

# Schedule of Charges

## Global Indian Banking - Savings Account

SA

Effective May 23, 2017

Minimum Maintenance	Savings Advantage	Savings Exclusive
Average Monthly Balance (AMB)	₹ 10,000	₹ 100,000
FD requirement for Nil AMB**	₹ 50,000	₹ 500,000

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

For GIB Savings Advantage, Maximum of INR 500/- per month  
Quarter For GIB Savings Exclusive, Maximum of INR 750/- per month

Payment Services		
Intra-Bank Fund Transfer - Branch	Free	Free
Intra-Bank Fund Transfer - NetBanking/Mobile Banking	Free	Free
RTGS Payment - Branch	Per Transaction Charges ₹ 25- ₹ 2 Lacs and upto ₹ 5 Lacs; ₹ 50- Above ₹ 5 Lacs	Per Transaction Charges ₹ 25- ₹ 2 Lacs and upto ₹ 5 Lacs; ₹ 50- Above ₹ 5 Lacs
RTGS Payment - NetBanking/Mobile Banking	Free	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	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	Free
IMPS Outward <sup>^</sup> NetBanking	₹ 5 per transaction	₹ 5 per transaction
IMPS Outward <sup>^</sup> Mobile Banking	Free	Free
Payable At Par Cheque Usage	25 Txns Per Month Free; ₹ 2 / Txn thereafter	50 Txns Per Month Free; ₹ 2 / Txn thereafter
DD payable at YES BANK locations - Branch	10 Per Month Free; ₹ 50 / Instrument thereafter	20 Per Month Free; ₹ 50 / Instrument thereafter
DD payable at YES BANK locations - NetBanking/Mobile Banking	Free (plus ₹ 20 courier charges)	Free (plus ₹ 20 courier charges)
DD payable at Correspondent Bank locations*(II)	2 Per Month Free; ₹ 2.5 / ₹ 1,000 (Min. ₹ 50 and Max. ₹ 5,000) thereafter	3 Per Month Free; ₹ 2.5 / ₹ 1,000 (Min. ₹ 50 and Max. ₹ 5,000) thereafter

<sup>^</sup>Please check with the branch for the availability of this service

Collection Services		
Intra-Bank Fund Transfer Collection	Free	Free
RTGS Collection	Free	Free
NEFT Collection	Free	Free
IMPS Inwards <sup>^</sup>	Free	Free
Cheque Collection - Local Clearing	Free	Free
Outstation Cheque Collection - YES BANK locations	Free (plus ₹ 20 courier charges)	Free (plus ₹ 20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Up to and including 5,000; ₹ 25 / Instrument	Up to and including 5,000; ₹ 25 / Instrument
	Above 5,000 and up to including 10,000; ₹ 50 / 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 10,000 and up to including 1,00,000; ₹ 100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument	Above 1,00,000; ₹ 150 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Up to and including 5,000; ₹ 25 / Instrument	₹ 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: ₹ 5 Lac on value or 5 Txns whichever is breached first Charge over free limit: ₹ 3/₹ 1,000 or ₹ 50, whichever is higher	Monthly free limit: ₹ 5 Lac on value or 5 Txns whichever is breached first Charge over free limit: ₹ 3/₹ 1,000 or ₹ 50, whichever is higher

\* See guidelines for details

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Foreign Exchange Services *		
DD Issuance - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250 and Max. ₹ 1,000)	₹ 2 / ₹ 1,000 (Min. ₹ 250 and Max. ₹ 1,000)
Traveler's Cheque Issuance ^	1% Commission	1% Commission
Cheque Collection - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250 and Max. ₹ 1,000)	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)

Remittance Services *		
Foreign Outward Remittance	₹ 200 plus SWIFT Charges	₹ 500 inclusive of SWIFT Charges
Foreign Inward Remittance	Free	Free

Debit cum ATM card						
Card Type	Domestic Debit Card			Gold Debit Card*	EMV Platinum Chip International Debit Card*	ATM Card**
	Silver Debit Card*	Silver Plus Debit Card*	Platinum Debit Card*			
Annual Fee	₹ 149	₹ 149	₹ 299	₹ 249	₹ 199	₹ 149
Cash Withdrawal-India	Free	Free	Free	Free	Free	Free
Cash Withdrawal - Outside India	N.A**	NA**	NA**	₹ 120/Txn	₹ 120/Txn	N.A
Balance Inquiry - India	Free	Free	Free	Free	Free	Free
Balance Inquiry - Outside India	NA**	NA**	NA**	₹ 20/Txn	₹ 20/Txn	N.A
PIN Regeneration	₹ 50/Instance	₹ 50/Instance	₹ 50/Instance	₹ 50/Instance	₹ 50/Instance	₹ 50/Instance
Charge Slip Retrieval	₹ 250/Instance	₹ 250/Instance	₹ 250/Instance	₹ 250/Instance	₹ 250 /Instance	N.A
ATM Decline due to insufficient funds	₹ 25/Instance	₹ 25/Instance	₹ 25 /Instance	₹ 25/Instance	₹ 25 /Instance	₹ 25/Instance
Replacement of lost / stolen Debit Card	₹ 149/Instance	₹ 149/Instance	₹ 149/Instance	₹ 149/Instance	₹ 149/Instance	₹ 149/Instance
Cross Currency Mark-up	N.A**	NA**	NA**	3%	3%	NA

1. Silver, Gold and Platinum International Debit cards were issued only to NRE accounts opened on or before 30th November 2013; EMV Platinum chip International Debit cards issued to NRE accounts opened on or after 1st December 2013

