



Schedule of Charges **Business Value** Effective May 1, 2011

Minimum Maintenance	Business Value
Average Quarterly Balance (AQB)#1	₹ 10,000
Average Quarterly Throughput (AQT)#2	₹ 15 Lacs
Non-maintenance charges in case both AQB and AQT criterion are not met	₹ 1,000

Payment Services

Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - NetBanking	Free
RTGS Payment - Branch	₹ 25 / Txn
RTGS Payment - NetBanking	₹ 25 / Txn
NEFT Payment - Branch	₹ 5 / Txn
NEFT Payment - NetBanking	5 Txns Per Month Free, ₹ 5 / Txn thereafter
Payable At Par Cheque Issuance	50 leaves Free; ₹ 2 / leaf thereafter
Pay Order payable at YES BANK locations - Branch	30 Per Month Free; ₹ 50 / Instrument thereafter
Pay Order payable at YES BANK locations - NetBanking	Free (plus ₹ 20 courier charges)
DD payable at YES BANK locations - Branch	30 Per Month Free; ₹ 50 / Instrument thereafter
DD payable at YES BANK locations - NetBanking	Free (plus Rs. 20 courier charges)
DD payable at Correspondent Bank locations	₹ 2.5 / ₹ 1,000; (Min. ₹ 50, Max. ₹ 5,000)

Collection Services

Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	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)	Upto ₹ 10,000; ₹ 50 / instrument
	₹ 10,001 to ₹ 1,00,000; ₹ 100 / Instrument
	₹ 1,00,001 & above; ₹ 150 / Instrument
Outstation Cheque Collection - Other locations (instrument value)	Upto ₹ 10,000; ₹ 50 / Instrument
	₹ 10,001 to ₹ 1,00,000; ₹ 100 / Instrument
	₹ 1,00,001 & above; ₹ 150 / Instrument
Cash Deposit *(I)	₹ 5 Lacs Per Month Free, ₹ 2 / ₹ 1,000 (Min. ₹ 50) thereafter.*(I)

* See guidelines for details

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

Minimum Maintenance	Business Value
Foreign Trade Services * ^	
Import Services (AQT Eligible)	
Advance Remittance	₹ 1,000 / Txn plus SWIFT charges
Direct Remittance	₹ 1,000 / Txn plus SWIFT charges
Bills on collection	₹ 1,000 / Txn plus SWIFT charges
Bills on collection - Inland	₹ 1,250
FIRC Charges	₹ 200
BRC Charges	₹ 200
Export Services (AQT Eligible)	
Export Bills on collection	₹ 1,250 (plus ₹ 500 courier charges)
Export documents under advance remittance	₹ 1,250
Export Bills on collection (LC bills)	₹ 1,250 (plus ₹ 500 courier charges)
Remittance Services (AQT Eligible)	
Foreign Outward Remittance	₹ 200 plus SWIFT charges
Foreign Inward Remittance	Free
Commission in Lieu of Exchange (Clean/Import/Export) *	0.125 % - minimum ₹ 1,000

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)

Debit Cum ATM Card

Card Type	International Silver
Annual Fee	₹ 249
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	₹ 120 / txn
Balance Inquiry - India	Free
Balance Inquiry - Outside India	₹ 20 / txn
PIN Regeneration	₹ 25 / Instance
Charge Slip retrieval	₹ 250 / Instance
ATM Declines due to insufficient funds	₹ 15 / Instance
Replacement of lost/ stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%



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Doorstep Banking Services ^	
Pick-Up or Delivery of instruments	₹ 100 / Visit
Cash Pick-Up / Delivery upto ₹ 3 Lacs	₹ 200 / Txn
Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs	₹ 250 / Txn
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs	₹ 600 / Txn
Cash Pick-Up / Delivery above ₹ 15 Lacs	₹ 1,500 / Txn

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
Certificate Issuance/ Attestation - Export documents	₹ 200 / Certificate
Reminder - Overdue bills	₹ 250 / Message
SWIFT Charges	₹ 500
Dormancy Activation	Free
Account Closure within 21 days	Free
Account Closure after 21 days	₹ 100
Money Monitor Annual Fee	₹ 249
OBOPAY Annual Fee	₹ 149
OBOPAY Transactions	₹ 7 / Txn
OBOPAY Balance Inquiry	₹ 3.50 / Txn
Depository Annual Maintenance Charge	₹ 300
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking	Free
Follow up for outstanding in BOE in BEF & Bills in XOS	₹ 500 Per Entry
Bank Certification for application of IEC	₹ 500
Issuance of No Objection Certificate	₹ 500
Bills Returned Unpaid/Document Return Charges	₹ 1,000
Opinion Reports	Actual
Approval for Establishing Warehouse Abroad	₹ 5,000
Approval for Opening Branch Office Abroad	₹ 5,000

