

Schedule of Charges

Senior Citizen Savings Account

SA

Effective May 1, 2012

Minimum Maintenance	Senior Citizen Savings
Average Quarterly Balance (AQB)	₹ 5,000*
FD requirement for Nil AQB**	₹ 50,000
AQB Non-maintenance charges	₹ 250 / Quarter

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	25 Txns Per Month Free; ₹ 2 / Txn thereafter
Pay Order payable at YES BANK locations - Branch	5 Per Month Free; ₹ 50 / Instrument thereafter
Pay Order payable at YES BANK locations - NetBanking	Free (plus ₹ 20 courier charges)
DD payable at YES BANK locations - Branch	5 Per Month Free; ₹ 50 / Instrument thereafter
DD payable at YES BANK locations - NetBanking	Free (plus ₹ 20 courier charges)
DD payable at Correspondent Bank locations*(II)	2 Per Month Free; ₹ 2.5 / ₹ 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)	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
Outstation Cheque Collection - Other locations (Instrument value)	Above 1,00,000; ₹ 150 / Instrument
	Up to and including 5,000; ₹ 25 / Instrument
	Above 5,000 and up to including 10,000; ₹ 50 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Above 10,000 and up to including 1,00,000; ₹ 100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument
Cash Deposit *(I)	Free

* See guidelines for details

Minimum Maintenance	Senior Citizen Savings
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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	₹ 200 plus SWIFT Charges
Foreign Inward Remittance	Free

Debit Cum ATM Card

Card Type	International Silver
Annual Fee	Nil
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	₹ 120 / Txn
Balance Inquiry - India	Free
Balance Inquiry - Outside India	₹ 20 / Txn
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
ATM Declines due to insufficient funds	₹ 25 / Instance
Replacement of lost/ stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

Doorstep Banking Services^

Pick-Up or Delivery of instruments	₹100 / Visit
Cash Pick-Up / Delivery upto ₹ 3 Lacs	₹ 200 / Txn
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

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

Schedule of Charges Senior Citizen Savings Account Effective May 1, 2012

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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	₹ 249
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	Senior Citizens, Women & Individuals at Semi-Urban & Rural Branches	Other Individuals	Non-Individuals
Account Opening	Free	Free	Free
Mobile Banking Registration	Free	Free	Free
Phone Banking Registration	Free	Free	Free
NetBanking Registration	Free	Free	Free
Investment Services Registration	Free	Free	Free
Nomination Facility	Free	Free	Free
Payable at Par Cheque Book	Free	Free	Free
Any Branch Banking	Free	Free	Free
Quarterly statement by post	Free	Free	N.A.
Monthly statement by post	N.A.	N.A.	Free
Standing Instruction maintenance - Branch	Free	Free	Free
Standing Instruction maintenance - NetBanking	Free	Free	N.A.
ECS Instruction	Free	Free	Free
Balance Inquiry - Branch	Free	Free	Free
Balance Inquiry - Mobile Banking	Free	Free	Free
Balance Inquiry - NetBanking	Free	Free	Free
Replacement of damaged Debit Card	Free	Free	Free
e-commerce payment - NetBanking	Free	Free	N.A.
Mutual Fund investments - Branch	Free	Free	Free
Mutual Fund investments - NetBanking	Free	Free	Free
Stop Payment of Cheques - NetBanking	Free	Free	Free
Stop Payment of Cheques - Mobile Banking	Free	Free	Free
Cancellation of DD/Pay Order payable at YES BANK locations	Free	₹ 50 / Instruction	₹ 50 / Instruction
Cancellation of DD/Pay Order payable at Other locations	₹ 50 / Instruction	₹ 100 / Instruction	₹ 100 / Instruction
DD Revalidation	Free	₹ 50 / Instruction	₹ 50 / Instruction
Passbook Issuance	Free	Free	N.A.
Banker's Verification (Signature/Address/Photograph)	Free	₹ 100 / Verification	₹ 100 / Verification
Retrieval of Cheque/ Instruction	Free within 1 year of date of issue, ₹ 50 / Cheque thereafter	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
 - Minimum Average Quarterly Balance of the account type PLUS
 - First Year Debit Card Annual Fee (if applicable) and/or
 - 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
 - The schedule of charges applicable to NRE Silver & NRO Silver will be as per Silver Savings Account.
 - The schedule of charges applicable to NRE Gold & NRO Gold will be as per Gold Savings Account.
 - Relaxation of AQB maintenance shall be available for accounts opened under specific Promotional offers (however continuation of this facility shall be at the sole discretion of YES BANK)
 - In case of non maintenance of product level AQB, customer will be liable to pay following charges for the transactions done during that quarter.
 - Product level AQB Non Maintenance charges
 - Charges as follows on the free privileges availed (charged from first 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)
 - AQB requirement will be ₹ 2,500 for select locations as specified by YES BANK from time to time.
 - 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