



# Schedule of Charges

## Savings Account - Institution

SA

(Trusts, Associations, Societies, Clubs, Select Schemes, Govt Institutions)  
Effective June 1, 2019

Savings Account - Institution	Maintenance / Charges
Average Monthly Balance (AMB) Requirement	NIL
AMB 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 Usage	Free
DD payable at YES BANK locations - Branch /NetBanking	Free
DD payable at Correspondent Bank locations	10 per Month Free OR Upto ₹ 50 Lacs Per Month Free; ₹ 2.0 / ₹ 1,000; (Min. ₹ 50, 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 (plus ₹ 20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Up to & including ₹ 5,000; ₹ 25 / Instrument
	Above ₹ 5,000 & up to including ₹ 10,000; ₹ 50/ Instrument
	Above ₹ 10,000 & up to including ₹ 1,00,000; ₹ 100/ Instrument
	Above ₹ 1,00,000 ₹ 150/ Instrument
Outstation Cheque Collection - Other locations	₹ 25/ Instrument
Cash Deposit	Free

<b>Miscellaneous Services</b>	
Cheque Return - Insufficient funds	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return
Cheque Return - Local Clearing / Outstation Collection	₹ 50 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
Dormancy Activation	Free
Account Closure	Free
SMS / E-mail Alerts (Day end balance /transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking	Free

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, ₹ 100/Cheque thereafter

<b>Debit Cum ATM Card</b>	
Card Type	Titanium plus
Annual Fee	₹ 399
Cash Withdrawal / Balance Enquiry - India	Free
PIN Regeneration at Branch <sup>A</sup>	₹ 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%

<sup>A</sup>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
- Monthly / 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 Monthly Balance (AMB): AMB is the average daily balance maintained by the customer for a period of 30 days. It is a Summation of Daily Closing balances for a period of month divided by number of days in a month

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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