* See guidelines for details

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



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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
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 / Pay Order payable at YES BANK locations	Free	₹ 50 / Instruction	₹ 50 / Instruction
Cancellation of DD / Pay Order 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 / Instruction thereafter	Free within 1 year of date of issue, ₹ 100 / Instruction thereafter	Free within 1 year of date of issue, ₹ 100 / Instruction thereafter

Common Guidelines

- An initial payment for opening a new account should include
 - Minimum Average Quarterly Balance of the account type PLUS
 - First Year Debit Card Annual Fee and / or
 - Demat Account (plus taxes, as applicable)
- 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 does not include any charge that may be levied by the originating/correspondent bank.
- A Foreign Exchange Conversion Charge of ₹ 50 (plus service tax and education cess) will be levied on all forex 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.
- The schedule of charges applicable to Current A/C NRE Benefit & Current A/C NRO Benefit will be as per Business Benefit.
- The schedule of charges applicable to Current A/C NRE Elite & Current A/C NRO Elite will be as per Business Elite.
- In case of non maintenance of product level AQB, customer will be liable to pay following charges for the transactions done during that quarter.
 - Product level AQB Non Maintenance charges
 - Charges as follows on the free privileges availed (charged from first transaction i.e. no free transactions):
 - Cash deposit to be charged from the 1st Re. deposited as per the standard charge of ₹ 2 / ₹ 1,000 (subject to a Min. of ₹ 50).
- Average Quarterly Balance (AQB): AQB is the average daily balance maintained by the customer for a period of 90 days. It is a Summation of Daily Closing balances for a period of 90 Days / 90.
- Average Quarterly Throughput (AQT): Sum of actual debits and credits in the current account against Import Services, Export Services and Remittance Services only as mentioned in the schedule.
- Cheque collection charges will be exclusive of applicable taxes, which will be levied over and above the applicable charge.
- If any free transaction for cash deposit breaches the maximum free limit permissible for the account, in cumulative value or by itself, that transaction and all subsequent transactions will be subject to the applicable charges, in their entirety.
- Relaxation of AQB maintenance will be given to certain categories of customers including designated Chartered Accountant firms, Designated Clubs, designated educational institutes and current accounts acquired under Broker tie ups as defined by YES BANK from time to time. The continuation of these offers will be at the sole discretion of the bank and the Bank reserves the right to withdraw these offers.
- Designated travel agent firms opening a current account will have a Half yearly average balance requirement instead of an Average Quarterly Balance. Average half yearly balance is the average daily balance maintained by the customer for a period of 6 months. It is a summation of daily closing balance for a period of 6 months divided by the number of days in the given half year for the particular calendar year.
- The charging for designated current accounts of Travel agents will only be done during the half years ending June and December. For this segment minimum average maintenance on an account type shall not be applicable for the account opening Half Year.
- Commission in Lieu of Exchange is applicable for payments from EEFC A/C, FCY Loans, Forward Contracts with other banks.
- Relaxation of AQB will be given to a select group of professionals basis a required number of customer induced transactions as decided by the Bank from time to time. The continuation of this offer will be at the sole discretion of the bank and the bank reserves the right to withdraw these offers.
- Certain accounts under defined product offerings and as communicated by the Bank to the customer will be measured for Half Yearly balance/throughput requirement. Half yearly balance for the purpose is defined as sum of daily closing balance for the six months period divided by the actual number of calendar days in the half year.
- For all accounts which have the half yearly evaluation criteria, throughput requirement will be taken at two times of the defined requirement for the entire quarter. For e.g. If the AQT requirement in an account type is ₹ 25 Lacs for the quarter, same requirement under a half yearly evaluation criteria will be twice of the quarterly requirement and will be evaluated at ₹ 50 Lacs for the entire half year period. Accounts under half yearly evaluation criteria will be subjected for evaluation every six months in the month of January & July respectively.
- This account variant was earlier known as CA 10.