

Schedule of Charges Smart Salary Exclusive

Effective June 1, 2019

Minimum Maintenance

Average Monthly Balance (AMB) Requirement	NIL*
AMB Non- maintenance Charges	NIL*

Payment Services

Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - NetBanking / Mobile Banking	Free
RTGS Payment - Branch	Free
RTGS Payment - NetBanking / Mobile Banking	Free
NEFT Payment - Branch	Free
NEFT Payment - NetBanking / Mobile Banking	Free
IMPS Outward	Mobile Banking: FREE Net Banking: ₹5 per Transaction
Payable At Par Cheque Usage	50 Txns Per Month Free; ₹2/Txn thereafter
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking / Mobile Banking	Free (Plus ₹20 Courier Charges)
DD payable at Correspondent Bank locations* (II)	3 Per Month Free ₹2.5 / ₹1,000 (Min. ₹50, Max. ₹5,000) thereafter

Collection Services

Intra-Bank Fund Transfer Collection	Free
RTGS Collection / NEFT Collection	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 & including ₹ 5,000; ₹ 25 / Instrument
	Above ₹ 5,000 & up to including ₹ 10,000; ₹ 50/ Instrument
	Above ₹ 10,000 & up to including ₹ 1,00,000; ₹ 100/ Instrument
	Above ₹1,00,000 ₹150/ Instrument
Outstation Cheque Collection - Other locations (Instrument value)	₹ 25 / Instrument
Cash Deposit* (I)	Free

Miscellaneous Services

Cheque Return - Insufficient funds	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return
Cheque Return - Local Clearing / Outstation Collection	₹ 50 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
Depository Annual Maintenance Charge	Free Account Opening. 50% discount in AMC for the 1st year; Standard AMC applicable as per the Demat SOC from 2nd year onwards
Cancellation of DD payable at YES BANK locations	₹ 50/Instruction
Cancellation of DD payable at Other locations	₹ 100/Instruction
DD Revalidation	₹ 50/Instruction
Banker's Verification (Signature / Address / Photograph)	₹ 100/Verification
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, ₹ 100/Cheque thereafter

ATM Transactions in India

At YES BANK ATMs in India	Financial Transactions: FREE Non-financial Transactions: FREE
At other bank ATMs in India	Financial Transactions: FREE Non-financial Transactions: FREE
Transactions outside India	Cash Withdrawals: ₹120 / Transaction + applicable taxes Balance Inquiry: ₹20 / Transaction + applicable taxes"
ATM transaction declines due to insufficient funds	₹25 / Instance

Charges on Debit Cum ATM Card

Card Type	Domestic Gold / Titanium Plus Debit Card
Annual Fee	Free**
Physical PIN Regeneration request	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
Replacement of lost / stolen Debit Card	₹149 / Instance
Cross Currency Mark-up	3%

Basic Banking Services

Account Opening	Free
Mobile Banking / Phone Banking / NetBanking Registration	Free
Investment Services Registration	Free
Nomination Facility	Free
Payable at Par Cheque Book	Free
Any Where Banking	Free
Statement of Account	Free
Standing Instruction maintenance - Branch / NetBanking	Free
ECS Instruction	Free
Balance Inquiry - Branch / Mobile Banking / NetBanking	Free
Replacement of damaged Debit Card	Free
e-commerce payment - NetBanking	Free
Mutual Fund investments - Branch / NetBanking	Free
Stop Payment of Cheques - NetBanking / Mobile Banking	Free
Passbook Issuance ^{AA}	Free
Dormancy Activation	Free
Account Closure	Free
SMS / E-mail Alerts (Day end balance /transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking/ Mobile Banking	Free

*See guidelines for details

**Please note that in the absence of three consecutive salary credits into your YES BANK salary account, the same would be converted into Regular Savings Account. Annual Debit Card Charges would be applicable as per Debit Card Schedule of Charges.

For details visit: <https://www.yesbank.in/rates-and-charges/personal-banking/debit-cards>

^A Please check with the branch for the availability of this service

Common Guidelines

- In the event of no salary credits in the account consecutively for 3 months, the account will be converted to Regular Savings Account and Debit Card fees & other charges would be applicable as per Regular Savings Account Schedule of Charges
- 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
- Kindly refer to our website for charges/fees related to Foreign Exchange & Remittance Services
- Average Monthly Balance (AMB): Average daily balance for the month = Summation of daily Closing balances/Actual no. of calendar days in the month
- Please check with your respective YES BANK Relationship Manager for details of the Corporate Level offers on the other Bank ATM Charges, Conditions Apply
- Kindly refer to our website or contact our branches for latest schedule of charges.