



# Schedule of Charges

## Current Account - Institution

CA

(Trusts, Associations, Societies, Clubs, Govt Institutions)  
Effective September 1, 2019

| Current Account - Institution               | Maintenance / Charges |
|---|-----------------------|
| Average Quarterly Balance (AQB) Requirement | NIL                   |
| AQB non-maintenance Charges                 | NIL                   |

| Services   | Charges  |
|--|--|
| <b>Payment Services</b>                                |  |
| Intra-Bank Fund Transfer - Branch / NetBanking         | Free   |
| RTGS / NEFT Payment - Branch / NetBanking              | Free   |
| Payable At Par Cheque Issuance                         | Free   |
| DD payable at YES BANK locations - Branch / NetBanking | Free   |
| DD payable at Correspondent Bank locations             | 10 per Month Free OR<br>Upto ₹ 2 Crore Per Month Free;<br>₹ 2.5 / ₹ 1,000; (Min. ₹ 50,<br>Max. ₹ 5,000) thereafter |

| <b>Collection Services</b>                                  |  |
|---|--|
| Intra-Bank Fund Transfer Collection                         | Free   |
| RTGS Collection / NEFT Collection                           | Free   |
| Cheque Collection - Local Clearing                          | Free   |
| Outstation Cheque Collection - YES BANK locations           | Free   |
| Outstation Cheque Collection - Correspondent Bank locations | Free   |
| Outstation Cheque Collection - Other locations              | ₹ 50/ Instrument   |
| Cash Deposit  | ₹ 1 Crore Per Month Free,<br>₹ 3 / ₹ 1,000 (Min ₹ 50) thereafter |

| <b>Miscellaneous Services</b>  |   |
|--|---|
| Cheque Return - Insufficient funds   | ₹ 300 upto 2 Cheques;<br>₹ 500 on 3rd, 4th & 5th Cheque;<br>₹ 750 from 6th Cheque onwards |
| ECS Return - Insufficient funds  | ₹ 300 / Return  |
| Cheque Return - Local Clearing / Outstation Collection                               | ₹ 100 / Cheque  |
| Stop Payment of Cheques - Branch   | ₹ 50 / Instruction  |
| Dormancy Activation  | Free  |
| Account Closure  | Free within 21 days, ₹100 thereafter  |
| SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance) | Free  |
| Utility Bill payment - NetBanking  | Free  |
| Issuance of No objection certificate   | ₹ 500   |

| Services   | Charges   |
|--|---|
| <b>Basic Banking Services</b>                            |   |
| Account Opening  | Free  |
| Mobile Banking / Phone Banking / NetBanking Registration | Free  |
| Investment Services Registration                         | Free  |
| Nomination Facility                                      | Free  |
| Payable at Par Cheque Book                               | Free  |
| Anywhere Banking   | Free  |
| Monthly statement  | Free  |
| Standing Instruction maintenance - Branch                | Free  |
| Standing Instruction maintenance - NetBanking            | N.A.  |
| ECS Instruction  | Free  |
| Balance Enquiry - Branch / Mobile Banking / NetBanking   | Free  |
| Replacement of damaged Debit Card                        | Free  |
| e-commerce payment - NetBanking                          | N.A.  |
| Mutual Fund investments - Branch / NetBanking            | Free  |
| Stop Payment of Cheques - NetBanking / 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  |
| Banker's Verification (Signature / Address / Photograph) | ₹ 100 / Verification  |
| Retrieval of Cheque / Instruction                        | Free within 1 year of date of issue,<br>₹ 100 / Cheque thereafter |

| <b>Debit Cum ATM Card</b>                 |                                   |
|---|-----------------------------------|
| Card Type                                 | EMV Chip Business Gold Debit Card |
| Annual Fee                                | ₹ 349                             |
| Cash Withdrawal / Balance Enquiry - India | Free                              |
| Cash Withdrawal - Outside India           | ₹ 120 / Txn                       |
| Balance Enquiry - Outside India           | ₹ 20 / Txn                        |
| PIN Regeneration at Branch*               | ₹ 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%                                |

\*Pin Regeneration through Retail NetBanking & Mobile Banking is Free

### Common Guidelines

- Trade Finance & Services - Kindly refer to our website for charges / fees, as applicable to non individuals
- 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 & surcharge as applicable from time to time
- Average Quarterly Balance (AQB): AQB is the average daily balance maintained by the customer for a period of 3 months. It is a Summation of Daily Closing balances for a period of 3 months divided by number of days in 3 months

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



SMS "Help" space <CUST ID>  
to +91 95522 20020



**YESTOUCH PhoneBanking Number:**  
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