



# Schedule of Charges

## YES-Vijay Defence Salary Account

SA

Effective October 1, 2012

Minimum Maintenance	YES-Vijay Exclusive
Average Quarterly Balance (AQB)	Nil
AQB Non-maintenance charges	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 Usage	Free
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking	Free
DD payable at Correspondent Bank locations	Free

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)	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)	₹ 25 / Instrument
Cash Deposit *(I)	Free

Minimum Maintenance	YES-Vijay Exclusive
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	₹ 500 inclusive of SWIFT Charges
Foreign Inward Remittance	Free

Debit Cum ATM Card	
Card Type	Domestic Gold
Annual Fee	Nil
Cash Withdrawal - India	Free
Balance Inquiry - India	Free
PIN Regeneration	₹ 25 / Instance
Charge Slip retrieval	₹ 250 / Instance
ATM Declines due to insufficient funds	₹ 15 / Instance
Replacement of lost / stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

Doorstep Banking Services^	
Pick-Up or Delivery of instruments	5 Visits Per Month Free; ₹ 100 / Visit thereafter
Cash Pick-Up / Delivery upto ₹ 3 Lacs* (II)	10 Txns or upto ₹ 20 Lacs Free Per Month each for Cash Pick-Up and Cash Delivery. Thereafter
Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs*(II)	<ul style="list-style-type: none"> <li>₹ 200 / Txn upto ₹ 3 Lacs,</li> <li>₹ 250 / Txn above ₹ 3 Lacs upto ₹ 8 Lacs,</li> </ul>
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs*(II)	<ul style="list-style-type: none"> <li>₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs,</li> <li>₹ 1,500 / Txn above ₹ 15 Lacs</li> </ul>
Cash Pick-Up / Delivery upto ₹ 15 Lacs* (II)	

\* See guidelines for details

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

For Debit Card linked to account opened before November 30, 2013: If there has been an international transaction earlier, the limit for such transactions will be reset to "Zero". For other cases, there will be a standard limit for international ATM and merchant transactions. You can opt for Platinum International Chip Debit Card for better security and for availing higher limits on international transactions.



SMS "Help" space <CUST ID>  
to +91 92233 90909



**YESTOUCH PhoneBanking Number:**  
1800 2000 (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



## Schedule of Charges YES-Vijay Defence Salary Account Effective October 1, 2012

SA

### Miscellaneous Services

Cheque Return - Insufficient funds	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return
Cheque Return - Local Clearing	₹ 50 / Cheque
Cheque Return - Outstation Collection	₹ 50 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
SWIFT Charges	₹ 500
Dormancy Activation	Free
Account Closure	Free
Money Monitor Annual Fee	Free
Depository Annual Maintenance Charge	Free Account Opening, Lifetime 50% AMC charges waived off
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking	Free

### Basic Banking Services

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
Monthly statement by post	Free
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	Free
Banker's Verification (Signature / Address / Photograph)	₹ 100 / Verification
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, 50 / Cheque thereafter

### Common Guidelines

- 100% relaxation of AQB maintenance, Debit Card Annual Fee for Primary and Secondary Applicant, and Account Closure charges shall be available for Salary Account
  - 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
  - Applicable tax & surcharge will be levied on all foreign exchange sale and purchase transactions.
  - 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.
- Doorstep Banking Charges.
- Cash deposit to be charged from the 1st Re. deposited as per the standard charge of ₹ 2 / ₹ 1,000 (subject to a Min. of ₹ 50).
  - Cash Pick-Up / Delivery will be charged from first transaction @ ₹ 200 / Txn upto ₹ 3 Lacs, ₹ 250 / Txn above ₹ 3 Lacs upto ₹ 8 Lacs, ₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs, and ₹ 1500 / Txn above ₹ 15 Lacs.
- 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.
  - This account variant was earlier known as YES-Vijay Gold.

