



Schedule of Charges – DEMAT ACCOUNT

w.e.f. 30th November, 2018

Charge	Type	Resident Individual/HUF	Global Indian Banking (Non Resident)	Corporate	Basic Services Demat Account (BSDA)
A/C opening Charges					Nil
Annual Maintenance Charges(AMC)*		₹ 500	₹ 1000	₹ 500	Holding Value between 0 to 50,000 – Nil AMC
					Holding Value between 50,001 to 2 Lacs – ₹ 100
					Holding Value more than 2 Lacs – ₹ 500
Credit Transaction (Buy : Market & Off Market)					Nil
Debit Transaction (Market, Off Market, Inter- depository)	% of transaction value of each ISIN	0.04% (Min ₹ 20)	0.04% (Min ₹ 20)	0.04% (Min ₹ 30)	0.06% (Min ₹ 50)
	Rejection/Fail	₹ 30	₹ 30	₹ 30	₹ 30
	Extra charges for processing of Instructions submitted on the execution date	₹ 10 per ISIN	₹ 10 per ISIN	₹ 10 per ISIN	₹ 10 per ISIN
Dematerialization	Per Request Form	₹ 30	₹ 30	₹ 35 min ₹ 40	₹ 30
	Per Certificate	₹ 2	₹ 2	₹ 2	₹ 2
Rematerialisation	Per request form	₹ 20	₹ 20	₹ 20 min ₹ 30	₹ 20
Closure of Account					Nil
Pledge	Creation/Closure/Confirmation/Invocation (% of the value for each ISIN in each request)	0.04% (Min ₹ 30; Max ₹ 50,000)	0.04% (Min ₹ 30; Max ₹ 50,000)	0.04% (Min ₹ 30)	0.04% (Min ₹ 30; Max ₹ 50,000)
Additional account statements		₹ 20	₹ 20	₹ 20	₹ 20
NDU	% of transaction value of each ISIN	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)	0.02% (Min ₹30/-; Max ₹50,000)

*AMC discounts applicable to special customer segments like YES Respect (1st year waiver), YES Grace (1st year waiver), SMART Salary Exclusive (1st year 50% waiver), SMART Salary Platinum (1st year 100% waiver). All charges are waived off for YES First customers (except NSDL/CDSL charges)

NSDL /CDSL charges are chargeable extra at actuals. Present NSDL and CDSL charges are		
Type	NSDL	CDSL
Sell: Market and Off Market & Inter-depository	₹ 4.5 per debit instruction	₹ 5.5 per debit instruction
Rematerialisation	a) Fees of ₹ 10 for every hundred securities or part thereof subject to maximum fees of ₹ 5,00,000; or b) A flat fee of ₹ 10 per certificate, whichever is higher	a) Fees of ₹10 for every hundred securities or part thereof subject to maximum fees of ₹ 5,00,000; or b) A flat fee of ₹10 per certificate, whichever is higher
Reconversion of MF units into SoA	₹ 10 per instruction	₹ 5.50 per instruction
Redemption of MF units through Participants	₹ 4.50 per instruction	₹ 5.50 per instruction
Pledge Creation	₹ 25 per instruction	₹ 12 per instruction
Pledge Closure	NIL	₹ 12 per instruction
NDU	0.01% of the transaction value subject to a minimum of ₹25 per transaction	0.01% of the transaction value subject to a minimum of ₹24 per transaction

- Conditions:
- The value of shares and charges are calculated as per NSDL /CDSL formula and rates
 - There will be a charge of ₹100 for dishonour of any cheque or unsuccessful attempt to recover payment through direct debit or ECS. The depository services are liable to discontinuation if YES BANK is unable to recover charges from the customer, for any reason whatsoever. In such cases, there will be a charge of ₹ 250 for resumption of services and the services will be resumed after a minimum of three working days from the date of receipt of request at Central Processing Office, Mumbai.
 - Any service that is not indicated above will be charged separately as per the rates applicable from time to time.
 - YES BANK reserves the right to revise the tariff structure from time to time, with a notice of 30 days. The notice may be given by ordinary post or by an advertisement in a national daily.
 - Annual Maintenance Charges are levied, in advance, for a period of one year at the beginning of the billing cycle. If the Demat Account is closed during the year, pro-rata refund of Annual Service Charge will be made.
 - Government levies /Taxes chargeable extra as per applicable rates.
 - Transaction charges will be payable monthly.
 - To evaluate the eligibility of Basic Services Demat Accounts (BSDA) the value of holding will be determined on a daily basis, as per the file sent by the NSDL/CDSL. The AMC will be calculated at pro rata basis based on the value of holding of securities in the demat account.
 - In case the demat account with BSDA facility does not meet the listed eligibility criteria as per guidelines issued by SEBI or any such authority at any point of time, such BSDA accounts will be converted to standard demat account without further reference to respective customers and will be levied standard charges.
 - Demat customers eligible for the BSDA facility need to register their mobile number for the SMS alert facility for debit instructions.
 - Operating instructions of the joint accounts must be signed by all the holders.
 - All instructions for transfer must be received at the designated DP servicing branches of the YES BANK at least 24 hours before the execution.