

# Schedule of Charges YES Respect Savings Account

Effective Date: May 01, 2016

Minimum Average Balance Maintenance	INR
Average Monthly Balance (AMB)	₹ 5,000#
FD requirement for Nil AMB**	₹ 50,000

AMB Maintained	Non-Maintenance Charge per Month
If balance maintained is $\geq 100\%$ of the requirement	Nil
If balance maintained is $> 50\%$ of the requirement	5% of balance shortfall
If balance maintained is $\leq 50\%$ of the requirement	10% of balance shortfall
Maximum AMB non-maintenance charge	INR 250/- per Month

Payment Services	
Intra-Bank Fund Transfer-Branch	Free
Intra-Bank Fund Transfer - NetBanking/ Mobile Banking	Free
RTGS Payment-Branch	Per Transaction Charges ₹ 25- Above ₹ 2 Lacs and upto ₹ 5 Lacs; ₹ 50- Above ₹ 5 Lacs
RTGS Payment - NetBanking/ Mobile Banking	Free
NEFT Payment - Branch	Per Transaction Charges ₹ 2.5- upto ₹ 10K; ₹ 5- ₹ 10,001 upto ₹ 1 Lac; ₹ 15- ₹ 1,00,001 upto ₹ 2 Lacs; ₹ 25- Above ₹ 2 Lacs
NEFT Payment - NetBanking/ Mobile Banking	Free
IMPS Outward	Netbanking- Rs. 5 per transaction Mobile Banking- Free
Payable At Par Cheque Usage	25 Txns Per Month Free; ₹ 2 / Txn thereafter
DD payable at YES BANK locations - Branch	10 Per Month Free; ₹ 50 / Instrument thereafter
DD payable at YES BANK locations - NetBanking/Mobile Banking	Free (plus ₹ 20 courier charges)
DD payable at Correspondent Bank locations* (II)	2 Per Month Free; ₹ 2.5 / ₹ 1,000 thereafter (Min. ₹ 50 and Max. 5,000)

Foreign Exchange Services *	
DD Issuance - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)
Traveler's Cheque Issuance ^	1% Commission
Cheque Collection - FCY	₹ 2 / ₹ 1,000 (Min. ₹ 250, Max. ₹ 1,000)

Transactions at ATM (III)	
<b>At Own Bank ATMs</b> Financial Txns + Non-Financial Txns	Free
<b>At Other Bank ATMs</b> Financial Txns + Non-Financial Txns	Free
ATM Declines due to insufficient funds	₹ 25 / Instance

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 ₹20 courier charges)
Outstation Cheque Collection - Correspondent Bank locations (Instrument value)	Up to and including 5,000; ₹25 / Instrument
	Above 5,000 and up to including 10,000; ₹50 / Instrument
	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Up to and including 5,000; ₹25 / Instrument
	Above 5,000 and up to including 10,000; ₹50 / Instrument
	Above 10,000 and up to including 1,00,000; ₹100 / Instrument
	Above 1,00,000; ₹ 150 / Instrument
Cash Deposit* (I)	<b>Monthly free limit:</b> Rs. 5 Lac on value or 5 Txns whichever is breached first <b>Charge over free limit:</b> Rs. 3/Rs. 1,000 or Rs. 50, whichever is higher

Remittance Services *	
Foreign Outward Remittance	₹ 200 plus SWIFT Charges
Foreign Inward Remittance	Free

Debit Cum ATM Card	
Card Type	Domestic Silver
Annual Fee	Nil
PIN Regeneration	₹ 50 / Instance
Charge Slip retrieval	₹ 250 / Instance
Replacement of lost / stolen Debit Card	₹ 149 / Instance
Cross Currency Mark-up	3%

Doorstep Banking Services^	
Pick-Up or Delivery of instruments	₹100 / Visit
Cash Pick-Up / Delivery upto Rs. 3 Lacs	₹200 / Txn
Cash Pick-Up / Delivery above Rs. 3 Lacs upto Rs. 8 Lacs	₹250 / Txn
Cash Pick-Up / Delivery above Rs. 8 Lacs upto Rs. 15 Lacs	₹600 / Txn
Cash Pick-Up / Delivery above Rs. 15 Lacs	₹1,500 / Txn

\* See guidelines for details

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

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### Miscellaneous Services

<b>Cheque Return - Insufficient funds</b>	₹ 300 / Cheque
<b>ECS Return - Insufficient funds</b>	₹ 200 / Return
<b>Cheque Return - Local Clearing</b>	₹ 50 / Cheque
<b>Cheque Return - Outstation Collection</b>	₹ 50 / Cheque
<b>Stop Payment of Cheques - Branch</b>	₹ 50 / Instruction
<b>SWIFT Charges</b>	₹ 500
<b>Dormancy Activation</b>	Free
<b>Money Monitor Annual Fee</b>	₹ 249
<b>Depository Annual Maintenance Charge</b>	₹ 300 or as per Demat SOC
<b>SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)</b>	Free
<b>Utility Bill payment - NetBanking/ Mobile Banking</b>	Free

### Account Closure Charges

<b>Within 21 days</b>	Free
<b>After 21 days to 1 year</b>	₹ 100
<b>After 1 year</b>	Free

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

### Common Guidelines

- An initial payment for opening a new account should include
  1. Minimum Monthly Balance of the account type PLUS
  2. First Year Debit Card Annual Fee AND/OR
  3. Demat Account Annual Maintenance Fee (plus taxes, as applicable)
- Card Rates apply for all Foreign Exchange conversion transactions less than US\$ 20000 (or equivalent)
- The charges for Forex transactions mentioned in the schedule of charges do not include any charge that may be levied by the originating / correspondent bank.
- Applicable tax & surcharge will be levied on all foreign exchange sale and purchase transactions.
- 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.
- Minimum Average maintenance on an account type shall not be applicable for the Account Opening Month.
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- The schedule of charges applicable to NRE Advantage & NRO Advantage will be as per Savings Advantage Account.
- The schedule of charges applicable to NRE Exclusive & NRO Exclusive will be as per Savings Exclusive Account.
- Relaxation of AMB will be given to a select group of professionals basis a required number of customer induced transactions as decided by the Bank from time to time. The continuation of this offer will be at the sole discretion of the bank and the bank reserves the right to withdraw these offers.
- 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
  2. Charges as follows on the free privileges availed (charged from first/Defined transaction i.e. no free transactions)
    - I. Cash deposit to be charged from the 1st Re. deposited as per the standard charge of Rs. 3 /Rs. 1,000 (subject to a Min. of Rs. 50)
    - II. Free DD Issuance at Correspondent Bank Location to be charged @ Rs. 2.5/Rs. 1,000 (Min. Rs. 50, Max. Rs. 5,000)
    - III. ATM Transactions from 6th transaction to be charged at Rs. 20 per Financial Transactions and Rs. 5 per Non-financial transactions
- \* AMB Requirement will be Rs. 2,500 for select locations as specified by YES BANK from time to time.
- \*\*Fixed Deposit should be in the name of Primary / First Applicant to avail Nil AMB benefit.
- ^^Issuance of duplicate Passbook (For Individual Savings Account holders) will be charged at Rs. 75
- Average Monthly Balance (AMB): Average of Daily Closing Balance for the Month = Summation of daily closing balance/Actual no. of calendar days in the 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).
- Kindly refer to our website or contact our branches for latest Schedule of charges.