



YES Digital Salary Account Schedule of Charges

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Free Transactions & Services	
Electronic payments (Internal Fund transfer / NEFT/ RTGS/ IMPS) Inward & Outward - through Net Banking & Mobile Banking	UPI Payment
DD payable at YES BANK & Corresponding Bank locations - Net Banking/ Mobile Banking / Branch	Cancellation of DD payable at YES BANK & Other locations
DD Revalidation	Cheque Collection - Local Clearing
Outstation Cheque Collection - YES BANK & Corresponding bank locations	Cash deposits and withdrawals at branch - Monthly free limit of Rs 50,000 on value or 2 transactions whichever breached first
Virtual Debit card	Unlimited ATM transactions (Financial & Non-Financial) at Yes Bank ATMs (On Physical Debit card - available on request)
Debit card Pin generation through Net banking	Utility Bill payment through Net Banking/Mobile Banking
Passbook Issuance	Registration & Access of Net Banking/Mobile Banking/Phone Banking facility
Stop Payment of Cheques - Net Banking / Mobile Banking	e-commerce payment - Net Banking
Mutual Fund Investment Branch /Net banking	Standing Instruction maintenance - Net Banking
ECS Instruction	Investment Services Registration
Account eStatement facility	Balance enquiry at Branch/Net Banking/ Mobile Banking
Nomination Facility	Retrieval of Cheque / Instruction within 1 year of date of issue
Dormancy Activation	Account Closure within 30 days of account activation

Chargeable Transactions & Services

Branch Related

Intra-Bank Fund Transfer - Branch	Rs. 30 per transaction
RTGS Payment - Branch	Per Transaction Charges
	Rs. 20 - Above 2 Lacs and up to 5 Lacs;
	Rs. 40 - Above 5 Lacs
NEFT Payment - Branch	Per Transaction Charges
	Rs. 2 - up to Rs. 10,000;
	Rs. 4 - 10,001 to 1 Lac;
	Rs. 12 - Rs. 100,001 to 2 Lacs;
	Rs. 20 - Above 2 Lacs
Payable at Par Cheque book Issuance	Rs. 3 per cheque leaf (available on request only) through branch / digital channel. Min 25 leaves in 1 cheque book
Cash deposits and withdrawals at branch	Rs. 3 /1000 or Rs. 50 whichever is higher after Monthly free limit of Rs 50,000 on value or 2 transactions whichever is breached first
Stop Payment of Cheques - Branch	Rs. 50 / Cheque
Banker's Verification (Signature / Address / Photograph)	Rs. 100/Verification
Retrieval of Cheque / Instruction	Rs 100 per cheque / instruction after 1 year of issuance
Standing Instruction maintenance - Branch	Rs. 150
Physical Account Statement	Rs. 100
Account Closure	Rs.500 after 30 days of account activation
Debit Card Related	
Physical Debit Card	As per Debit card SOC, provided on request
Debit card Annual Fee	Physical cards chargeable as per Debit card SOC, provided on request
ATM Transactions at other bank ATMs in India	Not Applicable on Virtual DC. On Physical DC: First 5 transactions free including Financial/Non-Financial, thereafter, Financial: Rs 20 per transaction and Non-Financial Rs 8 per transaction

ATM Transactions outside India	Not Applicable on Virtual DC. On Physical DC: Cash Withdrawals- Rs. 120 + applicable taxes per transaction Balance Inquiry- Rs. 20 + applicable taxes per transaction
ATM transaction declines due to insufficient funds	Virtual Debit card - NA on Physical DC Rs. 25 / Instance
Debit card PIN Regeneration through Branch	Rs 50 / Instance
Charge Slip retrieval	Virtual Debit Card - NA on Physical DC Rs. 250 / Instance
Replacement of lost / stolen Debit Card	Virtual Debit Card - NA on Physical DC Rs. 149 / Instance
Cross Currency Mark-up	Virtual Debit Card - NA On Physical DC 3%
Replacement of damaged Debit Card	Rs.149
Others	
Cheque Return - Insufficient funds	INR 350 / Cheque for the 1st cheque
	INR 750 from next cheque onwards
ECS Return - Insufficient funds	INR 200 / Return
Cheque Return - Local Clearing / Outstation Collection	Rs. 50 / Cheque
SMS / E-mail Alerts	Rs.15 per Quarter