

**YES PROSPERITY Savings Account
(Standard Charges Applicable beyond free limits)**

Charge Type	Standard Charge
Average Balance In The Account	
Average Balance Requirement	As per product variant
Non-maintenance charge per month	If Balance maintained is 1. >= 100% of the requirement- NIL 2. >50% of the requirement- 5% of balance shortfall 3. < = 50% of the requirement - 5% of balance shortfall for savings value or 10% of balance shortfall for other variants
Maximum Charge for Non Maintenance of Average Balance	As per product variant

Payments Services

Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - NetBanking/ Mobile Banking	Free
RTGS Payment - Branch	Per Transaction Charges Rs. 20- Above Rs. 2 Lacs and upto Rs. 5 Lacs; Rs. 40- Above Rs. 5 Lacs
RTGS Payment - NetBanking/Mobile Banking	Free
NEFT Payment - Branch	Per Transaction Charges RS. 2- upto Rs. 10K; Rs. 4- Rs. 10,001 upto Rs. 1 Lac; Rs.12- Rs. 1,00,001 upto Rs. 2 Lacs; Rs.20- Above Rs. 2 Lacs
NEFT Payment - NetBanking/Mobile Banking	Free
IMPS Outward	Through Netbanking or Mobile banking: Upto 10K: INR 5 per txn 10K to 1 Lac: INR 10 per txn 1 Lac to 2 Lac: INR 15 /txn
Payable At Par Cheque Usage	Free
DD payable at YES BANK locations - Branch	Rs. 50/Instrument after defined free limit (10 per month)
DD payable at YES BANK locations - NetBanking/Mobile Banking	Free (plus Rs. 20 courier charges)
DD payable at Correspondent Bank locations	Rs. 2.5 per Rs. 1,000 after defined free limit (2 per month) (Min. Rs. 50 and Max. 5,000)

Collection Services

Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
IMPS Inward	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - YES BANK locations	Free (plus Rs. 20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Up to and including 5,000; Rs. 25/Instrument
	Above 5,000 and up to including 10,000; Rs. 50/Instrument
	Above 10,000 and up to including 1,00,000; Rs. 100/Instrument
Outstation Cheque Collection - Other locations (Instrument Value)	Above 1,00,000;Rs. 150/Instrument
	Upto and including 5,000 for all variants (for Savings Exclusive, for any instrument value) Rs. 25/Instrument
	Above 5,000 and up to including 10,000; Rs. 50/Instrument
	Above 10,000 and up to including 1,00,000; Rs. 100/Instrument
	Above 1,00,000; Rs. 150/Instrument

Cash Transactions*

Combined Cash transactions at branch & BNA (Cash deposits and withdrawal) :	Monthly free limit of Rs. 2 lac on value or 4 txns, whichever is breached first. Thereafter Rs.3/Rs.1,000 (Min. of Rs.50)
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Transactions at ATMs*	
At YES BANK ATMs in India	Financial Transactions - Free Non-financial Transactions - Free
At other bank ATMs in India	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-financial Transaction- Free
Transactions outside India	Cash Withdrawals- Rs. 120 per transaction Balance Inquiry- Rs. 20 per transaction
ATM Transactions declines due to insufficient funds	Rs. 25/Instance

Charges on ATM cum Debit Card

Card Type and Annual Fee	RuPay Domestic- Rs. 199 ELEMENT Debit Card R. 249 & Yes Prosperity Titanium Debit Card Rs. 149 (Element/Rupay free for YES RESPECT & YES Student Savings Account)
	ENGAGE Debit Card Rs. 399 and Yes Prosperity Titanium Plus Rs. 399
	EXPLORE Debit Card Rs. 599 and Yes Prosperity Platinum Debit Rs. 599
PIN Regeneration	Rs. 50/instance through branch Free through NetBanking
Charge Slip retrieval	Rs. 250/Instance
Replacement of lost/stolen Debit Card	Rs. 199/Instance
Cross Currency Mark-up	3%

Basic Banking Services	Individuals at Semi-Urban & Rural Branches, Senior Citizens & Women	Other Individuals	Non-Individuals
Account Opening		Free	
Registrations (Netbanking/ Mobile Banking/Phone Banking)		Free	
Investment Services Registration		Free	
Nomination Facility		Free	
Payable at Par Cheque Book		25 leaves free per annum; thereafter Rs. 2 per cheque leaf	
Any Branch Banking		Free	
Quarterly statement by post		Free	N.A.
Monthly statement by post		N.A.	Free
Standing Instruction maintenance - Branch		Free	
Standing Instruction maintenance - NetBanking		Free	N.A.
ECS Instruction		Free	
Balance Inquiry - Branch/NetBanking/ Mobile Banking		Free	
Replacement of damaged Debit Card		Free	
e-commerce payment - NetBanking		Free	N.A.
Mutual Fund investments - Branch/ Netbanking		Free	
Stop Payment of Cheques - NetBanking/Mobile Banking		Free	
Cancellation of DD payable at YES BANK locations	Free		Rs.50/Instruction
Cancellation of DD payable at Other locations	Rs.50/Instruction		Rs.100/Instruction
DD Revalidation	Free		Rs.50/Instruction
Passbook Issuance**		Free	N.A.
Banker's Verification (Signature/ Address/Photograph)	Free		Rs. 100/Verification
Retrieval of Cheque/Instruction	Free within 1 year of date of issue, Rs. 50/Cheque thereafter		Free within 1 year of date of issue, Rs. 100/Cheque thereafter

