

Schedule of Charges Current account

Effective January 1, 2020

Product Name	Edge Business	Prime Business	Exclusive Business
Average Quarterly Balance # – (AQB)	Rs.25,000	Rs.1,00,000	Rs.5,00,000
Non Maintenance charges (NMC)*	✓ If AQB is between Rs.24,001 to Rs.25,000, then Nil Charges ✓ If AQB is greater than Rs.12,500, but less than or equal to Rs.24,000, then NMC = Rs.1,500 ✓ If AQB less than or equal to Rs.12,500, then NMC = Rs.2,500		
General Transactions / Services: Free in all mentioned product tier	- Cash Withdrawals (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 - ATM Transactions - At any bank within India - Stop Cheque through Net / Mobile / Phone Banking & ATM		
Cash Deposit			
Cash Deposits@	Free limit per month will be Higher of following 3 (Maximum Rs.25 lacs) i) Minimum Rs.5 lacs; or ii) 6 times of Current month AMB, or iii) 6 times of Previous month AMB Charges beyond free limits is Rs.3/1000 (Min. Rs.50/txn)	Free limit per month will be Higher of following 3 (Maximum Rs.100 lacs) i) Minimum Rs.10 lacs; or ii) 8 times of Current month AMB; or iii) 8 times of Previous month AMB Charges beyond free limits is Rs.3/1000 (Min. Rs.50/txn)	Free limit per month will be Higher of following 3 (Maximum Rs.200 lacs) i) Minimum Rs.15 lacs; or ii) 10 times of Current month AMB; or iii) 10 times of Previous month AMB Charges beyond free limits is Rs.3/1000 (Min. Rs.50/txn)
Payment Services			
RTGS - At Branch	Rs.22/Txn	Free	Free
NEFT - At Branch	Upto Rs.10,000 - Rs.2/txn Above Rs.10,000 - Rs.4/txn	Free	Free
PAP Cheque Book	100 leaves p.m.; thereafter Rs.2/leaf	300 leaves p.m.; thereafter Rs.2/leaf	500 leaves p.m.; thereafter Rs.2/leaf
Demand Draft - Payable at YES BANK Locations (through Branch)	25 instruments free p.m.; Rs.50/- per instrument thereafter	50 instrument free p.m.; Rs.50/- per instrument thereafter	Free
Demand Draft - Payable at Correspondent Bank Locations	Rs.2.5/1000 (Min. Rs.50, Max Rs.5000)	10 instruments free p.m. thereafter Rs.2.5/1000 (Min. Rs.50, Max Rs.5000)	Free
Debit - cum - ATM Card			
Card Type	EMV Chip Business Gold Debit Card @ Rs.349/-p.a. Annual Fee	EMV Chip Business Gold Debit Card @ Rs.349/-p.a. Annual Fee - 1st year free	YES FIRST World Business Card - Free
ATM Transactions - Outside India	Rs.120/txn - Cash Withdrawal Rs.20/txn - Balance Inquiry	Rs.120/txn - Cash Withdrawal Rs.20/txn - Balance Inquiry	Free
Non YES Bank ATM Withdrawal	First 5 txn free per month; thereafter Rs.20/per txn		
Pin Regeneration	Rs.50/instance	Rs.50/instance	Free
ATM Declines due to Insufficient funds	Rs.25/instance	Rs.25/instance	Free
Card Replacement	Rs.100/instance	Rs.100/instance	Free
Charge Slip Retrieval	Rs.150/instance	Rs.150/instance	Free
Cross Currency Mark-up	3%	3%	3%

Product Name	Edge Business	Prime Business	Exclusive Business
Doorstep Banking			
Cheque Pick-up	Rs.100/visit	Free	Free
Cheque / ECS Return & Other Charges			
Cheque Issued & Returned (Insufficient Funds)	Upto 2 returns - Rs.350/instance 3rd return onwards - Rs.750/instance		
ECS Return (Insufficient funds)	Rs.300/instance		
Outward Cheque Return (Local)	Rs.100/cheque	5 free p.m.; thereafter Rs.100/cheque	10 free p.m.; thereafter Rs.100/cheque
Outward Cheque Return (Outstation)	Rs.100/cheque		
DD Cancellation / Revalidation	Rs.100/instruction	Rs.100/instruction	Free
Stop Payment of Cheques - Branch	Rs.50/-per cheque or range of cheque (in series)	Rs.50/-per cheque or range of cheque (in series)	Free
Account Closure	Rs.750/- from 31days to 12 months of account opening date		
Other Free Services	Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, SMS / Email Alerts, Record retrieval, Banker's 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 a summation of daily closing balances for a period of 90 days/90

@ Cash Deposit Free limits:

- i. Free limits inclusive of transactions done through all channels / mode, including Cash Deposit Machine & Across all YES BANK branches
- ii. Cash Deposits done at Cash Deposit Machine (CDM) machines will not be charged for transactions done till March 31, 2018. 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 changes, in their entirety
- The account will be subject to Upgrade / Downgrade Guidelines, based on the eligibility grid provided and explained in the "Most Important Declaration" document signed & provided at time of account opening
- "Edge Business" was earlier called as Prosperity Business

Schedule of charges:

Sr. No.	Category	Merchant Discount Rate (MDR) for credit card transactions (as a % of transaction value)	Merchant Discount Rate (MDR) for debit card transactions (as a % of transaction value)	
		QR code-based card acceptance infrastructure/UPI	QR code-based card acceptance infrastructure	UPI
1	Annual turnover less than or equals to ₹20 Lakhs during previous financial year	1.99% of the transaction value	0.30% (MDR cap of ₹200 per transaction)	NIL MDR for transaction value upto ₹100 0.30% for transaction value greater than ₹100
2	Annual turnover greater than ₹20 Lakhs during previous financial year		0.80% (MDR cap of ₹1000 per transaction)	