

## Schedule of Charges – YES PRAGATI Current Account

Effective February 1, 2021

CA

Minimum Maintenance as Half-Yearly Average Balance (HAB) <sup>#</sup>	₹5000/-
Non-maintenance Charges (NMC) incase HAB is not maintained	₹500/-

### Payment Services

PAP Cheque Book	50 leaves free per month; ₹2/leaf thereafter
Demand Draft - Payable at YES BANK Locations(through Branch)	25 Instruments free per month.; ₹50/- per instrument thereafter
Demand Draft - Payable at Correspondent Bank Locations	₹2.5/1000 (Min. ₹50, Max ₹5000)

### Collection Services

Outstation Cheque Collection – Correspondent Bank Locations & Other Locations	₹50/Instrument
Cash Deposits <sup>®</sup>	₹5 Lacs free per month; ₹5/1,000 (Min ₹50) thereafter

### Debit Cum ATM Card

Card Type	ELEMENT BUSINESS Debit Card
Annual Fee	₹349/- per annum
Cash Withdrawal – Outside India	₹120/Txn
Balance Inquiry – Outside India	₹20/Txn
PIN Regeneration	₹50/Instance
ATM Declines - Insufficient Funds	₹25/Instance
Card Replacement (Lost/Stolen)	₹199/Instance
Charge Slip Retrieval	₹250/Instance
Cross Currency Mark-up	3%

### Miscellaneous Services

Cheque Issued & Return – Insufficient Funds	Upto 2 Returns – ₹350/Return 3rd Return Onwards – ₹750/Return
ECS Return	₹300/Return
Outward Cheque Return – Local & Outstation	₹100/Return
Stop Payment of Cheques - Branch	₹50 per cheque or range of charge (in series)
DD Cancellation/Re-validation	₹100/Instruction

<sup>^</sup> Please check with branch for availability of this service

### Bharat QR & UPI Schedule of charges:

Category	Merchant Discount Rate (MDR) (as a % of Transaction Value)			
	Credit Card transactions through QR Code-based Card acceptance Infrastructure	Debit Card transactions through QR Code-based Card acceptance Infrastructure (Visa/Mastercard)	Debit Card transactions through QR Code-based Card acceptance Infrastructure (RuPay)	UPI transactions through QR Code
Annual turnover less than or equals to ₹20 Lakhs during previous financial year	BQR MDR will be same as the Credit Card MDR (Max 1.99% of Transaction)	0.30% (MDR cap of ₹200 per transaction)	0%	0%
Annual turnover greater than ₹20 Lakhs during previous financial year		0.80% (MDR cap of ₹1000 per transaction)		

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<p><b>List of Free General Transactions/Services</b></p>	<ul style="list-style-type: none"> <li>- Cash Withdrawals (Across all YES BANK Branches)</li> <li>- Intra-Bank Fund Transfers through Branch &amp; Net Banking (Payment/Collections)</li> <li>- RTGS &amp; NEFT Payments done at Branches &amp; Net Banking</li> <li>- Demand Drafts (Payable at YES BANK Locations) through Net Banking</li> <li>- ATM Transactions @ Any Bank within India</li> <li>- Stop Payment of Cheque through Net Banking/Mobile Banking</li> <li>- SMS/Email Alerts</li> <li>- Damaged Debit Card Replacement</li> <li>- Banker's Verification (Signature/Address/Photograph)</li> <li>- Records Retrieval</li> <li>- Utility Bill Payment at Net Banking</li> <li>- Dormancy Activation</li> <li>- Balance Inquiry at Branch/Net Banking/Mobile Banking</li> <li>- Standing Instruction maintenance at Branch/Net Banking</li> <li>- ECS Instruction</li> <li>- Account Closure</li> </ul>
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### Common Guidelines

#### # Half-yearly Average Balance (HAB):

- i. HAB is the average daily balance maintained by the customer for a period of 6 months. It is a summation of daily closing balances for a period of 6 months divided by number of days in the given half year for the particular calendar year
- ii. HAB check will be done during the half years ending June & December

#### @ Cash Deposit Free limits:

- i. Free limits inclusive of transactions done through all channels/mode, including Cash Recycle Machine & across all YES BANK branches, charges beyond free limit will be applicable
- ii. If any free 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 subject to the applicable charges, in their entirety
- iii. Minimum Average maintenance on an account type shall not be applicable for the Account Opening Half year

#### Others:

- Any cash transactions i.e. Deposits & Withdrawals, of ₹5 lacs & above on a single day to be carried out at any YES BANK branches would require advance intimation of at least one working day to Home Branch
- Initial Payment for opening account should include Minimum HAB value of the account and First Year Debit Card Annual Fee (if opted for)
- Monthly/Quarterly/Half-yearly/Annual cycle charges as applicable on the account type can be recovered anytime
- 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

#### Important Note:

YES PRAGATI Current Account offering is only available at selected YES BANK Branches, please contact the nearest branch for further information

### Terms & Conditions for Bharat QR and UPI:

I/We authorize the Bank to debit my/our following current account towards recovery of the following charges (except MSF) and applicable rentals. In the event, I/We fail to maintain the necessary balance in the current A/c mentioned above, YES BANK reserves right to review & revise the commercial after due intimation to me/us.

I/We undertake to maintain necessary balance in the current A/c mentioned above to enable you to recover these charges.

Business turnover above ₹20 Lacs in a Financial Year: Yes  No

If Yes I/We hereby agree and confirm Debit MDR as applicable for "Other Merchant" shall be charged for all Debit card transactions in my/our Establishment.

If No, I/We hereby enclose my/our Audited Financial Report confirming the Business Turnover in Financial is not exceeding ₹20 Lacs. In case, the Bank finds the same in order. I/We hereby agree and confirm that, Debit MDR as applicable for "Small Merchant" shall be charged for all Debit card transaction in my/our establishment.

OR

I/We, hereby declare and confirm that, my/our Annual Business Turnover in a Financial Year is not more than ₹20 Lacs.

I/We, am/are fully aware that relying upon the veracity of the statement mentioned above the Bank will be categorizing me/us as "Small Merchant" and Debit MDR as applicable for "Small Category" shall be charged for all Debit card transactions in my/our Establishment.

In our endeavor to bring comprehensive financial solution & superior experience to you, YES BANK needs to contact you over phone, SMS and Email with latest innovations, exciting offers & matter relating to servicing your account. We request you to please allow us to continuously bring the best to you.

Declaration:

I/We have read, understood and agree to be bound by the Terms and Conditions given on the [http://www.yesbank.in/pdf/yes\\_bank\\_me\\_t\\_and\\_c\\_legal\\_and\\_product\\_pdf](http://www.yesbank.in/pdf/yes_bank_me_t_and_c_legal_and_product_pdf) including without limitation, the various indemnities provided therein related to activation and processing of transaction through BHARAT QR.

I/We hereby authorize YES Bank to debit my/our \* Current Account towards recovery of the Schedule of Charges as mentioned above and applicable rentals.

I/We agree, confirm and undertake to maintain necessary balance in the \* Current Account to enable YES Bank to recover the Schedule of Charges as mentioned above.

I/We hereby agree and confirm that YES Bank may at any time, at its sole discretion revise the Schedule of Charges related to BHARAT QR.

I/We hereby give our consent to YES Bank for contacting us over phone, SMS and Email with latest innovations, exciting offers & matter relating to \* Current Account and BHARAT QR.

Date: 

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For: \_\_\_\_\_ (Name of Entity)