



Schedule of Charges

TradeBiz Current Account

Effective February, 1, 2021

TradeBiz Current Account	
Average Quarterly Balance - (AQB) OR Quarterly Trade Throughput - (QTP)	Rs 1,00,000 OR USD 1,00,000
Non Maintenance Charges (NMC)	✓ Rs. 5,000 per quarter if AQB/QTP is not maintained as per the threshold
General transactions/ services	<ul style="list-style-type: none"> • Cash Withdrawal across all Yes Bank branches • Intra Bank Fund transfers through branch & Net banking (Payment/Collections) • Payments – RTGS,NEFT, Demand Drafts (Payable at Yes Bank locations) through Digital Channel • Collections- RTGS/NEFT/Local Clearing/Outstation Cheque • Stop Cheque through NET/Mobile/Phone banking & ATM
CASH DEPOSIT	
Cash Deposits	<ul style="list-style-type: none"> • Free limit per month - Maximum Rs 10 Lacs • Charges beyond free limit is Rs3/1000 (Min Rs. 50/Transaction)
PAYMENT SERVICES	
RTGS- At Branch	Free
NEFT- At Branch	Free
PAP Cheque book	300 leaves p.m.; thereafter Rs.2/leaf
Demand Draft – Payable at YES Bank Locations (through branch)	50 instruments free p.m.; Rs.50/instrument thereafter
Demand Draft – Payable at corresponding Bank Locations	10 instruments free p.m.; thereafter Rs.2.5/1000 (Min Rs.50, Max Rs.5,000)
Debit-cum-ATM Card	
Card Type	ELEMENT BUSINESS Debit Card@ Rs.349/- p.a. Annual fee – 1st Year free
ATM Transactions outside India	Rs.120/txn – Cash Withdrawal; Rs.20/txn – Balance Enquiry
Non Yes Bank ATM withdrawal	First 5 txn free/ month; thereafter Rs20/ txn
ATM declines due to insufficient funds	Rs.25/instance
Pin Regeneration	Rs.50/instance



TradeBiz Current Account

Card Replacement	Rs.199/Instance
Charge Slip Retrieval	Rs.150/Instance
Cross Currency Mark-up	3%

Door Step Banking

Cheque pickup	Free
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Cheque/ECS Return & Other Charges

Cheque Issue & Returned (Insufficient Funds)	Up to 2 returns - Rs.350/instance 3 rd return onwards - Rs.750/instance
ECS Return (Insufficient Funds)	Rs.300/instance
Outward Cheque Return (Local)	5 free p.m.; thereafter Rs.100/cheque
Outward Cheque return (Outstation)	Rs.100/cheque
DD Cancellation/Revalidation	Rs.100/instruction
Stop payment of cheque - Branch	Rs.50/cheque or range of cheques (in series)
Account Closure	Rs.750/- from 31 days to 12 months of account opening date; Rs.500/- beyond 12 months
Other Free Services	Standing Instruction maintenance, Dormancy activation, Card Hotlisting, Replacement of Damaged cards, Duplicate statements, balance enquiry, SMS/Email Alerts, Record retrieval, Bankers Verification (Address/Signature/photo)

COMMON GUIDELINES

- Average Quarterly balance (AQB): AQB is the average daily balance maintained by the customer for a period of 90 days. It is summation of daily closing balances for a period of 90 days/90
- Quarterly Trade Throughput (QTP): QTP is the total volume of export and import transactions in US Dollars done by the customer in one quarter
- Cash Deposit Free Limits: Free limits are inclusive of transactions done through all channels/mode, including cash recycler machine and across all YES Bank branches, charges beyond free limit will be applicable

Others:

- Any cash transaction i.e. deposit or withdrawals, of Rs.10 Lacs & above on a single day at Non-Home branch would require advance intimation of at least one working day to Home branch
- Initial payment of opening account include Minimum AQB value of the account
- In case of the insufficient funds in the account, for recover charges, YES Bank reserves the right to force debit or make repeated attempt(s) to recover the charges due
- Minimum Average maintenance on an account type and Quarterly Trade Throughput shall not be applicable for the Account Opening Quarter
- The charges mentioned in schedule are exclusive of taxes as applicable from time to time
- If any transaction for cash deposit breaches the maximum free limit permissible for the account, in cumulative value or by itself, that transaction and all subsequent transactions will be subjected to the applicable charges in their entirety