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Charge Type	Standard Charge
Account Closure Charges	
Within 30 days	Free
After 30 days	Rs. 500

Miscellaneous Services

Cheque Return - Insufficient funds	Rs. 350 for First cheque return Rs. 750 from second cheque onwards
ECS Return - Insufficient funds	Rs. 200/Return
Cheque Return - Local Clearing	Rs. 50/Cheque
Cheque Return - Outstation Collection	Rs. 50/Cheque
Stop Payment of Cheques - Branch	Rs. 50/Instruction
Dormancy Activation	Free
SMS/E-mail Alerts (Day end balance/ transactions above a threshold/low balance)	Rs. 15/ Qtr
Utility Bill payment - NetBanking/Mobile Banking	Free

*See Common guidelines for details

^Please check with the branch for the availability of this service

Common Guidelines

Initial Payment and Average Balance Maintenance:

- An initial payment for opening a new account should include minimum AMB for the account type, 1st Year Debit Card Annual Fee and Demat Account Annual Maintenance Fee (plus taxes, as applicable)
- Average Monthly/Yearly Balance (AMB/AYB): Average of Daily Closing Balance for the Month/Year = Summation of daily closing balance/Actual no. of calendar days in the Month/Year.
- Minimum Average maintenance on an account type shall not be applicable for the Account Opening Month.
- A One Month advance intimation shall be provided at the end of the first month (M0) in case the required Average Balance is not being maintained during the first month(M0). Average balance will be observed for the next month (M1), Average Monthly Balance non-maintenance charges for the first month (M0) will be levied as defined if the required AMB is not maintained for the two subsequent months (M0 and M1).
- In case of non maintenance of product level AMB, customer will be liable to pay following charges for the transactions done during that month.
 1. Product level AMB Non Maintenance charges and
 2. Charges as follows on the free privileges availed (charged at standard charge from first/defined transaction i.e. no free transactions)
 - I. Cash Deposit at Branch from 1st Rupee deposited
 - II. DD Issuance at Correspondent Bank Location
 - III. ATM Transactions at other bank ATMs in India, from 6th financial transaction, will be charged at Rs. 20 per Financial Transaction, nonfinancial txns unlimited free.
- Relationship with YES BANK defined under 'Exciting Offer for you' and 'Requirement for Nil AMB should be in the name of Primary holder/First Applicant to avail Nil AMB Benefit.
- Complimentary Nil AMB account under Family Advantage Benefits must be new to bank account to avail the AMB relaxation.
- Relaxation of AMB maintenance will be given to certain categories of customers including designated Chartered Accountants, Designated Clubs and their members, designated educational institutes and their members and savings accounts acquired under Broker tie ups or any other specific promotional offer as defined by YES BANK from time to time. The continuation of these offers will be at the sole discretion of the bank and the Bank reserves the right to withdraw these offers.

General Guidelines:

- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- Monthly/Quarterly/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.
- **Issuance of duplicate Passbook (For Individual Savings Account holders) will be charged at Rs. 75
- Kindly refer to our website or contact our branches for latest Schedule of charges.
- Doorstep Banking service is selectively available only for Pick up or delivery of instruments at Rs. 100 / Visit
- Kindly refer to our website for charges/fees applicable to Foreign Exchange & Remittance Services.

**Charge Structure for YES Prosperity Prime,
YES Prosperity Ascent and YES Prosperity Crest**

Account Operations Benefits*

Operation Benefit	Charge Type	Charges Applicable
Branch Banking Benefit	RTGS at Branch	Unlimited Free
	NEFT at Branch	Unlimited Free
	Cash Deposit at Branch*(I)	Monthly free limit: Rs. 10 Lac on value or 10 Txns whichever is breached first
Digital Banking Benefit	IMPS Outward	Unlimited Free
Family Advantage Benefit (Family Grouping Accounts)	Average Balance requirement for additional Yes Prosperity Savings Account	Nil AMB from subsequent month of grouping of accounts
ATM Usage Benefits	Financial Transactions at other bank ATMs in India	Unlimited free transactions (if balance maintained in the account for the month is Rs. 10,000 or above)

