

## Schedule of Charges **Current Account - Trust** (Trusts, Associations, Societies & Clubs)

Effective April 1, 2011

**CA**

Minimum Maintenance	Current Account - Trust
Average Quarterly Balance <sup>#1</sup>	NIL
Average Quarterly Throughput (AQT) <sup>#2</sup>	NIL
Non-maintenance charges for both AQB and AQT	NIL

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
DD payable at Correspondent Bank locations <sup>*(III)</sup>	10 Per Month Free OR Upto Rs. 2 Crore 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)	Free
Outstation Cheque Collection - Other locations (instrument value)	Rs.50/ Instrument
Cash Deposit <sup>*(I)</sup>	Rs. 1 Crore Per Month Free, Rs. 2/ Rs. 1,000 (Min. Rs. 50) thereafter

Minimum Maintenance	Current Account - Trust
Foreign Trade Services * <sup>^</sup>	
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. 500
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) <sup>*</sup>	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 <sup>^</sup>	1% Commission
Cheque Collection - FCY	Rs. 2 / Rs. 1,000 (Min. Rs. 250, Max. Rs. 1,000)

Debit Cum ATM Card <sup>^</sup>	
Card Type	YES Business Gold Card
Annual Fee	Rs. 349/Annum (Free for Life for one A/C holder only)
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India <sup>*(IV)</sup>	Free
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%

<sup>\*</sup> See guidelines for details

<sup>^</sup> Please check with the branch for the availability of this service

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### Doorstep Banking Services <sup>^</sup>

Pick-Up or Delivery of instruments	Free once a day; Rs. 100/ Visit thereafter
Cash Pick-Up/ Delivery upto Rs. 3 Lacs *(II)	20 Txns or upto Rs. 60 Lacs Free Per Month each for Cash Pick-Up and Cash Delivery. Thereafter <ul style="list-style-type: none"> <li>▪ Rs. 200/ Txn upto Rs. 3 Lacs,</li> <li>▪ Rs. 250/ Txn above Rs. 3 lacs upto Rs. 8 Lacs,</li> <li>▪ Rs. 600/ Txn above Rs. 8 Lacs upto Rs. 15 Lacs,</li> <li>▪ Rs. 1,500/ Txn above Rs. 15 Lacs</li> </ul>
Cash Pick-Up/ Delivery above Rs. 3 Lacs upto Rs. 8 Lacs *(II)	
Cash Pick-Up/ Delivery above Rs. 8 Lacs upto Rs. 15 Lacs*(II)	
Cash Pick-Up/ Delivery above Rs. 15 Lacs*(II)	

### 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. 100/ 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	Free
OBOPAY Annual Fee	Free
OBOPAY Transactions	Free
OBOPAY Balance Inquiry	Free
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

<sup>^</sup> Please check with the branch for the availability of this service

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Basic Banking Services	Service Charges
Account Opening	Free
Mobile Banking Registration	Free
Phone Banking Registration	Free
NetBanking Registration	Free
Investment Services Registration	Free
Nomination Facility	Free
Payable at Par Cheque Book	Free
Any Branch Banking	Free
Quarterly statement by post	N.A.
Monthly statement by post	Free
Standing Instruction maintenance - Branch	Free
Standing Instruction maintenance - NetBanking	N.A.
ECS Instruction	Free
Balance Inquiry - Branch	Free
Balance Inquiry - Mobile Banking	Free
Balance Inquiry - NetBanking	Free
Replacement of damaged Debit Card	Free
e-commerce payment - NetBanking	N.A.
Mutual Fund investments - Branch	Free
Mutual Fund investments - NetBanking	Free
Stop Payment of Cheques - NetBanking	Free
Stop Payment of Cheques - Mobile Banking	Free
Cancellation of DD/Pay Order payable at YES BANK locations	Rs. 50/ Instruction
Cancellation of DD/Pay Order payable at Other locations	Rs. 100/ Instruction
DD Revalidation	Rs. 50/ Instruction
Passbook Issuance	N.A.
Banker's Verification (Signature/Address/Photograph)	Rs. 100/ Verification
Retrieval of Cheque/ Instruction	Free within 1 year of date of issue, Rs. 100/ Instruction thereafter

### Common Guidelines

- 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.
- 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, customer will be liable to pay following charges for the transactions done during that quarter.
  1. Product level AQB 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 Rs. 2/ Rs. 1,000 (subject to a Min. of Rs. 50).
    - II. Cash Pick-Up / Delivery will be charged from first transaction @ Rs. 200/ Txn upto Rs. 3 Lacs, Rs. 250/ Txn above Rs. 3 Lacs upto Rs. 8 Lacs, Rs. 600/Txn above Rs. 8 Lacs upto Rs. 15 Lacs, and Rs. 1500/ Txn above Rs. 15 Lacs :

# A maximum of 20 free monthly transactions or a cumulative amount of Rs. 60 lakhs per month (whichever occurs earlier), is allowed as a Free privilege under the Door-step banking facility. 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 lakh limit in cumulative value or by itself, that transaction and all subsequent transactions will be subject to the applicable charges, in their entirety.

III. Free DD Issuance at Correspondent Bank Location to be charged @ Rs 2.5/ Rs. 1,000 (Min. Rs. 50, Max. Rs. 5,000.

IV. ATM usage @ Rs. 120/ Txn for cash withdrawal from Partner Bank ATM's worldwide.

#1. 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.

#2. 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.

- 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 is applicable for payments from EEFC A/C, FCY Loans, Forward Contracts with other banks.

Note: For more details on applicability of product features & service charges please contact your nearest YES BANK branch.