



Schedule of Charges

TradeBiz Current Account

Effective June, 1, 2020

TradeBiz Current Account	
Average Quarterly balance* - (AQB) OR Quarterly Trade Throughput* - (QTP)	Rs 1,00,000 OR USD 1,00,000
Non Maintenance Charges (NMC)*	✓ Rs. 5,000 per quarter if AQB/QTP is not maintained as per the threshold
General transactions/services free in both variants	<ul style="list-style-type: none"> Cash Withdrawal across all Yes Bank branches Intra Bank Fund transfers through branch & Net banking (Payment/Collections) Payments - RTGS,NEFT, Demand Drafts (Payable at Yes Bank locations) through Digital Channel Collections- RTGS/NEFT/Local Clearing/Outstation Cheque Stop Cheque through NET/Mobile/Phone banking & ATM
CASH DEPOSIT	
Cash Deposits	<ul style="list-style-type: none"> Free limit per month - Maximum Rs 10 Lacs Charges beyond free limit is Rs3/1000 (Min Rs. 50/Transaction)
PAYMENT SERVICES	
RTGS- At Branch	Free
NEFT- At Branch	Free
PAP Cheque book	300 leaves p.m.; thereafter Rs.2/leaf
Demand Draft - Payable at YES Bank Locations (through branch)	50 instruments free p.m.; Rs.50/instrument thereafter
Demand Draft - Payable at corresponding Bank Locations	10 instruments free p.m.; thereafter Rs.2.5/1000 (Min Rs.50, Max Rs.5,000)
Debit-cum-ATM Card	
Card Type	EMV Chip Business Debit Gold Card@ Rs.349/- p.a. Annual fee - 1st Year free
ATM Transactions outside India	Rs.120/txn - Cash Withdrawal; Rs.20/txn - Balance Enquiry
Non Yes Bank ATM withdrawal	First 5 txn free/ month; thereafter Rs20/ txn
ATM declines due to insufficient funds	Rs.25/instance
Pin Regeneration	Rs.50/instance



TradeBiz Current Account

Card Replacement	Rs.100/Instance
Charge Slip Retrieval	Rs.150/Instance
Cross Currency Mark-up	3%

Door Step Banking

Cheque pickup	Free
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Cheque/ECS Return & Other Charges

Cheque Issue & Returned (Insufficient Funds)	Up to 2 returns - Rs.350/instance 3 rd return onwards - Rs.750/instance
ECS Return (Insufficient Funds)	Rs.300/instance
Outward Cheque Return (Local)	5 free p.m.; thereafter Rs.100/cheque
Outward Cheque return (Outstation)	Rs.100/cheque
DD Cancellation/Revalidation	Rs.100/instruction
Stop payment of cheque - Branch	Rs.50/cheque or range of cheques (in series)
Account Closure	Rs.750/- from 31 days to 12 months of account opening date; Rs.500/- beyond 12 months
Other Free Services	Standing Instruction maintenance, Dormancy activation, Card Hotlisting, Replacement of Damaged cards, Duplicate statements, balance enquiry, SMS/Email Alerts, Record retrieval, Bankers Verification (Address/Signature/photo)

COMMON GUIDELINES

- Average Quarterly balance (AQB): AQB is the average daily balance maintained by the customer for a period of 90 days. It is summation of daily closing balances for a period of 90 days/90
- Quarterly Trade Throughput (QTP): QTP is the total volume of export and import transactions in US Dollars done by the customer in one quarter
- Cash Deposit Free Limits: Free limits are inclusive of transactions done through all channels/mode, including cash recycler machine and across all YES Bank branches, charges beyond free limit will be applicable

Others:

- Any cash transaction i.e. deposit or withdrawals, of Rs.10 Lacs & above on a single day at Non-Home branch would require advance intimation of at least one working day to Home branch
- Initial payment of opening account include Minimum AQB value of the account
- In case of the insufficient funds in the account, for recover charges, YES Bank reserves the right to force debit or make repeated attempt(s) to recover the charges due
- Minimum Average maintenance on an account type and Quarterly Trade Throughput shall not be applicable for the Account Opening Quarter
- The charges mentioned in schedule are exclusive of taxes as applicable from time to time
- If any 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 subjected to the applicable charges in their entirety

TradeBiz - Trade Pricing

Average Quarterly Balance (AQB) OR	AQB >= Rs. 100K
Trade Quarterly Throughput (QTP)	QTP >= USD 100K

EXPORT		IMPORT	
Export Bills for collection (LC and non LC)	Rs.300 per transaction Swift charges - 250 excluding courier charges	Import Bills under collection	Rs. 500 per transaction inclusive of Swift charges but exclusive of Corr. Bank Charges B/L endorsement .Rs.500 (if applicable)
Return of Export Bills for collection (unpaid) [LC and non LC]	Rs.300 per transaction	Advance Remittance	Rs.500 per transaction inclusive of Swift charges but exclusive of Corr. Bank Charges
Export bills received for Regularization (Export against advance inward remittance received or export bills directly sent by customer)	Rs.500 per transaction	Direct Import Bills	Rs.500 per transaction inclusive of Swift charges but exclusive of Corr. Bank Charges
Export LC Advising & Amendments	Rs.750 plus Courier charges	Import Bills under LC (Document retirement charges)	Rs.500 per transaction inclusive of Swift charges but exclusive of Corr. Bank Charges
Transfer of LC (Issuance/ Amendment)	Issuance: Rs.2000 plus Swift Amendment: Rs.500 plus Swift	LC Issuance	1%; Min. Rs.500 inclusive of Swift charges
Export Bill Write off Cases	Rs.500 per transaction	LC Amendment (Financial & Non-Financial)	Rs.500 per transaction inclusive of Swift charges
Extension of time beyond stipulated period of realization from the date of export (ETX)	Rs.500 per transaction	Issuance of Delivery Order	Rs.500 per transaction
Late submission of export documents (Same charges also to be recovered in case of delayed submission of Export document to us for Advance Remittances also)	Rs.750 for first quarter; Rs.100 for subsequent month	LC cancellation (Import/Inland)	NIL charges or Swift charges. Rs.250 (if applicable)
Project Exports	Rs.15000	Document Return Charges for LC Bill/Collection Bill or Any other Bill	Rs.500 plus Swift Charges
Late submission of DPX-2/Non-submission of PEM closure document or form AB)	Rs.750 for first quarter; Rs.100 for subsequent month	Discrepancy Charges for Import	NIL
Approval on long term advance against export (Inward remittance)	Rs.1500 every case	Draft LC Issuance	Rs.500
		Regulatory Representation to RBI (BoE waiver/Export regularization, Draft vetting for LO/BO/PO extension)	Min Rs.7500
		LC Devolvement Charges	Rs.5000

