



Schedule of Charges Smart Trade Account Effective August 1, 2013

STA

Minimum Maintenance	Smart Trade Account
Average Quarterly Throughput (AQT) [†]	₹ 3 Crores
Average Quarterly Balance (AQB) [†]	₹ 7,50,000
Non-maintenance charges incase both AQB and AQT criterion are not met	₹ 4,500; if AQB / AQT is >=50% ₹ 6,000; if AQB / AQT is < 50%

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
DD payable at Correspondent Bank locations ^{*(IV)}	10 Per Month Free OR Upto ₹ 2 Crore 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
Outstation Cheque Collection - Correspondent Bank locations (instrument value)	Free
Outstation Cheque Collection - Other locations (instrument value)	₹ 50 / Instrument
Cash Deposit ^{*(I)}	₹ 1 Crore Per Month Free, ₹ 3 / ₹ 1,000 (Min. ₹ 50) thereafter

[†] See guidelines for details

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

Minimum Maintenance

Smart Trade Account

Foreign Trade Services * [^]

Import Services (AQT Eligible)	
Advance Remittance	Free
Direct Remittance	Free
Bills on collection	Free
Commission in Lieu of Exchange	Free
SWIFT	Free
Export Services (AQT Eligible)	
Export Bills on collection	Free
Export documents under advance remittance	Free
Courier Charges	₹ 500 / courier
BRC Issuance	Free
Clean Remittance	
Outward	Free
Inward	Free
FIRC Issuance	Free
Commission in Lieu of Exchange	Free
SWIFT	Free

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	YES Business Gold Card
Annual Fee	₹ 299 / Annum
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India ^{*(III)}	Free
Balance Inquiry - India	Free
Balance Inquiry - Outside India	Free
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
ATM Declines due to insufficient funds	₹ 25 / Instance
Replacement of lost / stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%





Schedule of Charges **Smart Trade Account** Effective August 1, 2013

STA

Minimum Maintenance	Smart Trade Account
Doorstep Banking Services ^	
Pick-Up or Delivery of instruments	Free once a day; ₹ 100 / Visit thereafter
Cash Pick-Up/ Delivery upto ₹ 3 Lacs *(II)	20 Txns or upto ₹ 60 Lacs Free Per Month each for Cash Pick-Up and Cash Delivery. Thereafter ₹ 200 / Txn upto ₹ 3 Lacs, ₹ 250 / Txn above ₹ 3 lacs upto ₹ 8 Lacs, ₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs, ₹ 1,500 / Txn above ₹ 15 Lacs
Cash Pick-Up/ Delivery above ₹ 3 Lacs upto ₹ 8 Lacs *(II)	
Cash Pick-Up/ Delivery above ₹ 8 Lacs upto ₹ 15 Lacs*(II)	
Cash Pick-Up/ Delivery above ₹ 15 Lacs*(II)	
Miscellaneous Services	
Cheque Return - Insufficient funds	₹300 upto 2 cheques; additional charges of ₹200 on 3 rd /4 th & 5 th cheque; additional charges of ₹450 on 6 th cheque onwards
ECS Return - Insufficient funds	₹ 300 / Return
Cheque Return - Local Clearing	₹ 100 / Cheque
Cheque Return - Outstation Collection	₹ 100 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
Certificate Issuance/ Attestation - Export documents	₹ 100 / 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	Free
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





Schedule of Charges Smart Trade Account Effective August 1, 2013

STA

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

- 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.
- 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.
- In case of non maintenance of product level AQB / AOT, customer will be liable to pay following charges for the transactions done during that quarter.
 1. Product level/AQB/AOT Non Maintenance charges
 2. Charges as follows on the free privileges availed (charged from first transaction i.e. no free transactions):
 - I. Cash deposit to be charged from the 1st Re. deposited as per the standard charge of ₹ 3 / ₹ 1,000 (subject to a Min. of ₹ 50).
 - II. Cash Pick-Up / Delivery will be charged from first transaction @ ₹ 200 / Txn upto ₹ 3 Lacs, ₹ 250 / Txn above ₹ 3 Lacs upto ₹ 8 Lacs, ₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs, and ₹ 1,500 / Txn above ₹ 15 Lacs.
 - A maximum of 20 free monthly transactions or a cumulative amount of ₹ 60 Lacs per month (whichever occurs earlier), is allowed as a Free privilege under the Cash Pick-Up & Cash Delivery facility each. This is subject to Cash Pick-Up / Cash Delivery charges mentioned in Charge Schedule of your Account. If any free transaction, breaches the INR 60 Lacs limit in cumulative value or by itself, that transaction and all subsequent transactions will be subject to the applicable charges, in their entirety.
 - III. ATM usage @ ₹ 120 / Txn for cash withdrawal from Partner Bank ATM's worldwide.
 - IV. Free DD Issuance at Correspondent Bank Location to be charged @ ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max. ₹ 5,000).
- #1. 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.
- #2. 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.
 - 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.
 - 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.

