

## Schedule of Charges – YES PRAGATI Current Account Effective August 1, 2016

CA

Minimum Maintenance as Half-Yearly Average Balance (HAB)*	₹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®	₹ 5 Lacs free per month; ₹ 3/1,000 (Min ₹ 50) thereafter

### Debit Cum ATM Card

Card Type	EMV Chip Business Gold 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)	₹149/Instance
Charge Slip Retrieval	₹250/Instance
Cross Currency Mark-up	3%

### Doorstep Banking Services^

Pick-Up or Delivery of Instruments	₹100/Visit
Cash Pick-up/Delivery upto ₹ 2 Lacs	₹200/Txn
Cash Pick-up/Delivery above ₹2 Lacs upto ₹5 Lacs	₹400/Txn
Cash Pick-up/Delivery above ₹5 Lacs upto ₹10 Lacs	₹600/Txn
Cash Pick-up/Delivery above ₹10 Lacs upto ₹20 Lacs	₹800/Txn
Cash Pick-up/Delivery above ₹20 Lacs	₹1500/Txn

### Miscellaneous Services

Cheque Issued & Return – Insufficient Funds	Upto 2 Returns – ₹350/Return 3 <sup>rd</sup> 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
Money Monitor Annual Fee	₹249

^ Please check with branch for availability of this service

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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 Door-step Banking, Bunch Note Acceptor & Across all YES BANK branches
- ii. Cash Deposits done at Bunch Note Acceptor (BNA) machines will not be charged for transactions done till March 31, 2017. Post this date transactions done at BNA will be part of the free limit & charges will be applicable beyond free limits

**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
- Minimum Average maintenance on an account type shall not be applicable for the Account Opening Half year
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time
- 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

**Important Note:**

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