

Schedule of Charges **YES HeadSTART-UP** Effective November 1, 2019

CA

Minimum Maintenance	YES HeadSTART-UP
Average Quarterly Balance (AQB) [†]	No Balance Commitment for 1 st year (4 complete quarters), post which to maintain ₹ 25,000/- Qtr
Non-maintenance charges	₹ 1500/- Qtr

Payment Services (Non-Cash)	
Intra Bank Fund Transfer (Any Channel)	Free
RTGS (Any Channel)	Free
NEFT (Any Channel)	Free
PAP Cheque Book	100 cheque leaves free per month; thereafter ₹ 2/leaf
DD payable at YES BANK locations - Branch	50 instrument free per month; ₹ 50/- per instrument thereafter
DD payable at YES BANK locations - NetBanking	Free
DD - Payable at Corr Bank Locations	₹ 2.5/1000 (Min. ₹ 50, Max ₹ 5000)

Collection Services (Non-Cash)	
RTGS / NEFT / Fund Transfer	Free
Cheque - Local & OCC	Free

Cash Deposit & Withdrawal	
Cash Deposits [@] (Free limits inclusive of transactions done through all channels / mode, including Across all YES BANK branches)	₹ 10 Lacs Free Per Month; ₹ 3 / 1000 (Min. ₹ 50/-) thereafter
Cash Withdrawals (Across all YES BANK branches)	Free

Debit cum ATM Card	
Card Type	YES FIRST World Business Debit Card
Annual Fee	Free
Cash Withdrawal - India	Free
Cash Withdrawal - Outside India	Free
Balance Inquiry - India	Free
Balance Inquiry - Outside India	Free
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
ATM Declines due to insufficient funds	₹ 25 / Instance
Replacement of lost / stolen Debit Card	₹ 100 / Instance
Cross Currency Mark-up	3%

Cheque/ECS Return Charges & Other Charges	
Cheque Issued & Returned (Insufficient Funds)	Upto 2 returns - ₹ 350/instance 3rd return onwards – ₹ 750/instance
ECS Return (Insufficient funds)	₹ 300/instance
Cheque Deposit & Return - Local Clearing	10 free per month; thereafter ₹ 100 / Cheque
Cheque Deposit & Return - Outstation Clearing	₹ 100 / Cheque
Stop Payment of Cheques @ Branch	₹ 50/- per cheque or range of cheque (in series)
Standing Instruction Maintenance, Card Hot-listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, Dormancy Activation, SMS/Email Alerts, Records Retrieval, Banker's Verification (Address/Signature/Photo), Stop Cheque @ Channel other than Branch, DD Cancellation/Revalidation	Free

[†] Please check with the branch for the availability of this service
[@] See guidelines for details

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:
- Free limits inclusive of transactions done through all channels / mode, including Across all YES BANK branches
 - Cash Deposits done at Bunch Note Acceptor (BNA) machines will be FREE and would not be part of defined free limits
- Others:**
- Any cash transactions i.e. Deposits & Withdrawals, of ₹ 10 lacs & above on a single day to be carried out at any YES BANK branches 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)
 - Monthly/Quarterly/Half-yearly/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 Quarterly Balance maintenance requirement shall not be applicable for 4 quarters (excluding the account opening quarter)
 - The charges mentioned in the schedules are exclusive of taxes as applicable from time to time

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
1	Annual turnover ₹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 ₹20 Lakhs during previous financial year		0.80% (MDR cap of ₹1000 per transaction)	