

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

Charge Type	Standard Charge
<b>Average Balance In The Account</b>	
<b>Average Balance Requirement</b>	As per product variant
<b>Non-maintenance charge per month</b>	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
<b>Maximum Charge for Non Maintenance of Average Balance</b>	As per product variant

**Payments Services**

<b>Intra-Bank Fund Transfer - Branch</b>	Free
<b>Intra-Bank Fund Transfer - NetBanking/ Mobile Banking</b>	Free
<b>RTGS Payment - Branch</b>	Per Transaction Charges Rs. 20- Above Rs. 2 Lacs and upto Rs. 5 Lacs; Rs. 40- Above Rs. 5 Lacs
<b>RTGS Payment - NetBanking/Mobile Banking</b>	Free
<b>NEFT Payment - Branch</b>	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
<b>NEFT Payment - NetBanking/Mobile Banking</b>	Free
<b>IMPS Outward</b>	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
<b>Payable At Par Cheque Usage</b>	Free
<b>DD payable at YES BANK locations - Branch</b>	Rs. 50/Instrument after defined free limit (10 per month)
<b>DD payable at YES BANK locations - NetBanking/Mobile Banking</b>	Free (plus Rs. 20 courier charges)
<b>DD payable at Correspondent Bank locations</b>	Rs. 2.5 per Rs. 1,000 after defined free limit (2 per month) (Min. Rs. 50 and Max. 5,000)

**Collection Services**

<b>Intra-Bank Fund Transfer Collection</b>	Free
<b>RTGS Collection</b>	Free
<b>NEFT Collection</b>	Free
<b>IMPS Inward</b>	Free
<b>Cheque Collection - Local Clearing</b>	Free
<b>Outstation Cheque Collection - YES BANK locations</b>	Free (plus Rs. 20 courier charges)
<b>Outstation Cheque Collection - Correspondent Bank locations (Instrument value)</b>	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
<b>Outstation Cheque Collection - Other locations (Instrument Value)</b>	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\***

<b>Combined Cash transactions at branch &amp; BNA (Cash deposits and withdrawal) :</b>	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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**YES PROSPERITY Savings Account  
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Charge Type	Standard Charge
<b>Transactions at ATMs*</b>	
<b>At YES BANK ATMs in India</b>	Financial Transactions - Free Non-financial Transactions - Free
<b>At other bank ATMs in India</b>	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-financial Transaction- Free
<b>Transactions outside India</b>	Cash Withdrawals- Rs. 120 per transaction Balance Inquiry- Rs. 20 per transaction
<b>ATM Transactions declines due to insufficient funds</b>	Rs. 25/Instance

**Charges on ATM cum Debit Card**

<b>Card Type and Annual Fee</b>	RuPay Domestic- Rs. 99 (Free for YES RESPECT Sr. Citizen)
	Yes Prosperity Titanium- Rs. 149
	Yes Prosperity Titanium Plus- Rs. 399
	Yes Prosperity Platinum- Rs. 599 (1st year free for YES GRACE women)
<b>PIN Regeneration</b>	Rs. 50/instance through branch Free through NetBanking
<b>Charge Slip retrieval</b>	Rs. 250/Instance
<b>Replacement of lost/stolen Debit Card</b>	Rs. 149/Instance
<b>Cross Currency Mark-up</b>	3%

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

**YES PROSPERITY Savings Account  
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Charge Type	Standard Charge
<b>Account Closure Charges</b>	
<b>Within 30 days</b>	Free
<b>After 30 days</b>	Rs. 500

**Miscellaneous Services**

<b>Cheque Return - Insufficient funds</b>	Rs. 350 for First cheque return Rs. 750 from second cheque onwards
<b>ECS Return - Insufficient funds</b>	Rs. 200/Return
<b>Cheque Return - Local Clearing</b>	Rs. 50/Cheque
<b>Cheque Return - Outstation Collection</b>	Rs. 50/Cheque
<b>Stop Payment of Cheques - Branch</b>	Rs. 50/Instruction
<b>Dormancy Activation</b>	Free
<b>SMS/E-mail Alerts (Day end balance/ transactions above a threshold/low balance)</b>	Rs. 15/ Qtr
<b>Utility Bill payment - NetBanking/Mobile Banking</b>	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 RuPay domestic and Titanium 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 /XLRATE Savings account	YES Savings Exclusive	YES Grace for Women	YES Respect for Sr. Citizens	My First YES
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
Max non-maintenance charge per month	Rs. 250#	Rs. 50,000	Rs. 500	Rs. 750	Rs. 500	Rs. 250	Rs. 250
Requirement for Nil AMB	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 or RD of Rs. 3,000 pm	FD of Rs. 50,000	FD of Rs. 25,000
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
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
Transactions at other bank ATMs in India	Standard Charge	Standard Charge	Unlimited Free* (III)	Unlimited Free* (III)	2 per month free	2 per month free	Standard Charge
Debit Card	Domestic Silver/Yes Prosperity Titanium	Domestic Silver/Yes Prosperity Titanium					
New Debit Card variants applicable w.e.f. 15th Dec '16	(RuPay Domestic applicable only for Savings Value)						
Annual Fee for Default Debit Card							

As per Debit Card chosen by customer

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 Platinum International Chip 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: 1st February 2020