

Schedule of Charges
Xtra Gain Current Account

Effective February 1, 2021

	Xtra Gain Edge Business	Xtra Gain Prime Business
Average Quarterly balance* - (AQB)	Rs25,000	Rs1,00,000
Non Maintenance Charges (NMC)*	✓ If AQB is between Rs24,001 and Rs25,000 then Nil Charges ✓ If AQB is greater than Rs12,500 but less than or equal to Rs24,000, then NMC = Rs1,500 ✓ If AQB is less than or equal to Rs12,500, then NMC = Rs2,500	
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 will be higher of following 3 (Maximum Rs25 Lacs) Minimum Rs5 Lacs 6 times of current month AMB or 6 times of previous month AMB Charges beyond free limit is Rs3/1000 (Min Rs50/Trx) 	<ul style="list-style-type: none"> Free limit per month will be higher of following 3 (Maximum Rs100 Lacs) Minimum Rs10 Lacs 8 times of current month AMB or 8 times of previous month AMB Charges beyond free limit is Rs3/1000 (Min Rs50/Trx)

PAYMENT SERVICES

	Xtra Gain Edge Business	Xtra Gain Prime Business
RTGS- At Branch	Rs.22/Txn	Free
NEFT- At Branch	Up to Rs.10,000 - Rs.2/Txn Above Rs.10,000 - Rs.4/Txn	Free
PAP Cheque book	100 leaves p.m.; thereafter Rs.2/leaf	300 leaves p.m.; thereafter Rs.2/leaf
Demand Draft - Payable at YES Bank Locations (through branch)	25 instruments free p.m.; Rs.50/instrument thereafter	50 instruments free p.m.; Rs.50/instrument thereafter
Demand Draft - Payable at corresponding Bank Locations	Rs.2.5/1000 (Min Rs.50, Max Rs.5,000)	10 instruments free p.m.; thereafter Rs.2.5/1000 (Min Rs.50, Max Rs.5,000)

Debit-cum-ATM Card

Card Type	Xtra Gain Edge Business	Xtra Gain Prime Business
Card Type	ELEMENT BUSINESS Debit Card Rs. 349/- p.a.	ELEMENT BUSINESS Debit Card Rs. 349/- p.a., annual Fee - First 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	
Pin Regeneration	Rs.50/instance	

Xtra Gain Edge Business
Xtra Gain Prime Business

ATM declines due to insufficient funds	Rs.25/instance
Card Replacement	Rs.100/Instance
Charge Slip Retrieval	Rs.150/Instance
Cross Currency Mark-up	3%

Door Step Banking

Cheque pickup	Rs.100/Instance	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)	Rs.100/cheque	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.
- 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 and First year debit card annual fee (if opted for)
 - 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 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

Schedule of Charges: QR Code

Category	Merchant Discount Rate (MDR) (as a % of Transaction Value)			
	Credit card transaction through QR Code-based card acceptance infrastructure	Debit card transaction through QR Code-based card acceptance infrastructure (Visa/Mastercard)	Debit card transaction through QR Code-based card acceptance infrastructure (Rupay)	UPI transaction through QR Code
Annual turnover less than or equals to Rs.20 lacs during previous financial year	BQR MDR will be same as the Credit Card MDR (Max 1.99% of transaction)	0.30% (MDR Cap of Rs.200 per transaction)	0%	0%
Annual turnover greater than or equals to Rs.20 lacs during previous financial year		0.80% (MDR Cap of Rs.1,000 per transaction)		

Sweep facility

MOST IMPORTANT DOCUMENT										
Product Opted (Select anyone)	Product Name	maximum Amount in current account to trigger Sweep Out	Min. FD amount	Max FD Amount	No of Sweep Out (max 99)	FD Tenure	Maturity Instruction	Interest (Payout/Compounding)	Sweep Out Frequency	Minimum balance in Current Account to trigger Sweep In
<input type="checkbox"/>	XTRA GAIN EDGE Business	INR 50000	INR 10000	INR 19900000	99	185 Days	Auto Renew	Compounding	Every Monday - BOD	INR 39999
<input type="checkbox"/>	XTRA GAIN PRIME Business	INR 185000	INR 10000	INR 19900000	99	185 Days	Auto Renew	Compounding	Every Monday - BOD	INR 174999

Declaration - MID

This is to confirm that, by signing this document, I / We authorize the bank to activate sweep out facility towards creation of Fixed Deposit Deposit in case of account balance exceeding a certain limit (defined in the Most Important Document format) by debiting My/Our current account and sweep in facility to liquidate the fixed deposit and credit the Current account in case of account balance dropping below a certain limit.

I/We, the undersigned, hereby further confirm that the Turnover of the firm is <100 Crore.

I/We, the undersigned, hereby further confirm that I/We have read, understood and agree to abide and be bound by all the provisions of the Terms & Conditions as displayed on www.yesbank.in amended and modified from time to time, in connection with Sweep out facility.

Date :

For _____ Name of the Entity

To be signed by the Authorised signatories (As per MOP) with Stamp/Seal