

## Schedule of Charges Smart Trade Account Effective May 1, 2016

CA

Minimum Maintenance	Smart Trade Account
Average Quarterly Balance (AQB)#	Rs. 7,50,000
Non-maintenance charges	Rs. 4,500; if AQB is >=50% Rs. 6,000; if AQB is < 50%

### 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 Issuance	500 cheque leaves free per month; Rs. 2 / leaf thereafter
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking	Free
DD payable at Correspondent Bank locations *	10 Per Month Free OR Upto Rs. 2 Crore Per Month Free; Rs. 2.5 /Rs.1,000; (Min. Rs. 50, Max. Rs.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
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Free
Outstation Cheque Collection - Other locations (instrument value)	Rs. 50 / instrument
Cash Deposit *@	Rs. 1 Crore Per Month Free, Rs. 3 / Rs. 1,000 (Min. Rs. 50) thereafter

### Debit Cum ATM Card

Card Type	EMV Chip Business Gold Debit Card
Annual Fee	Rs. 349/- per annum
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India *	Free
Balance Inquiry - India	Free
Balance Inquiry - Outside India	Free
PIN Regeneration	Rs. 50 / Instance
Charge Slip retrieval	Rs. 250 / Instance
ATM Declines due to insufficient funds	Rs. 25 / Instance
Replacement of lost/ stolen Debit Card	Rs. 149 / Instance
Cross Currency Mark-up	3%

### Doorstep Banking Services ^

Pick-Up or Delivery of instruments	Free once a day; Rs. 100 / Visit thereafter
Cash Pick-Up / Delivery Upto Rs. 2 lacs	5 Txns free per month each for Cash Pick-Up and Cash Delivery, thereafter
Cash Pick-Up / Delivery Above Rs. 2 lacs to Rs. 5 lacs	Rs.200/Txn Upto Rs.2 lacs Rs.400/Txn Above Rs.2 lacs to Rs.5 lacs
Cash Pick-Up / Delivery Above Rs. 5 lacs to Rs. 10 lacs	Rs.600 /Txn Above Rs.5 lacs to Rs.10 lacs Rs.800 /Txn Above Rs.10 lacs to Rs.20 lacs
Cash Pick-Up / Delivery Above Rs. 10 lacs to Rs. 20 lacs	Rs.1,500 /Txn Delivery Above Rs.20 lacs
Cash Pick-Up / Delivery Above Rs. 20 lacs	

### Miscellaneous Services

Cheque Return - Insufficient funds	Rs. 350/- Upto 2 returns; Rs. 750/- from 3 <sup>rd</sup> return onwards in a month
ECS Return - Insufficient funds	Rs. 300 / Return
Cheque Return - Local Clearing	Rs. 100 / Cheque
Cheque Return - Outstation Collection	Rs. 100 / Cheque
Stop Payment of Cheques - Branch	Rs. 50 / Instruction
Account Closure within 21 days	Free
Account Closure after 21 days	Rs. 100
Money Monitor Annual Fee	Free
Stop Payment of Cheques through NetBanking/Mobile Banking, Statement, Standing Instruction Maintenance, ECS Instruction, Balance Inquiry, Replacement of Damaged Debit Card, SMS/Email Alerts, Bill Payment through NetBanking	Free

\* See guidelines for details

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

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Basic Banking Services	Senior Citizens, Women & Individuals at Semi-Urban & Rural Branches	Other Individuals	Non-Individuals
Cancellation of DD payable at YES BANK locations	Free	Rs. 50 / Instruction	Rs. 50 / Instruction
Cancellation of DD payable at Other locations	Rs. 50 / Instruction	Rs. 100 / Instruction	Rs. 100 / Instruction
DD Revalidation	Free	Rs. 50 / Instruction	Rs. 50 / Instruction
Banker's Verification (Signature / Address / Photograph)	Free	Rs. 100/ Verification	Rs. 100 / Verification
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, Rs. 50 / Instruction	Free within 1 year of date of issue, Rs. 100 / Instruction	Free within 1 year of date of issue, Rs. 100 / Instruction

### Common Guidelines

An initial payment for opening a new account should include Minimum Average Quarterly Balance of the account type and Debit First Year Debit Card Annual Fee

**# 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

**@ Cash Deposit Free limits:**

- Free limits inclusive of transactions done through all channels / mode, including Doorstep Banking, Cash Deposit Machine & Across all YES BANK branches
- Cash Deposits done at Cash Deposit Machine (CDM) machines will not be charged for transactions done till March 31, 2017. Post this date transactions done at CDM will be part of the free limit & charges will be applicable beyond free limits

**Others:**

- Any cash transactions i.e. Deposits & 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 for opening account should include Minimum AQB value of the account and First Year Debit Card Annual Fee (if opted for)
- 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
- If any free 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 subject to the applicable charges, in their entirety
- In case of non maintenance of product level AQB, customer will be liable to pay
  - Product level AQB Non Maintenance charges; AND
  - Charges for following transaction type, done during the quarter for the free privileges i.e. charged from first transaction & no free limits applicable (wherever available & utilized):
    - Cash Deposit @ Rs. 3 / Rs. 1000 (Subject to Min. Rs. 50)
    - Cash Pick-up/Delivery as per charges defined under Doorstep Banking Services basis transaction slab
    - ATM Usage @ Rs. 120/Txn for cash withdrawal from Partner Bank ATM's worldwide
    - Free DD Issuance at Correspondent Bank Locations to be charged @ Rs. 2.5 / Rs.1000 per instrument (Min. Rs. 50, Max. Rs. 5000)