TradeBiz - Trade Pricing

INLAND		REMITTANCE	
LC Issuance	1%; Min. Rs.500 SFMS charges Rs.250 (if applicable)	Inward Remittance	NIL
		Inward remittances received from other bank in (through RTGS) but MT103 received with us.	NIL
LC Amendment (Financial)	Rs.500 SFMS charges. Rs.250 (if applicable)	Approval on long term advance against export (Inward remittance)	NIL
		FIRC Issuance	NIL
		Inward FCY Cheques	NIL
		Inward FCY Cheques return charges	NIL
LC Amendment (Non-Financial)	Rs.500 SFMS charges. Rs.250 (if applicable)	FCY Withdrawal	NIL
		Travel Card Issuance-Multicurrency	NIL
		Travel Currency -Normal	Rs.125 + GST (For Dollar) Rs.150 + GST (For Other FCY) Reload Rs.100; Refund Rs. 75
Bills under LC	Rs.500	Outward remittance (non-import)	Rs.500 per transaction inclusive of Swift charges
Bills under Collection	Rs.500		
Discrepancy Charges Inland LC	NIL	Remittance Amendments (MT 199/299)	NIL
GUARANTEES		FCY DD Issuance	NIL
		FCY DD cancellation	NIL
		FCY DD Stop Payment	NIL
		CAPITAL ACCOUNT TRANSACTIONS	
Financial Guarantee Issuance	1%; Min. Rs.1000	Cases of liaison office/ branch office/ hiring of overseas warehouse	Rs.3000
Performance and Other Guarantees Issuance	1%; Min. Rs.1000	Misc. Letters to Regulatory Authority (RBI)	Rs.1000
Amendment Charges (Financial/ Non Financial Guarantees)	Rs.500 per transaction	Filing of APR	Rs.500
		ECB 2 submission (monthly)	Rs.500
		Submission of revised form ECB	Rs.500
Foreign Guarantee Advising & Amendments	Rs.500 per transaction plus Courier charges	Penal Charges (APR Overdue)	1.Rs.500
		1.Late Submission of APR 2.Late submission of Proof of Investment for ODI/ECB2 submissin /Form ECB	2.Rs.500
Invocation of Bank Guarantee	Rs.5000 per transaction	AAC Filing	Rs.2500
Guarantee Cancellation	NIL	Filing of FCGPR	Rs 5000 (if inward remittance swift comes directly to YBL) or Rs 7500
Advise of confirmation of BG Issuance (IFN 760 COV/IFN 767 COV)	Rs.750 +Rs. 500(If warehousing needed)	Filing of FCTRS	Rs.5000
		Filing of ODI	Rs.5000
		Filing of ECB	Rs.5000
		Transfer of existing UIN/LRN from/to another AD bank	Rs.5000

TradeBiz - Trade Pricing

FD Back LC & BG Issuance - Special offering

LC Issuance (FD back)	0.75%; Min. Rs.1000
LC Amendment (Financial) (FD Back)	Rs.500
LC Amendment (Non-Financial) (FD Back)	Rs.500
Discrepancy Charges Inland LC (FD Back)	NIL
Financial Guarantee issuance (FD Back)	0.75%; Min. Rs.1000
Other Guarantees Issuance (FD back)	0.75%; Min. Rs.1000
Amendment Charges (Financial/Non Financial Guarantees) (FD Back)	Rs.500
Foreign Guarantee Advising & Amendments (FD Back)	Rs.500
Invocation of Bank Guarantee (FD Back)	Rs.1000 per transaction
Guarantee Cancellation (Under FD back)	NIL

MISCELLANEOUS

Issuance of GR Waiver	Rs.1000 per transaction
Follow-up for Overdue Export Bills / Advance received against Export outstanding and Bill of Entry/ Any other reminders	Rs.100 per bill per quarter
SWIFT Charges	Rs.250
SFMS Charges	Rs.250
Courier Charges	International : Rs.750 Domestic : Rs.250
BRC Issuance	NIL
AD code letter issuance charges	NIL
Commission in lieu of exchange	0.125%; Min. Rs.1000
Issuance of NOC	NIL
LC Acceptance & Verification	NIL
Booking of forward contract	Rs.250
Cancellation of forward contract	Rs.100
IEC Issuance letter	NIL
Transfer of funds (Nostro to Nostro account)	0.25%; Min. Rs.2000 Swift Charges. Rs.250
Enquiries related to record more than 1 year old	NIL
Merchanting Trade + High sea sales transaction	Rs.1500
Credit Reports	As per actual