

Schedule of Charges

Savings Account - Trust

SA

(Trusts, Associations, Societies & Clubs)

Effective April 1, 2011

Minimum Maintenance	Savings Account - Trust
Average Quarterly Balance (AQB)	NIL
AQB 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
Pay Order payable at YES BANK locations - Branch	Free
Pay Order payable at YES BANK locations - NetBanking	Free
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking	Free
DD payable at Correspondent Bank locations *(III)	10 per Month Free OR Upto ₹ 50 Lacs Per Month Free; ₹ 2.0 / ₹ 1,000; (Min. ₹ 50, Max. ₹ 5,000) thereafter

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 (plus ₹ 20 courier charges)
Outstation Cheque Collection – Correspondent Bank locations (Instrument Value)	Upto 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

* See guidelines for details

Minimum Maintenance	Savings Account - Trust
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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	International Gold
Annual Fee	Free
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India *(IV)	Free
Balance Inquiry - India	Free
Balance Inquiry - Outside 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	Free once a day, ₹ 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"> ▪ ₹ 200 / Txn upto ₹ 3 Lacs, ▪ ₹ 250 / Txn above ₹ 3 lacs upto ₹ 8 Lacs,
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs*(II)	<ul style="list-style-type: none"> ▪ ₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs, ▪ ₹ 1.500 / Txn above ₹ 15 Lacs
Cash Pick-Up / Delivery above ₹ 15 Lacs*(II)	

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

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

Basic Banking Services	Service Charges
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	N.A.
Monthly statement by post	Free
Standing Instruction maintenance - Branch	Free
Standing Instruction maintenance - NetBanking	N.A.
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	N.A.
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 / Pay Order payable at YES BANK locations	₹ 50 / Instruction
Cancellation of DD / Pay Order payable at Other locations	₹ 100 / Instruction
DD Revalidation	₹ 50 / Instruction
Passbook Issuance	N.A.
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

- 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.
- A Foreign Exchange Conversion Charge of ₹ 50 (plus service tax and education cess) will be levied on all forex 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.
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time
- 100% relaxation of AQB maintenance, Debit Card Annual Fee for Primary Applicant only and Account Closure charges shall be available for Salary Savings Account (however continuation of this facility post cessation of salary credits shall be at the sole discretion of YES BANK)
- 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.

- 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 ₹ 2 / ₹ 1,000 (subject to a Min. of ₹ 50).
 - II. 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 Door-step banking facility. This is subject to Cash Pick-Up / Cash Delivery charges mentioned in Charge Schedule of your Account. If any free transaction, breaches the ₹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.
 - III. Free DD Issuance at Correspondent Bank Location to be charged @ ₹ 2.5 / ₹ 1,000 (Min. ₹ 50, Max. ₹ 5,000.
 - IV. ATM usage @ ₹ 120 / Txn for cash withdrawal from Partner Bank ATM's worldwide.

Note: For more details on applicability of product features & service charges please contact your nearest YES BANK branch.