

Schedule of Charges **Current Account Trade** Effective May 1, 2011

CA

Minimum Maintenance	Current Account Trade
Average Quarterly Throughput (AQT) [†]	Rs. 25 Lacs
Average Quarterly Balance (AQB) [†]	Rs. 70,000
Non-maintenance charges incase both AQB and AQT criterion are not met	Rs. 3,500

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
Pay Order payable at YES BANK locations - Branch	Free
Pay Order payable at YES BANK locations - NetBanking	Free
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking	Free (plus Rs. 20 courier charges)/ instrument
DD payable at Correspondent Bank locations *(II)	10 Per Month Free OR Upto Rs. 50 Lacs Per Month Free; Rs. 2.5/ Rs. 1,000; (Min. Rs. 50, Max. Rs. 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)	Rs. 50/ Instrument
Outstation Cheque Collection - Other locations (instrument value)	Rs. 50/ Instrument
Cash Deposit *(I)	Rs. 5 Lacs Per Month Free, Rs. 2/ Rs. 1,000 (Min. Rs. 50) thereafter

* See guidelines for details

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

Minimum Maintenance	Current Account Trade
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Foreign Trade Services * ^

Import Services (AQT Eligible)	
Advance Remittance	Rs. 750/ Txn inclusive of SWIFT charges
Direct Remittance	Rs. 750/ Txn inclusive of SWIFT charges
Bills on collection	Rs. 750/ Txn inclusive of SWIFT charges
Bills on collection - Inland	Rs. 750
FIRC Charges	Free
BRC Charges	Free
Export Services (AQT Eligible)	
Export Bills on collection	Rs. 500 (plus Rs. 500 courier charges)
Export documents under advance remittance	Rs. 500
Export Bills on collection (LC bills)	Rs. 500 (plus Rs. 500 courier charges)
Remittance Services (AQT Eligible)	
Foreign Outward Remittance	Rs.300 inclusive of SWIFT charges
Foreign Inward Remittance	Free
Commission in Lieu of Exchange (Clean/Import/Export) *	0.125 % - minimum Rs. 1,000

Foreign Exchange Services *

DD Issuance - FCY	Rs. 2 / Rs. 1,000 (Min. Rs. 250, Max. Rs. 1,000)
Traveler's Cheque Issuance ^	1% Commission
Cheque Collection - FCY	Rs. 2 / Rs. 1,000 (Min. Rs. 250, Max. Rs. 1,000)

Debit Cum ATM Card

Card Type	YES Business Gold Card
Annual Fee	Rs. 349
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	Rs. 120/ Txn
Balance Inquiry - India	Free
Balance Inquiry - Outside India	Free
PIN Regeneration	Rs. 25/ Instance
Charge Slip retrieval	Rs. 250/ Instance
ATM Declines due to insufficient funds	Rs. 15/ Instance
Replacement of lost/ stolen Debit Card	Rs. 149/ Instance
Cross Currency Mark-up	3%

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Doorstep Banking Services [^]	
Pick-Up or Delivery of instruments	Free once a day; Rs. 100/ Visit thereafter
Cash Pick-Up/ Delivery upto Rs. 3 Lacs	Rs. 200/ Txn
Cash Pick-Up/ Delivery above Rs. 3 Lacs upto Rs. 8 Lacs	Rs. 250/ Txn
Cash Pick-Up/ Delivery above Rs. 8 Lacs upto Rs. 15 Lacs	Rs. 600/ Txn
Cash Pick-Up/ Delivery above Rs. 15 Lacs	Rs. 1,500/ Txn

Miscellaneous Services	
Cheque Return - Insufficient funds	Rs. 300/ Cheque
ECS Return - Insufficient funds	Rs. 200/ Return
Cheque Return - Local Clearing	Rs. 50/ Cheque
Cheque Return - Outstation Collection	Rs. 50/ Cheque
Stop Payment of Cheques - Branch	Rs. 50/ Instruction
Certificate Issuance/ Attestation - Export documents	Rs. 200/ Certificate
Reminder - Overdue bills	Rs. 250/ Message
SWIFT Charges	Rs. 500
Dormancy Activation	Free
Account Closure within 21 days	Free
Account Closure after 21 days	Rs. 100
Money Monitor Annual Fee	Rs. 249
OBOPAY Annual Fee	Rs. 149
OBOPAY Transactions	Rs. 7/ Txn
OBOPAY Balance Inquiry	Rs. 3.50/ Txn
Depository Annual Maintenance Charge	Rs. 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	Rs. 500 Per Entry
Bank Certification for application of IEC	Rs. 500
Issuance of No Objection Certificate	Rs. 500
Bills Returned Unpaid/Document Return Charges	Rs. 1,000
Opinion Reports	Actual
Approval for Establishing Warehouse Abroad	Rs. 5,000
Approval for Opening Branch Office Abroad	Rs. 5,000

Travel Card Fees	
Card Issuance	Rs. 150
Card Re-load	Rs. 100
Balance Re-fund	Rs. 75
Forex Conversion	Rs. 100
Replacement Card delivered with expedited Mail	US\$ 17.50
ATM Withdrawal	US\$ 2.50 (Free at Chase ATMs, US\$ 1.00 in other ATMs in US)
ATM Balance Inquiry	US\$ 1.00 (Free at Chase ATMs, US\$ 0.50 in other ATMs in US)

* See guidelines for details

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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	Rs. 50/ Instruction	Rs. 50/ Instruction
Cancellation of DD/Pay Order payable at Other locations	Rs. 50/ Instruction	Rs. 100/ Instruction	Rs. 100/ Instruction
DD Revalidation	Free	Rs. 50/ Instruction	Rs. 50/ Instruction
Passbook Issuance	Free	Free	N.A.
Banker's Verification (Signature/Address/Photograph)	Free	Rs. 100/ Verification	Rs. 100/ Verification
Retrieval of Cheque/ Instruction	Free within 1 year of date of issue, Rs. 50/ Instruction thereafter	Free within 1 year of date of issue, Rs. 100/ Instruction thereafter	Free within 1 year of date of issue, Rs. 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 USD 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 Rs. 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 & Current A/C NRO will be as per CA 70.
- The schedule of charges applicable to Current A/C NRE Gold & Current A/C NRO Gold will be as per CA 500.
- If any Cash Deposit transaction, is above the INR 5 lakhs limit, in standalone or cumulative monthly value, that Cash transaction and all subsequent Cash transactions in that month will be subject to applicable cash deposit charges listed above.
- 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 Rs. 2/ Rs. 1,000 (subject to a Min. of Rs. 50).
 - Free DD Issuance at Correspondent Bank Location to be charged @ Rs 2.5/ Rs. 1,000 (Min. Rs. 50, Max. Rs. 5,000).
- Average Quarterly Throughput (AQT): Sum of actual debits and credits in the current account against Import Services, Export Services and Fx-Remittance Services only as mentioned in the schedule.
- 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.
 - 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.
 - 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 Rs 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 Rs 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.