

Schedule of Charges Smart Salary Exclusive

Effective October 1, 2012

Minimum Maintenance	Savings Exclusive
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	Free
RTGS Payment - NetBanking	Free
NEFT Payment - Branch	Free
NEFT Payment - NetBanking	Free
Payable At Par Cheque Usage	50 Txns Per Month Free; ₹ 2 / Txn thereafter
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking	Free
DD payable at Correspondent Bank locations	3 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)	₹ 25 / Instrument
Cash Deposit *(I)	Free

* See guidelines for details

Minimum Maintenance	Savings Exclusive
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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 *(III)	Free
Balance Inquiry - India	Free
Balance Inquiry - Outside India	Free
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	5 Visits Per Month Free; ₹ 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)	₹ 200 / Txn upto ₹ 3 Lacs, ₹ 250 / Txn above ₹ 3 Lacs upto ₹ 8 Lacs,
Cash Pick-Up / Delivery above ₹ 8 Lacs upto ₹ 15 Lacs*(II)	₹ 600 / Txn above ₹ 8 Lacs upto ₹ 15 Lacs,
Cash Pick-Up / Delivery above ₹ 15 Lacs*(II)	₹ 1,500 / Txn above ₹ 15 Lacs

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

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Miscellaneous Services		Basic Banking Services	
Cheque Return - Insufficient funds	₹ 300 / Cheque	Account Opening	Free
ECS Return - Insufficient funds	₹ 200 / Return	Mobile Banking Registration	Free
Cheque Return - Local Clearing	₹ 50 / Cheque	Phone Banking Registration	Free
Cheque Return - Outstation Collection	₹ 50 / Cheque	NetBanking Registration	Free
Stop Payment of Cheques - Branch	₹ 50 / Instruction	Investment Services Registration	Free
SWIFT Charges	₹ 500	Nomination Facility	Free
Dormancy Activation	Free	Payable at Par Cheque Book	Free
Account Closure	Free	Any Branch Banking	Free
Money Monitor Annual Fee	₹ 249	Quarterly statement by post	Free
Depository Annual Maintenance Charge	Free Account Opening. Lifetime 50% AMC waived off	Monthly statement by post	N.A.
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free	Standing Instruction maintenance - Branch	Free
Utility Bill payment - NetBanking	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
		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 payable at YES BANK locations	₹ 50 / Instruction
		Cancellation of DD payable at Other locations	₹ 100 / Instruction
		DD Revalidation	₹ 50 / Instruction
		Passbook Issuance	Free
		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

- In the event of no salary credits in the account for a continuous period of 3 months, the account will be converted to Savings Account.
- 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.
- 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.
- 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.
- This account variant was earlier known as Salary Gold