

**YES Bank Savings Account - Combined Schedule of Charges and Fees**

Account Types / Charge Types	YES RESPECT (Senior Citizen) Savings Account	YES ESSENCE (Women) Savings Account	Savings Account PRO Plus	Savings Account PRO
<b>Average Balance in The Account</b>				
Average Monthly Balance (AMB)	Rs 25,000	Rs 25,000	Rs 25,000	Rs 10,000
AMB Non-maintenance charges	If Balance maintained is 1. $\geq$ 100% of the requirement- NIL 2. $>$ 50% of the requirement- 5% of balance shortfall 3. $<$ 50% of the requirement - 10% of balance shortfall			
Maximum Charge for AMB Non-Maintenance	Min Rs 125 & Max Rs 650	Min Rs 125 & Max Rs 650	Min Rs 125 & Max Rs 650	Min Rs 100 & Max Rs 500
Freedom from AMB Maintenance	subject to linked FD having value of min Rs 1.25 Lac	-	subject to linked FD having value of min Rs 1.25 Lac	subject to linked FD having value of min Rs 50,000
<b>Chargeable Transactions &amp; Services</b>				
<b>Branch related</b>				
RTGS Payment through Branch	<b>Per Transaction Charges:</b> Rs 2 Lacs to Rs 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40	<b>Per Transaction Charges:</b> Rs 2 Lacs to Rs 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40	<b>Per Transaction Charges:</b> Rs 2 Lacs to Rs 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40	<b>Per Transaction Charges:</b> Rs 2 Lacs to Rs 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40
NEFT Payment through Branch	<b>Per Transaction Charges:</b> Less than Rs 10K - Rs 2, Rs 10K to Rs 1 Lac - Rs 4, Rs 1 Lac to Rs 2 Lac - Rs 12, More than Rs 2 Lac - Rs 20	<b>Per Transaction Charges:</b> Less than Rs 10K - Rs 2, Rs 10K to Rs 1 Lac - Rs 4, Rs 1 Lac to Rs 2 Lac - Rs 12, More than Rs 2 Lac - Rs 20	<b>Per Transaction Charges:</b> Less than Rs 10K - Rs 2, Rs 10K to Rs 1 Lac - Rs 4, Rs 1 Lac to Rs 2 Lac - Rs 12, More than Rs 2 Lac - Rs 20	<b>Per Transaction Charges:</b> Less than Rs 10K - Rs 2, Rs 10K to Rs 1 Lac - Rs 4, Rs 1 Lac to Rs 2 Lac - Rs 12, More than Rs 2 Lac - Rs 20

<b>IMPS Outward</b>	<b>Per Transaction Charges:</b> Up to 10K - Rs 5, 10K to 1 Lac - Rs 10, 1 Lac to 2 Lac - Rs 15	<b>Per Transaction Charges:</b> Up to 10K - Rs 5, 10K to 1 Lac - Rs 10, 1 Lac to 2 Lac - Rs 15	<b>Per Transaction Charges:</b> Up to 10K - Rs 5, 10K to 1 Lac - Rs 10, 1 Lac to 2 Lac - Rs 15	<b>Per Transaction Charges:</b> Up to 10K - Rs 5, 10K to 1 Lac - Rs 10, 1 Lac to 2 Lac - Rs 15
<b>Cash deposits and withdrawals at branch</b>	Monthly free limit of Rs. 2 lacs on value or 4 transactions, whichever is breached first. Thereafter Rs.3/Rs. 1,000 (Min. of Rs.150)	Monthly free limit of Rs. 2 lacs on value or 4 transactions, whichever is breached first. Thereafter Rs.3/Rs. 1,000 (Min. of Rs.150)	Monthly free limit of Rs. 2 lacs on value or 4 transactions, whichever is breached first. Thereafter Rs.3/Rs. 1,000 (Min. of Rs.150)	Monthly free limit of Rs. 2 lacs on value or 4 transactions, whichever is breached first. Thereafter Rs.3/Rs. 1,000 (Min. of Rs.150)
<b>Payable at Par Cheque book Issuance</b>	25 cheque leaves free per annum Thereafter Rs. 2 per cheque leaf	25 cheque leaves free per annum Thereafter Rs. 2 per cheque leaf	25 cheque leaves free per annum Thereafter Rs. 2 per cheque leaf	25 cheque leaves free per annum Thereafter Rs. 2 per cheque leaf
<b>Stop Payment of Cheques - Branch</b>	Rs 50/instruction	Rs 50/instruction	Rs 50/instruction	Through Branch: Cheque - Rs.100
				Range of cheques - Rs.200
<b>Standing Instruction maintenance through Branch</b>	Rs. 150 per standing instruction,	Rs. 150 per standing instruction,	Rs. 150 per standing instruction,	Rs. 150 per standing instruction,
<b>ECS instruction through Branch</b>	Rs 50 per instruction	Rs 50 per instruction	Rs 50 per instruction	Rs 50 per instruction
<b>Physical Statement through Branch</b>	Rs 100 per request	Rs 100 per request	Rs 100 per request	Rs 100 per request
<b>Duplicate Passbook</b>	Rs 50 per passbook	Rs 50 per passbook	Rs 50 per passbook	Rs 100 per passbook
<b>Banker's Verification (Signature/Address/Photograph)</b>	Rs 100 / Verification	Rs 100 / Verification	Rs 100 / Verification	Rs 100 / Verification
<b>Retrieval of Cheque/Instruction</b>	Rs 100 per cheque / instruction after 1 year of issuance	Rs 100 per cheque / instruction after 1 year of issuance	Rs 100 per cheque / instruction after 1 year of issuance	Rs 100 per cheque / instruction after 1 year of issuance
<b>Account Closure</b>	Rs.500 after 30 days of account activation	Rs.500 after 30 days of account activation	Rs.500 after 30 days of account activation	Rs.500 after 30 days of account activation
<b>Debit Card related</b>				
<b>Default Debit Card type</b>	ELEMENT	ELEGANCE / ENGAGE	ENGAGE	ELEMENT

