

# Schedule of Charges

## Global Indian Banking - Savings Account

SA

Effective November 30, 2013

Minimum Maintenance	Savings Advantage	Savings Exclusive
Average Quarterly Balance (AQB)	₹ 10,000	₹ 100,000
FD requirement for Nil AQB***	₹ 50,000	₹ 500,000
AQB Non-maintenance charges	₹ 750 / Quarter	₹ 1000 / Quarter

### Payment Services

Intra-Bank Fund Transfer - Branch	Free	Free
Intra-Bank Fund Transfer - NetBanking	Free	Free
RTGS Payment - Branch	Free	Free
RTGS Payment - NetBanking	Free	Free
NEFT Payment - Branch	Free	Free
NEFT Payment - NetBanking	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	Free (plus ₹ 20 courier charges)	Free
DD payable at Correspondent Bank locations*(II)	2 Per Month Free; ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max. ₹ 5,000) thereafter	3 Per Month Free; ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max. ₹ 5,000) thereafter

### Collection Services

Intra-Bank Fund Transfer Collection	Free	Free
RTGS Collection	Free	Free
NEFT Collection	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)	Free	Free

\* See guidelines for details

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

## Schedule of Charges Global Indian Banking - Savings Account Effective November 30, 2013

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### Foreign Exchange Services \*

DD Issuance - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)
Traveler's Cheque Issuance ^	1% Commission	1% Commission
Cheque Collection - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250, 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**	N.A**	N.A**	₹120 / Txn	₹120 / Txn	N.A
Balance Inquiry - India	Free	Free	Free	Free	Free	Free
Balance Inquiry - Outside India	N.A**	N.A**	N.A**	₹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**	N.A**	N.A**	3%	3%	N.A

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 Rs. 120/Txn (excluding applicable taxes); Balance Inquiry – Outside India will be charged at Rs. 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 Debit card

### 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 Free Per Month each for Cash Pick-Up and Cash Delivery. Thereafter ₹ 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
Cash Pick-Up / Delivery above ₹ 3 Lacs upto ₹ 8 Lacs	₹ 250 / Txn	
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs	₹ 600 / Txn	
Cash Pick-Up / Delivery above ₹ 15 Lacs	₹ 1,500 / Txn	

\* See guidelines for details

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

## Schedule of Charges **Global Indian Banking - Savings Account** Effective November 30, 2013

**SA**

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	Free	Free
Account Closure after 21 days	₹ 100	₹ 100
Money Monitor Annual Fee	₹ 249	₹ 249
Depository Annual Maintenance Charge	₹ 300	₹ 300
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free	Free
Utility Bill payment - NetBanking	Free	Free

\* See guidelines for details

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

## Schedule of Charges Global Indian Banking - Savings Account Effective November 30, 2013

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Basic Banking Services		
Account Opening	Free	Free
Mobile Banking Registration	Free	Free
Phone Banking Registration	Free	Free
NetBanking Registration	Free	Free
Investment Services Registration	Free	Free
Nomination Facility	Free	Free
Payable at Par Cheque Book	Free	Free
Any Branch Banking	Free	Free
Quarterly statement by post	Free	Free
Monthly statement by post	N.A.	N.A.
Standing Instruction maintenance - Branch	Free	Free
Standing Instruction maintenance - NetBanking	Free	Free
ECS Instruction	Free	Free
Balance Inquiry - Branch	Free	Free
Balance Inquiry - Mobile Banking	Free	Free
Balance Inquiry - NetBanking	Free	Free
Replacement of damaged Debit Card	Free	Free
e-commerce payment - NetBanking	Free	Free
Mutual Fund investments - Branch	Free	Free
Mutual Fund investments - NetBanking	Free	Free
Stop Payment of Cheques - NetBanking	Free	Free
Stop Payment of Cheques - Mobile Banking	Free	Free
Cancellation of DD payable at YES BANK locations	₹ 50 / Instruction	₹ 50 / Instruction
Cancellation of DD payable at Other locations	₹ 100 / Instruction	₹ 100 / Instruction
DD Revalidation	₹ 50 / Instruction	₹ 50 / Instruction
Passbook Issuance	Free	Free
Banker's Verification (Signature / Address / Photograph)	₹ 100 / Verification	₹ 100 / Verification
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, ₹ 100 / Cheque thereafter	Free within 1 year of date of issue, ₹ 100 / Cheque thereafter

### Common Guidelines

An initial payment for opening a new account should include

1. Minimum Average Quarterly Balance of the account type PLUS
2. First Year Debit Card Annual Fee and / or
3. Demat Account (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 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.

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 Quarter.

The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.

Relaxation of AQB maintenance, Debit and/or ATM card annual fees 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 AQB, customer will be liable to pay following charges for the transactions done during that quarter.

1. Product level AQB Non Maintenance charges
2. Charges as follows on the free privileges availed (charged from first transaction i.e. no free transactions):

I. 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)

II. Free DD Issuance at Correspondent Bank Location to be charged @ ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max. ₹ 5,000)

III. For Savings Exclusive Accounts - 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.

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 & Cash Delivery facility each. This is subject to Cash Pick-Up / 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.

IV. ATM usage @ ₹ 120 / Txn for cash withdrawal from Partner Bank ATM's worldwide.

\*\*\* Fixed Deposit should be in the name of Primary / First Applicant to avail Nil AQB benefit.

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.

Relaxation of AQB 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.