

Schedule of Charges Current Account – LAP Dropline OD Effective October 1, 2012

CA

Minimum Maintenance	Current Account LAP Dropline OD
Average Quarterly Balance (AQB)#1	Not Applicable
Average Quarterly Throughput (AQT)#2	Not Applicable
Non-maintenance charges incase both AQB and AQT criterion are not met	Not Applicable

Payment Services	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - NetBanking	Free
RTGS Payment - Branch	Free
RTGS Payment - NetBanking	Free
NEFT Payment - Branch	Free
NEFT Payment - NetBanking	Free,
Payable At Par Cheque Issuance	Free
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking	Free (plus ₹ 20 courier charges)
DD payable at Correspondent Bank locations *(III)	10 Per Month Free OR Upto ₹ 50 Lacs Per Month Free; ₹ 2.5 / ₹ 1,000; (Min. ₹ 50, Max. ₹ 5,000) thereafter

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)	₹ 20 Lacs Per Month Free, ₹ 2 / ₹ 1,000 (Min. ₹ 50) thereafter

Minimum Maintenance	Current Account LAP Dropline OD
Foreign Trade Services * ^	
Import Services (AQT Eligible)	
Advance Remittance	₹ 750 / Txn plus SWIFT charges
Direct Remittance	₹ 750 / Txn plus SWIFT charges
Bills on collection	₹ 750 / Txn plus SWIFT charges
Bills on collection - Inland	₹ 1,000
FIRC Charges	₹ 200
BRC Charges	₹ 200
Export Services (AQT Eligible)	
Export Bills on collection	₹ 1,000 (plus ₹ 500 courier charges)
Export documents under advance remittance	₹ 1,000
Export Bills on collection (LC bills)	₹ 1,000 (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)

* See guidelines for details

^ 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
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
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

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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 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 / 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
 1. Minimum Average Quarterly Balance of the account type PLUS
 2. First Year Debit Card Annual Fee and / or
 3. 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.
- 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.
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- 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.
- Commission in Lieu of exchange will be applicable as per bank's discretion.
- 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 accounts with mode of operation as JointATM, NetBanking & TBS will not be offered.