2. ATM card was issued only to NRO Account/Mandate holders on or before 30th November 2013; Domestic Debit cards are issued to NRO accounts/Mandate holders on or after 1st December 2013

**Please note:**

\* Silver, Silver Plus & Platinum Domestic Debit cards issued only to NRO accounts / Mandate holders opened on or after 1st Dec 2013. Same charges applicable for Silver, Gold and Platinum International Debit cards Issued to NRE accounts on or before 30th November 2013

# EMV Platinum Chip Debit cards issued to all NRE accounts opened on or after 1st Dec 2013

\*\* ATM card Issued only to NRO accounts/Mandate holders opened on or before 30th November 2013

## For International Debit Cards issued to NRE Account before November 30, 2013: Cash Withdrawal - Outside India will be charged at ₹ 120/Txn (excluding applicable taxes); Balance Inquiry - Outside India will be charged at ₹ 20/Txn (excluding applicable taxes) for such transactions and Cross currency mark up will be 3%. If an International transaction has been done, the limit for such transactions will be set at 'Zero', for other cases an omnibus limit has been set for International transactions.

EMV Platinum chip card is provided free for NRE SP accounts opened on or after 1st Dec 2013;

Domestic Platinum card is provided free for NRE SP accounts opened on or before 30th Nov 2013;

Accounts opened through Online account opening facility not eligible for free Platinum Chip/Silver Debit card

Silver Plus Debit card is provided free for NRO SP accounts

Doorstep Banking Services^		
Pick-Up or Delivery of instruments	₹ 100 / Visit	5 Visits Per Month Free; ₹ 100/Visit thereafter
Cash Pick-Up / Delivery upto ₹ 3 Lacs	₹ 200 / Txn	10 Txns or upto ₹ 20 Lacs
Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs	₹ 250 / Txn	Free Per Month each for
Cash Pick-Up / Delivery above ₹ 8 Lacs upto 15 Lacs	₹ 600 / Txn	Cash Pick-Up and Cash Delivery. Thereafter
Cash Pick-Up / Delivery above ₹ 15 Lacs	₹ 1,500 / Txn	₹ 200 / Txn upto ₹ 3 Lacs, ₹ 250 / Txn above ₹ 3 Lacs upto ₹ 8 Lacs, ₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs, ₹ 1,500/Txn above ₹ 15 Lacs

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Miscellaneous Services		
Cheque Return - Insufficient funds	₹ 300 / Cheque	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return	₹ 200 / Return
Cheque Return - Local Clearing	₹ 50 / Cheque	₹ 50 / Cheque
Cheque Return - Outstation Collection	₹ 50 / Cheque	₹ 50 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction	₹ 50 / Instruction
SWIFT Charges	₹ 500	₹ 500
Dormancy Activation	Free	Free
Account Closure within 21 days or After 1 year	Free	Free
Account Closure after 21 days	₹ 100	₹ 100
Money Monitor Annual Fee	₹ 249	₹ 249
Depository Annual Maintenance Charge	As per Demat SOC	As per Demat SOC
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free	Free
Utility Bill payment - NetBanking/Mobile Banking	Free	Free

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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
Quarterly statement by post	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 (or equivalent)	₹ 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, ₹ 100 / Cheque thereafter

### Common Guidelines

- An initial payment for opening a new account should include
  - Minimum Average Monthly Balance of the account type PLUS
  - First Year Debit Card Annual Fee AND/OR
  - Demat Account Annual Maintenance Fee (plus taxes, as applicable)
- 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.
  - Product level AMB Non Maintenance charges
  - Charges as follows on the free privileges availed (charged from first/defined transaction i.e. no free transactions)
    - Cash deposit to be charged from the 1st Re. deposited as per the standard charge of ₹ 3 / ₹ 1,000 (subject to a Min. of ₹ 50)
    - Free DD Issuance at Correspondent Bank Location to be charged @ ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max. ₹ 5,000)
- For Savings Exclusive Accounts - Cash PickUp or delivery will be charged from the first transaction @ ₹ 200/Txn upto ₹ 3 Lacs, ₹ 250 /Txn above ₹ 3 Lacs upto ₹ 8 Lacs, ₹ 600/Txn above ₹ 8 Lacs upto ₹ 15 Lacs, and ₹ 1,500/Txn above ₹ 15 Lacs.
 

A maximum of 10 free monthly transactions or a cumulative amount of ₹ 20 Lacs per month (whichever occurs earlier), is allowed as a Free privilege under the Cash Pick-Up and Cash delivery facility each. This is subject to Cash PickUp/Cash Delivery charges mentioned in Charge Schedule of your Account. If any free transaction breaches the INR 20 Lacs limit in cumulative value or by itself, that transaction and all subsequent transactions will be subject to the applicable charges, in their entirety.
- ATM usage @ ₹ 120/Txn for cash withdrawal from Partner Bank ATMs worldwide.
- ATM Transactions from 6th transaction to be charged at ₹ 20 at Financial Transactions and ₹ 5 for Non-financial transactions
- \*\*Fixed Deposit should be in the name of Primary / First Applicant to avail Nil AMB benefit.
- ^^Issuance of duplicate Passbook (For Individual Savings Account holders) will be charged at ₹ 75
- 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.
- Relaxation of AMB will be given to a select group of professionals basis a required number of customer induced transactions as decided by the Bank from time to time. The continuation of this offer will be at the sole discretion of the bank and the bank reserves the right to withdraw these offers.
- The Savings Advantage Account variant was earlier known as Savings Silver Account. The Savings Exclusive Account variant was earlier known as Savings Gold Account.
- NRO SP and NRE SP accounts will be offered AMB maintenance waiver and free debit card at the sole discretion of YES BANK.
- 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.