



Schedule of Charges Reimbursement Account

Effective June 1, 2019

Minimum Maintenance

Average Monthly Balance (AMB)	Nil
AMB Non-maintenance charges	Nil

Payment Services

Intra-Bank Fund Transfer-Branch	Free
Intra-Bank Fund Transfer-NetBanking	Free
RTGS Payment-Branch	Per Transaction Charges ₹ 25- Above ₹ 2 Lacs and upto ₹ 5 Lacs; ₹ 50- Above ₹ 5 Lacs
RTGS Payment-NetBanking	Free
NEFT Payment - Branch	Per Transaction Charges ₹ 2.5- upto ₹ 10K; ₹ 5- ₹ 10,001 upto ₹ 1 Lac; ₹ 15- ₹ 1,00,001 upto ₹ 2 Lacs ₹ 25- Above ₹ 2 Lacs
NEFT Payment - NetBanking	Free
IMPS Outward	Mobile Banking: Free NetBanking: ₹ 5 per Transaction
Payable At Par Cheque Usage*	10 Txns Per Month Free; ₹ 2 / Txn thereafter

Collection Services

Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
IMPS Inward	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - Yes BANK locations	Free (plus ₹ 20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Up to and including 10,000; ₹ 50 Instrument
	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
	Above 1,00,000; ₹150 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Up to and including 10,000; ₹ 50 Instrument
	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
	Above 1,00,000; ₹150 / Instrument
Cash Deposit* (I)	Monthly free limit: ₹5000 on value or 5 Txns whichever is breached first (Post breaching limits anyTxn is not allowed)

Charges on Debit cum ATM Card*

Card Type	RuPay Platinum Debit Card
Annual Fee	Nil
Physical PIN Regeneration	₹50 / Instance
Charge Slip retrieval	₹250 / Instance
Replacement of lost / stolen Debit Card	₹149 / Instance
Cross Currency Mark-up	3%

ATM Transactions in India

At Own Bank ATMs Financial Txns + Non-Financial Txns	Free
At Other Bank ATMs Financial Txns + Non-Financial Txns	Free
ATM Declines due to insufficient funds	₹ 25 / Instance

Miscellaneous Services

Cheque Return - Insufficient funds	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return
Cheque Return - Local Clearing	₹ 50 / Cheque
Cheque Return - Outstation Collection	₹ 50 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
Dormancy Activation	Free
Account Closure	Free
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking	Free

Basic Banking Services

Account Opening	Free
Mobile Banking Registration	Free
Phone Banking Registration	Free
NetBanking Registration	Free
Nomination Facility	Free
Payable at Par Cheque Book	Free
Any Branch Banking	Free
Account Statement	Free
Standing Instruction maintenance - Branch	Free
Standing Instruction maintenance - NetBanking	Free
ECS Instruction	Free
Balance Inquiry - Branch	Free
Balance Inquiry - Mobile Banking	Free
Balance Inquiry - NetBanking	Free
Replacement of damaged Debit Card	Free
e-commerce payment - NetBanking	Free
Stop Payment of Cheques - NetBanking	Free
Stop Payment of Cheques - Mobile Banking	Free
Passbook Issuance	Free

Common Guidelines

- 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.
- For 'Current Account- Salary Reimbursement', cheque books & Debit Card are issued only on customer request.
- For 'Current Account- Salary Reimbursement', International Debit Card is not issued.
- However, For exceptional cases as approved by the employer & the bank, charges would be applicable.
- Kindly refer to our website for charges/fees related to Foreign Exchange & Remittance Services.