

# Schedule of Charges Savings Advantage

Effective October 1, 2012

Minimum Maintenance	Savings Advantage
Average Quarterly Balance (AQB)	₹ 10,000
FD requirement for Nil AQB***	₹ 50,000
AQB Non-maintenance charges	₹ 750 / 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
DD payable at YES BANK locations - Branch	10 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 Rs. 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	Savings Advantage
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	₹ 149
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 Savings Advantage Effective October 1, 2012

Miscellaneous Services		Basic Banking Services	Senior Citizens, Women & Individuals at Semi-Urban & Rural Branches	Other Individuals	Non-Individuals
Cheque Return - Insufficient funds	₹ 300 / Cheque	Account Opening	Free	Free	Free
ECS Return - Insufficient funds	₹ 200 / Return	Mobile Banking Registration	Free	Free	Free
Cheque Return - Local Clearing	₹ 50 / Cheque	Phone Banking Registration	Free	Free	Free
Cheque Return - Outstation Collection	₹ 50 / Cheque	NetBanking Registration	Free	Free	Free
Stop Payment of Cheques - Branch	₹ 50 / Instruction	Investment Services Registration	Free	Free	Free
SWIFT Charges	₹ 500	Nomination Facility	Free	Free	Free
Dormancy Activation	Free	Payable at Par Cheque Book	Free	Free	Free
Account Closure within 21 days	Free	Any Branch Banking	Free	Free	Free
Account Closure after 21 days	₹ 100	Quarterly statement by post	Free	Free	N.A.
Money Monitor Annual Fee	₹ 249	Monthly statement by post	N.A.	N.A.	Free
Depository Annual Maintenance Charge	₹ 300	Standing Instruction maintenance - Branch	Free	Free	Free
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free	Standing Instruction maintenance - NetBanking	Free	Free	N.A.
Utility Bill payment - NetBanking	Free	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 payable at YES BANK locations	Free	₹ 50 / Instruction	₹ 50 / Instruction
		Cancellation of DD 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 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 Advantage & NRO Advantage will be as per Savings Advantage Account.
- The schedule of charges applicable to NRE Exclusive & NRO Exclusive will be as per Savings Exclusive Account.
- Relaxation of AQB 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 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)
- \*\*\* 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.
- This account variant was earlier known as Sa10.