

Schedule of Charges

My First YES Account Savings Account

Effective Date: May 01, 2016

Eligibility: These accounts are opened for children who are less than 18 years of age and whose parent/guardian holds a savings account relation with YES BANK

Minimum Average Balance Maintenance	INR
Average Monthly Balance (AMB)	₹ 2,500
FD requirement for Nil AMB**	₹ 25,000

AMB Maintained	Non-Maintenance Charge per Month
If balance maintained is $\geq 100\%$ of the requirement	Nil
If balance maintained is $> 50\%$ of the requirement	5% of balance shortfall
If balance maintained is $\leq 50\%$ of the requirement	10% of balance shortfall
Maximum AMB non-maintenance charge	INR 250/- per Month

Payment Services	
Intra-Bank Fund Transfer-Branch	Free
Intra-Bank Fund Transfer - NetBanking/ Mobile Banking	Free
RTGS Payment-Branch	Per Transaction Charges ₹ 25- Above ₹ 2 Lacs and upto ₹ 5 Lacs; ₹ 50- Above ₹ 5 Lacs
RTGS Payment - NetBanking/ Mobile Banking	Free
NEFT Payment - Branch	Per Transaction Charges ₹ 2.5- upto ₹ 10K; ₹ 5- ₹ 10,001 upto ₹ 1 Lac; ₹ 15- ₹ 1,00,001 upto ₹ 2 Lacs; ₹ 25- Above ₹ 2 Lacs
NEFT Payment - NetBanking/ Mobile Banking	Free
IMPS Outward	NetBanking - ₹ 5 per txn Mobile Banking - free
Payable At Par Cheque Usage	Free
DD payable at YES BANK locations - Branch	4 Per Month Free; ₹ 50 / Instrument thereafter
DD payable at YES BANK locations - NetBanking/Mobile Banking	Free (plus ₹ 20 courier charges)
DD payable at Correspondent Bank locations* (II)	1 Per Month Free; ₹ 2.5 / ₹ 1,000 thereafter (Min. ₹ 50 and Max. 5,000)

Transactions at ATM	
At Own Bank ATMs Financial Txns + Non-Financial Txns	Free
At Other Bank ATMs Financial Txns + Non-Financial Txns	Financial txns: First 5 per month free Thereafter, Rs. 20 /Financial txn Non Financial Txns- unlimited free
ATM Declines due to insufficient funds	₹ 25 / Instance

Collection Services	
Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
IMPS Inward	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)	Up to and including 5,000; ₹25 / Instrument
	Above 5,000 and up to including 10,000; ₹50 / Instrument
	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Up to and including 5,000; ₹25 / Instrument
	Above 5,000 and up to including 10,000; ₹50 / Instrument
	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument
Cash Deposit* (I)	Monthly free limit: Rs. 5 Lac on value or 5 Txns whichever is breached first Charge over free limit: Rs. 3/Rs. 1,000 or Rs. 50, whichever is higher

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)

Remittance Services *	
Foreign Outward Remittance	₹ 200 plus SWIFT Charges
Foreign Inward Remittance	Free

Debit Cum ATM Card	
Card Type	Domestic Silver
Annual Fee	Nil
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
Replacement of lost / stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

* See guidelines for details

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

Schedule of Charges **My First YES Account Savings Account** Effective Date: May 01, 2016

Miscellaneous Services		Basic Banking Services	For Children
Cheque Return - Insufficient funds	₹ 300 / Cheque	Account Opening	Free
ECS Return - Insufficient funds	₹ 200 / Return	Phone Banking Registration	Free
Cheque Return - Local Clearing	₹ 50 / Cheque	NetBanking Registration	Free
Cheque Return - Outstation Collection	₹ 50 / Cheque	Investment Services Registration	Free
Stop Payment of Cheques - Branch	₹ 50 / Instruction	Nomination Facility	Free
SWIFT Charges	₹ 500	Payable at Par Cheque Book	Free
Dormancy Activation	Free	Any Branch Banking	Free
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free	Quarterly statement by post	Free
Utility Bill payment - NetBanking/ Mobile Banking	Free	Monthly statement by post	N.A.
		Standing Instruction maintenance - Branch	Free
		Standing Instruction maintenance - NetBanking	Free
		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	Free
		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 payable at YES BANK locations	₹ 50/ Instruction
		Cancellation of DD payable at Other locations	₹ 100/ Instruction
		DD Revalidation	₹ 50/ Instruction
		Passbook Issuance ^M	Free
		Banker's Verification (Signature / Address / Photograph)	₹ 100/ Verification
		Retrieval of Cheque / Instruction	Free within 1 year of date of issue, ₹ 100/cheque thereafter

Account Closure Charges	
Within 21 days	Free
After 21 days to 1 year	₹ 100
After 1 year	Free

Common Guidelines

- An initial payment for opening a new account should include
 1. Minimum Average Monthly Balance of the account type PLUS
 2. First year Debit Card Annual Fee and/or
 3. Demat Account Annual Maintenance Fee (plus taxes, as applicable)

OR

Subject to a minimum of 100 / whichever is higher.
- 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 do 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.
- Monthly/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 Month.
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- Relaxation of AMB maintenance will be given to certain categories of customers including designated Chartered Accountants, Designated Clubs and their members, designated educational institutes and their members and savings accounts acquired under Broker tie ups or any other specific promotional offer 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.
- In case of non maintenance of product level AMB, customer will be liable to pay following charges for the transactions done during that Month.
 1. Product level AMB Non Maintenance charges
 2. Charges as follows on the free privileges availed (charged from first/defined transaction i.e. no free transactions)
 - I. Cash deposit to be charged from the 1st Re. deposited as per the standard charge of Rs. 3 /Rs. 1,000 (subject to a Min. of Rs. 50)
 - II. Free DD Issuance at Correspondent Bank Location to be charged @ Rs. 2.5/Rs. 1,000 (Min. Rs. 50, Max. Rs. 5,000)
- ^{**}Fixed Deposit should be in the name of Primary / First Applicant to avail Nil AMB benefit.
- Average Monthly Balance (AMB): Average of Daily Closing Balance for the Month = Summation of daily closing balance/Actual no. of calendar days in the Month.
- Debit card to be provided to children of 10 years and above only, on specific request of the parent/guardian.
- For security reasons, cheque book will not be issued in these accounts.
- [^]Issuance of duplicate Passbook (For Individual Savings Account holders) will be charged at Rs. 75
- A One Month advance intimation shall be provided at the end of the first month (M0) in case the required Average Balance is not being maintained during the first month(M0). Average balance will be observed for the next month (M1), Average Monthly Balance non-maintenance charges for the first month (M0) will be levied as defined if the required AMB is not maintained for the two subsequent months (M0 and M1).
- Kindly refer to our website or contact our branches for latest Schedule of charges.