1. Standard Charges are applicable after the free limit as defined in each Account Operation Benefit
2. Under Digital Banking Benefit, Retail NetBanking Limits are enhanced to Rs. 15 Lacs basis written request from the customer/s.
3. Under Family Grouping, the group AMB requirement will be the sum of the AMB requirement of the individual accounts in the group and can be maintained in any of the grouped Savings Account or across the grouped accounts.
4. For Family Grouped Accounts, 2nd year onwards Debit Card Annual Fee is waived off and the waiver is applicable on Element Debit Cards only.
5. Savings Accounts will be upgraded to higher variants (e.g. YES Prosperity Prime to YES Prosperity Ascent) basis customer's relationship with the Bank. The Schedule of Charges/Benefits defined for higher variant will be applicable from next month of Account Upgrade. Customer must provide written consent to the Bank to reset his/her Savings Account to initial variant.
6. Basis timely review of the Customer's overall Banking relationship with the Bank, Savings Accounts opened under these variants may be downgraded to lower variants (e.g. YES Prosperity Crest to YES Prosperity Prime) Schedule of charges applicable for Savings Account variant downgraded to will be applicable from the month of downgrade.
7. Please refer to Schedule of Charges for YES BANK Debit Cards for more details.
8. Customer preferences filled in Account Opening Form and/or relevant annexures will be considered final for application of charges.

Exciting Offers for you' for availing benefit of Nil AMB requirement*

Relationship	Requirement for Nil AMB Benefit
AMB Requirement	Rs. 10,000 (default) (Rs. 5,000 for Sr. Citizens)
Fixed Deposit	FD relationship of min Rs. 50,000
Recurring Deposit	RD of Min Rs. 5,000 per month (Rs. 3,000 per month for Women Customer)
Current Account	Live Prime or Exclusive Current Account
Mutual Funds	Standing Instruction from SA towards Mutual Funds or SIP (Systematic Investment Plan) of minimum INR 5,000

Mentioned Relationship should be live with prerequisites defined at end of month for which Average Balance Non-maintenance is being observed. AMB waiver with Current Account Relationship is available to only Sole Proprietor relationships and for Prime/Exclusive Current Account variants only.

Variant Level Charges

Service Type	YES Prosperity Prime	YES Prosperity Ascent	YES Prosperity Crest
AMB Requirement	Rs. 10,000		
Max. AMB Non-maintenance charge per month	Rs. 500		

Charge Structure for Other YES Prosperity Variants*

Variantwise free transaction limits and applicable charges

Charge Type	YES Savings Value / Kisan Savings A/c	YES Savings Advantage	YES Savings Select /XL RATE Savings account	YES Savings Exclusive	YES Grace for Women	YES Respect for Sr. Citizens	My First YES	YES Student Saving Account
AMB Requirement	Rs. 5,000#	Rs. 10,000	Rs. 25,000	Rs. 100,000/Nil for Legal Professionals	Rs. 10,000#	Rs. 5,000#	Rs. 2,500	Nil
Max non-maintenance charge per month	Rs. 250#		Rs. 500	Rs. 750	Rs. 500	Rs. 250		NA
Requirement for Nil AMB	FD of Rs. 50,000	FD of Rs. 50,000	FD of Rs. 250,000	FD of Rs. 500,000	FD of Rs. 50,000 or RD of Rs. 3,000 pm	FD of Rs. 50,000	FD of Rs. 25,000	NA
DD payable at YES BANK locations - Branch	4 per month free	10 per month free	10 per month free	20 per month free	10 per month free	10 per month free	4 per month free	10 per Month free
DD payable at Correspondent Bank locations*(II)	1 per month free	2 per month free	3 per month free	3 per month free	2 per month free	2 per month free	1 per month free	2 per Month free
Transactions at other bank ATMs in India								
Debit Card	Standard Charge							
New Debit Card variants applicable w.e.f. 15th Dec 2020	As per Debit Card chosen by customer							
Annual Fee for Default Debit Card	As per Debit Card Schedule of charges							

For Debit Card linked to account opened before November 30, 2013: If there has been an international transaction earlier, the limit for such transactions will be reset to "Zero". For other cases, there will be a standard limit for international ATM and merchant transactions. Cash Withdrawal - Outside India will be charged at Rs. 120/Txn (plus applicable taxes) and Balance Inquiry - Outside India will be charged at Rs. 20/Txn (plus applicable taxes). You can opt for Explore Debit Card for better security and for availing higher limits on international transactions. #AMB requirement, as defined by YES BANK from time to time, at select locations, is Rs. 5000 for YES Grace, Rs. 2500 for YES Respect and Rs. 2500 for YES Value. For Kisan Savings A/c, Average Yearly Balance (AYB) of Rs. 1000 is required at all locations. For Savings value where AMB requirement is Rs. 2500, Maximum Charges for non-maintenance of balances is capped at Rs. 125 per month. For Kisan Savings A/c, Charges would be Rs. 100 per annum. Eligibility for My First YES Account: These accounts are opened for children who are less than 18 years of age and whose parent or guardian holds a savings account relation with YES BANK.



**Schedule of Charges
YES PROSPERITY Savings Account**

Effective Date: 15th December 2020