

Schedule of Charges Corporate Current Account

CA

Effective February 1, 2018

Minimum Maintenance	Corporate Current Account
Average Quarterly Balance (AQB)#	NIL
Non-maintenance charges	NIL

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	Free
DD payable at YES BANK locations - Branch	50 instruments Free Per Month; ₹ 50 / Instrument thereafter
DD payable at YES BANK locations - NetBanking	Free
DD payable at Correspondent Bank locations	10 instruments Free Per Month; ₹ 2.5 / ₹ 1,000 thereafter (Min. ₹ 50, Max ₹ 5,000)

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	Free
Outstation Cheque Collection - Other locations	Free
Cash Deposit * @	₹ 15 Lacs Per Month Free, ₹ 3 / ₹ 1,000 (Min. ₹ 50) thereafter

Remittance Services	
Foreign Outward Remittance payments	0.125% of the Bill amount subject to a minimum of ₹ 1,000 + Swift Charges of ₹ 500
Foreign Inward Remittance credits	No Commission. Only Exchange Margin

Foreign Exchange Services	
Issuance of Foreign Currency Demand Draft	₹ 250 (for USD, GBP & EUR) / ₹ 500 (for other currencies acceptable to YBL) additional to standard remittance charges applicable above
Issuance of Traveler's Cheque (available only at select branches)	1% Commission
Foreign Currency Cheque Collection	₹ 500 (USD, GBP & EUR) / ₹ 1500 (other currencies acceptable to YBL) additional to standard remittance charges applicable above.

Miscellaneous Service	
Cheque Return - Insufficient funds	₹ 350/- Upto 2 returns; ₹ 750/- from 3rd return onwards in a month
ECS Return - Insufficient funds	₹ 300 / Return
Cheque Return - Local Clearing	5 Free Per Month; ₹100 / Cheque thereafter
Cheque Return - Outstation Collection	₹ 100 / Cheque
Stop Payment of Cheques – Branch	₹ 50 / Instruction
Account Closure	Free
SWIFT Charges	₹ 500

* See guidelines for details

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Other Banking Services	
Stop Payment of Cheques through NetBanking/Mobile Banking/Phone Banking/ATM	Free
Account Statement	Free
Duplicate Statements	Free
Standing Instruction Maintenance	Free
ECS Instruction	Free
Balance Inquiry	Free
Card Hotlisting	Free
Replacement of Damaged Debit Card	Free
SMS/Email Alerts	Free
Cancellation of DD payable at YES BANK locations	Free
Cancellation of DD payable at Other locations	Free
DD Revalidation	Free
Banker's Verification (Signature / Address / Photograph)	Free
Retrieval of Cheque / Instruction	Free
Dormancy Activation	Free
Record Retrieval	Free

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 ₹ 10 lacs & above on a single day at Non-Home Branch would require advance intimation of at least one working day to Home Branch
- 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
- 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
- Charges for Cash Management Services (CMS) will be levied as per CMS offer letter and will override the Product Variant charges