

Schedule of Charges

Riembursement Account

Effective January 01, 2016

Minimum Maintenance	Salary Riembursement
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	Per Transaction Charges ₹ 25- Above ₹ 2 Lacs and upto ₹ 5 Lacs; ₹ 50- Above ₹ 5 Lacs
RTGS Payment-NetBanking	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
NEFT Payment - NetBanking	Free
IMPS Outward	Rs. 5 per Transaction
Payable At Par Cheque Usage	10 Txns Per Month Free; ₹ 2 / Txn thereafter

Collection Services

Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
IMPS Inward	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - Yes BANK locations	Free (plus ₹20 courier charges)
Outsataion Cheque Collection - Correspondent Bank locations (Instrument value)	Up to and including 10,000; ₹50 / Instrument Above 10,000 and up to including 1,00,000; ₹100 / Instrument Above 1,00,000; ₹ 150 / Instrument
Outsataion Cheque Collection - Other locations (Instrument value)	Up to and 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: Rs. 5000 on value or 5 Txns whichever is breached first (Post breaching limits anyTxn is not allowed)

Charges on Debit Cum ATM Card

Card Type	Domestic Silver
Annual Fee	Nil
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
Replacement of lost / stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

ATM Transactions in India

At Own Bank ATMs Financial Txns + Non-Financial Txns	Free
At Other Bank ATMs Financial Txns + Non-Financial Txns	Free
ATM Declines due to insufficient funds	₹ 25 / Instance

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
Dormancy Activation	Free
Account Closure	Free
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
Nomination Facility	Free
Payable at Par Cheque Book	Free
Any Branch Banking	Free
Quarterly 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
Stop Payment of Cheques - NetBanking	Free
Stop Payment of Cheques - Mobile Banking	Free
Passbook Issuance	Free

Common Guidelines

- 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.
- For 'Current Account- Salary Reimbursement', chequebooks are issued only on customer request.
- For 'Current Account- Salary Reimbursement', International Debit Card is not issued. However, For exceptional cases as approved by the employer & the bank, charges would be applicable.

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. Cash Withdrawal – Outside India will be charged at Rs. 120/Txn (plus applicable taxes) and Balance Inquiry – Outside India will be charged at Rs. 20/Txn (plus applicable taxes). You can opt for Platinum International Chip Debit Card for better security and for availing higher limits on international transactions.