<b>Debit Card Annual Fee</b>	Lifetime Free	Annual Fee: Rs 399 + GST	Annual Fee: Rs 399 + GST	Annual Fee: Rs 249 + GST
<b>At other bank ATMs in India</b>	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-Financial Transaction- Free	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-Financial Transaction- Free	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-Financial Transaction- Free	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-Financial Transaction- Free
<b>ATM transactions outside India</b>	Cash Withdrawals- Rs. 120 per transaction, Balance Inquiry- Rs. 20 per transaction	Cash Withdrawals- Rs. 120 per transaction, Balance Inquiry- Rs. 20 per transaction	Cash Withdrawals- Rs. 120 per transaction, Balance Inquiry- Rs. 20 per transaction	Cash Withdrawals- Rs. 120 per transaction, Balance Inquiry- Rs. 20 per transaction
<b>ATM Transactions declines Due to Insufficient Funds</b>	Rs 25 per Instance	Rs 25 per Instance	Rs 25 per Instance	Rs 25 per Instance
<b>PIN Regeneration through Branch</b>	Rs 50 per Instance	Rs 50 per Instance	Rs 50 per Instance	Rs 50 per Instance
<b>Charge Slip Retrieval</b>	Rs 250 per Instance	Rs 250 per Instance	Rs 250 per Instance	Rs 250 per Instance
<b>Replacement of Lost/Stolen Debit Card</b>	Rs 199 per Instance	Rs 199 per Instance	Rs 199 per Instance	Rs 199 per Instance
<b>Debit Card Cross Currency Mark-up</b>	3%	3%	3%	3%
<b>Miscellaneous / Other Service Charges</b>				
<b>Cheque Return - Insufficient Funds</b>	Rs 350 per Cheque for the 1st cheque	Rs 350 per Cheque for the 1st cheque	Rs 350 per Cheque for the 1st cheque	Rs 350 per Cheque for the 1st cheque
	Rs 750 from next cheque onwards	Rs 750 from next cheque onwards	Rs 750 from next cheque onwards	Rs 750 from next cheque onwards
<b>Cheque Return - Local/Outstation Clearing</b>	Rs 50 per Instrument	Rs 50 per Instrument	Rs 50 per Instrument	Rs 50 per Instrument
<b>ECS Return - Insufficient Funds</b>	Rs 200 per Return	Rs 200 per Return	Rs 200 per Return	Rs 200 per Return
<b>^SMS Alerts Facility (Day end balance/ transactions above a threshold/low balance)</b>	Free	Free	Free	Rs 15 per quarter
<b>Free Transactions &amp; Services</b>				

Anywhere Branch Banking facility	Registration & Access of YES Bank digital channels - YES ONLINE/YES Mobile/YES ROBOT/ WhatsApp Banking/ Phone Banking facility	Online Intra-Bank Fund Transfer	Online Inter-Bank Fund Transfer through NEFT/RTGS - Inward & Outward	Online Utility Bill payment
Online E-commerce payment	UPI Payment facility	Mutual Fund Investment	Investment service registration	Online ECS Instruction
Online Standing Instruction	Account eStatement/Email statement facility	Financial Transactions at YES Bank ATM	Non-financial Transactions at YES Bank ATM	Debit Card Pin Generation - YES ONLINE
Cheque Collection - Local Clearing	Retrieval of Cheque/Instruction within 1 Year of date of issue	DD revalidation	DD payable at YES BANK & Corresponding Bank locations - YES ONLINE/YES Mobile/Branch	Cancellation of DD payable at YES BANK & Other locations

#### Common Guidelines

- An initial payment for opening a new Savings Account should include minimum AMB for the account type, 1<sup>st</sup> Year Debit Card Annual Fee (if Debit Card if chargeable) and Demat Account Annual Maintenance Fee (plus taxes, as applicable)
- Average Monthly/Yearly Balance (AMB): Average of Daily Closing Balance for the Month Year = Summation of daily closing balance/ Actual no. of calendar days in the Month.
- Minimum Average maintenance on an account type shall not be applicable for the Account Opening Month.
- 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).
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- 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.
- Kindly refer to YES Bank website or contact YES Bank branches for latest Schedule of charges.
- Kindly refer to YES Bank website for charges/fees applicable to Foreign Exchange & Remittance Services.

*^SMS/Email alerts are activated by default at the time of account opening. For de-registration/ modifications of alerts, please place request through YES ONLINE or YES Bank branch.*