

SAVINGS ACCOUNTS

Non Resident External (NRE) Savings Account and Non Resident Ordinary (NRO) Savings Account

- ✓ W.e.f. April 1, 2011 interest for all rupee savings accounts will be calculated on the daily closing balances maintained in the account.
- ✓ With effect from September 1, 2017 interest rate of 5% p.a. for balances upto INR 1 lakh, 6% p.a. for balances of INR 1 lakh upto INR 1 Crore, 6.25% p.a. is applicable for balances of INR 1 Crore upto INR 100 Cr. For amounts greater than INR 100 Crore, please contact the branch or your designated Relationship Manager.

* Rates are subject to change at the sole discretion of YES BANK. Conditions Apply

FIXED DEPOSITS

FCNR (B) Deposit - Foreign Currency Non Resident

FCNR(B) Deposit rates Only for 17th & 18th January 2019								
Period	USD	GBP	EURO	JPY	CAD	AUD	SGD	HKD
1 Yr to < 2 Yrs	4.60%	1.98%	0.30%	0.54%	3.05%	3.00%	2.70%	3.00%
2 Yrs to < 3 Yrs	4.10%	2.02%	0.35%	0.54%	3.20%	3.00%	2.70%	3.00%
3 Yrs to < 4 Yrs	4.50%	1.72%	0.40%	0.86%	3.26%	2.95%	2.45%	3.25%
4 Yrs to < 5 Yrs	4.00%	1.80%	0.45%	0.15%	3.30%	3.05%	2.55%	3.25%
5 Yrs only	4.00%	1.86%	0.55%	0.54%	3.30%	3.10%	2.55%	3.25%

FCNR(B) Deposit rates effective from 19th January 2019								
Period	USD	GBP	EURO	JPY	CAD	AUD	SGD	HKD
1 Yr to < 2 Yrs	4.00%	1.98%	0.30%	0.54%	3.05%	3.00%	2.70%	3.00%
2 Yrs to < 3 Yrs	4.10%	2.02%	0.35%	0.54%	3.20%	3.00%	2.70%	3.00%
3 Yrs to < 4 Yrs	4.00%	1.72%	0.40%	0.86%	3.26%	2.95%	2.45%	3.25%
4 Yrs to < 5 Yrs	4.00%	1.80%	0.45%	0.15%	3.30%	3.05%	2.55%	3.25%
5 Yrs only	4.00%	1.86%	0.55%	0.54%	3.30%	3.10%	2.55%	3.25%

Disclaimer:

Interest rates for FCNR(B) deposits are subject to change as per the guidelines issued by the Reserve Bank of India from time to time.

RFC Deposit –Resident Foreign Currency (for returning NRIs)

RFC Deposit Interest Rates p.a. Only for 17th & 18th January 2019						
Period	USD	GBP	EURO	JPY	CAD	AUD
>= 12 months < 24 months	4.60%	1.98%	0.30%	0.54%	3.05%	3.00%
>= 24 months < 36 months	4.10%	2.02%	0.35%	0.54%	3.20%	3.00%
36 months	4.50%	1.72%	0.40%	0.86%	3.26%	2.95%

RFC Deposit Interest Rates p.a. effective from 19th January 2019						
Period	USD	GBP	EURO	JPY	CAD	AUD
>= 12 months < 24 months	4.00%	1.98%	0.30%	0.54%	3.05%	3.00%
>= 24 months < 36 months	4.10%	2.02%	0.35%	0.54%	3.20%	3.00%
36 months	4.00%	1.72%	0.40%	0.86%	3.26%	2.95%

Non Resident External (NRE) Fixed Deposit

NRE FIXED DEPOSITS INTEREST RATES (% p.a.)**	
Period	Rates for < INR 1 Crore
	(w.e.f 17 th October 2018)
1 Years to <= 10 years*	7.25%
*Special Rates	
12 Months 10 Days to 12 Months 20 Days	7.50%
18 Months 8 Days to 18 Months 18 Days	7.85%
36 Months 10 Days to 36 Months 20 Days	7.50%

**Interest rates are subject to change at the sole discretion of the Bank

Please Note:

- ✓ No interest is payable if FCNR, NRE FD and RFC FD is withdrawn before completion of 12 months.
- ✓ The additional rate of interest payable on fixed deposits to senior citizens does not apply to NRE and NRO Fixed Deposits.
- ✓ Please contact our nearest branch for Interest Rates on NRO and NRE Fixed Deposits for values equal to or above INR 1 crore
- ✓ Rates subject to change without prior notice
- ✓ Rates for monthly interest payout will be discounted based on prevailing rates
- ✓ Sweep-in facility will not be provided on NRE Fixed Deposit with Quarterly Interest Payout and Monthly Interest Payout mode
- ✓ If the Customer prematurely withdraws the deposit, the interest rate prevailing at the date of deposit, for the period for which deposit was with the Bank shall be payable.
- ✓ NRE and NRO Fixed Deposits for value less than INR 1 Crore can be booked on our Net Banking portal. To book NRO & NRE Fixed Deposits of value equal to or more than INR 1 Cr, please visit our nearest Branch or contact our Financial Advisor.

Non Resident Ordinary (NRO) Fixed Deposit

NRO FIXED DEPOSITS	
Period	Rates for < 1 Crore w.e.f 17 th October 2018**
7 to 45 days	5.00%
46 to 90 days	7.00%
3 months to < 6 months	6.90%
6 months to < 9 months	7.10%
9 months to < 1 Year	7.00%
1 Years to <= 10 years*	7.25%
*Special Rates	
12 Months 10 Days to 12 Months 20 Days	7.50%
18 Months 8 Days to 18 Months 18 Days	7.85%
36 Months 10 Days to 36 Months 20 Days	7.50%

Note:

1. For reference purpose interest rate slabs considered are 3 months = 91 days; 6 months = 181 days; 9 months = 272 days
2. Actual Number of days will be calculated at the time of booking
3. For less than 1 year deposit, please mention tenure in days
4. Reinvestment is available for minimum tenure of 6 months 1 day (actual number of days in the month)

**Interest rates are subject to change at the sole discretion of YES BANK

NRE RECURRING DEPOSITS

NRE Recurring Deposit Rates ^w.e.f 17 th October 2018*	
Period	Interest Rate* (per annum)
12 Months	7.25%
15 Months	7.25%
18 Months	7.25%
21 Months	7.25%
24 Months	7.25%
Above 2 years upto 10 Years	7.25%

* Interest Rates for installments upto INR 14, 99,900 per month

^Rates are subject to change from time to time at the sole discretion of YES BANK

Please Note:

- ✓ No interest is payable if NRE RD is withdrawn before completion of 12 months
- ✓ Minimum monthly installment of INR 1,000 and in multiples of INR 100 thereof
- ✓ Minimum tenure of 12 months (and in multiples of 3 months thereafter) up to a maximum tenure of 10 years