



# Schedule of Charges

## Current Account - Institution

CA

(Trusts, Associations, Societies, Clubs, Govt Institutions)  
Effective January 1, 2020

Current Account - Institution	Maintenance / Charges
Average Quarterly Balance (AQB) Requirement	NIL
AQB non-maintenance Charges	NIL

Services	Charges
<b>Payment Services</b>	
Intra-Bank Fund Transfer - Branch / NetBanking	Free
RTGS / NEFT Payment - Branch / NetBanking	Free
Payable At Par Cheque Issuance	Free
DD payable at YES BANK locations - Branch / NetBanking	Free
DD payable at Correspondent Bank locations	10 per Month Free OR Upto ₹ 2 Crore Per Month Free; ₹ 2.5 / ₹ 1,000; (Min. ₹ 50, Max. ₹ 5,000) thereafter

<b>Collection Services</b>	
Intra-Bank Fund Transfer Collection	Free
RTGS Collection / NEFT Collection	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - YES BANK locations	Free
Outstation Cheque Collection - Correspondent Bank locations	Free
Outstation Cheque Collection - Other locations	₹ 50/ Instrument
Cash Deposit	₹ 1 Crore Per Month Free, ₹ 3 / ₹ 1,000 (Min ₹ 50) thereafter

<b>Miscellaneous Services</b>	
Cheque Return - Insufficient funds	₹ 300 upto 2 Cheques; ₹ 500 on 3rd, 4th & 5th Cheque; ₹ 750 from 6th Cheque onwards
ECS Return - Insufficient funds	₹ 300 / Return
Cheque Return - Local Clearing / Outstation Collection	₹ 100 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
Dormancy Activation	Free
Account Closure	Free within 21 days, ₹100 thereafter
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking	Free
Issuance of No objection certificate	₹ 500

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

<b>Debit Cum ATM Card</b>	
Card Type	EMV Chip Business Gold Debit Card
Annual Fee	₹ 349
Cash Withdrawal / Balance Enquiry - India	Free
Cash Withdrawal - Outside India	₹ 120 / Txn
Balance Enquiry - Outside India	₹ 20 / Txn
PIN Regeneration at Branch*	₹ 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%

\*Pin Regeneration through Retail NetBanking & Mobile Banking is Free

### Common Guidelines

- Trade Finance & Services - Kindly refer to our website for charges / fees, as applicable to non individuals
- 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 & surcharge as applicable from time to time
- Average Quarterly Balance (AQB): AQB is the average daily balance maintained by the customer for a period of 3 months. It is a Summation of Daily Closing balances for a period of 3 months divided by number of days in 3 months

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



SMS "Help" space <CUST ID>  
to +91 95522 20020



**YESTOUCH PhoneBanking Number:**  
1800 1200 (Toll Free for Mobile & Landlines in India) +91 22 30993600 (When calling from Outside India)  
Toll Free number from **USA / Canada:** 1877 659 8044 **UK:** 808 178 5133 **UAE:** 8000 3570 3089



Email us at  
yestouch@yesbank.in


**Bharat QR & UPI Schedule of charges:**

Sr. No.	Category	Merchant Discount Rate (MDR) for credit card transactions (as a % of transaction value)	Merchant Discount Rate (MDR) for debit card transactions (as a % of transaction value)	
		QR code-based card acceptance infrastructure/UPI	QR code-based card acceptance infrastructure	UPI
1	Annual turnover less than or equals to ₹ 20 Lakhs during previous financial year	1.99% of the transaction value	0.30% (MDR cap of ₹ 200 per transaction)	NIL MDR for transaction value upto ₹ 100 0.30% for transaction value greater than ₹ 100
2	Annual turnover greater than ₹ 20 Lakhs during previous financial year		0.80% (MDR cap of ₹ 1000 per transaction)	

**Terms & Conditions for Bharat QR and UPI:**

I/We authorize the Bank to debit my/our following current account towards recovery of the following charges (except MSF) and applicable rentals. In the event, I/We fail to maintain the necessary balance in the current A/c mentioned above, YES BANK reserves right to review & revise the commercial after due intimation to me/us.

I/We undertake to maintain necessary balance in the current A/c mentioned above to enable you to recover these charges.

Business turnover above ₹ 20 Lacs in a Financial Year: Yes  No

If Yes I/We hereby agree and confirm Debit MDR as applicable for "Other Merchant" shall be charged for all Debit card transactions in my/our Establishment.

If No, I/We hereby enclose my/our Audited Financial Report confirming the Business Turnover in Financial is not exceeding ₹ 20 Lacs. In case, the Bank finds the same in order. I/We hereby agree and confirm that, Debit MDR as applicable for "Small Merchant" shall be charged for all Debit card transaction in my/our establishment.

OR

I/We, hereby declare and confirm that, my/our Annual Business Turnover in a Financial Year is not more than ₹ 20 Lacs.

I/We, am/are fully aware that relying upon the veracity of the statement mentioned above the Bank will be categorizing me/us as "Small Merchant" and Debit MDR as applicable for "Small Category" shall be charged for all Debit card transactions in my/our Establishment.

In our endeavor to bring comprehensive financial solution & superior experience to you, YES BANK needs to contact you over phone, SMS and Email with latest innovations, exciting offers & matter relating to servicing your account. We request you to please allow us to continuously bring the best to you.

Declaration:

I/We have read, understood and agree to be bound by the Terms and Conditions given on the [http://www.yesbank.in/pdf/yes\\_bank\\_me\\_t\\_and\\_c\\_legal\\_and\\_product\\_pdf](http://www.yesbank.in/pdf/yes_bank_me_t_and_c_legal_and_product_pdf) including without limitation, the various indemnities provided therein related to activation and processing of transaction through BHARAT QR.

I/We hereby authorize YES Bank to debit my/our \* Current Account towards recovery of the Schedule of Charges as mentioned above and applicable rentals.

I/We agree, confirm and undertake to maintain necessary balance in the \* Current Account to enable YES Bank to recover the Schedule of Charges as mentioned above.

I/We hereby agree and confirm that YES Bank may at any time, at its sole discretion revise the Schedule of Charges related to BHARAT QR.

I/We hereby give our consent to YES Bank for contacting us over phone, SMS and Email with latest innovations, exciting offers & matter relating to \* Current Account and BHARAT QR.

Date:

For: \_\_\_\_\_ (Name of Entity)

(To be signed by one of the Applicants / Authorized Signatories with Stamp / Seal)



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