7.80%	6.20%	7.80%	7.80%	6.20%	7.80%
241 days to 270 days	7.80%	6.20%	7.80%	7.80%	6.20%	7.80%
271 day	7.90%	6.20%	7.90%	7.90%	6.20%	7.90%
272 days to 335 days	7.90%	6.20%	7.90%	7.90%	6.20%	7.90%
336 D to less than 12 Months	7.90%	6.20%	7.90%	7.90%	6.20%	7.90%
12 Months (1 Year i.e. 366 Days)	8.45%	6.55%	8.45%	8.45%	6.55%	8.45%
12 M 1 D	8.45%	6.55%	8.45%	8.45%	6.55%	8.45%
12 M 2 D to 12 M 9 D	8.35%	6.55%	8.35%	8.35%	6.55%	8.35%
12 M 10 D to 12 M 20	8.35%	6.55%	8.35%	8.35%	6.55%	8.35%
12 M 21 D to Less Than 15 M	8.25%	6.55%	8.25%	8.25%	6.55%	8.25%
15 M	8.25%	6.55%	8.25%	8.25%	6.55%	8.25%
15 M 1D to Less Than 18 M	8.15%	6.55%	8.15%	8.15%	6.55%	8.15%
18 M	7.95%	6.35%	7.95%	7.95%	6.35%	7.95%
18 M 1D to 18 M 7 D	8.35%	6.35%	8.35%	8.35%	6.35%	8.35%
18 M 8 D to 18 M 18 D	7.95%	6.35%	7.95%	7.95%	6.35%	7.95%
18 M 19D to less than 2 YR	7.95%	6.35%	7.95%	7.95%	6.35%	7.95%
2 YR to less 24 M 11 D	8.00%	6.35%	8.00%	8.00%	6.35%	8.00%
24 M 12 D and 24 M 24 D	8.00%	6.35%	8.00%	8.00%	6.35%	8.00%
24 M 25 D TO LESS THAN 3 YR	8.00%	6.35%	8.00%	8.00%	6.35%	8.00%
3 YR to less 36 M 9 D	7.75%	6.35%	7.75%	7.75%	6.35%	7.75%
36M 10D TO 36M 20D	7.75%	6.35%	7.75%	7.75%	6.35%	7.75%
36M 21D to less than 5 YR	7.75%	6.35%	7.75%	7.75%	6.35%	7.75%
5 Years & Above	7.75%	6.35%	7.75%	7.75%	6.35%	7.75%

\*\* Interest rates are subject to change at the sole discretion of the Bank. Rates published are for INR deposits only.

For detailed terms and conditions, please visit YES BANK website.

**Important Points:**

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)
5. Monthly payout FDs (tenure > 6M) will be at discounted rate. Rates are subject to change without any prior notice.
6. For detailed FD on No Premat, kindly visit on our website [www.yesbank.in](http://www.yesbank.in)
7. The interest rate applicable for FDs with monthly payout option will be discounted over the standard FD Rate decided by the bank time to time.

**Premature Penalty on Fixed Deposits:**

With effect from July 05, 2019 Premature Withdrawal Penalty shall be applicable when a FD is either prematurely withdrawn or closed after it has run for a period of 182 days and above.

**Penalty Structure for Fixed Deposits with value less than 5 Cr:**

Tenure of Fixed Deposit (Completed)	Penalty
Less than equal to 181 days	Nil
182 days and above	0.50%

Premature withdrawal penalty shall be applicable on all fresh and auto renewed FDs booked on/ after 5<sup>th</sup> of July for fixed deposit value less than INR 5 Crs.

**Key Points:**

- Premat penalty will be applicable to all types of customer. (eg: Individual, Non Individual, Senior Citizen, Staff etc.)
- Premature FD withdrawal penalty interest will be charged for partial as well as full withdrawal.
- Penalty for premature withdrawal will not be applicable on FDs booked/prematurely withdrawn within a tenure 7-181 days.
- Penalty for premature withdrawal is not applicable on FCNR and RFC deposits.
- **For values  $\geq$  5 Crs, existing penalty structure shall continue at 0.25% for all tenure & value buckets.**