



Schedule of Charges YES Vijay Advantage

Effective June 1, 2019

Minimum Maintenance

Average Monthly Balance (AMB) Requirement	NIL*
AMB Non- maintenance Charges	NIL*

Payment Services

Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - NetBanking / Mobile Banking	Free
RTGS Payment - Branch	Free
RTGS Payment - NetBanking / Mobile Banking	Free
NEFT Payment - Branch	Free
NEFT Payment - NetBanking / Mobile Banking	Free
IMPS Outward	Mobile Banking: FREE Net Banking: ₹5 per Transaction
Payable At Par Cheque Usage	Free
DD payable at YES BANK locations - Branch	Free
DD payable at YES BANK locations - NetBanking / Mobile Banking	Free (Plus ₹20 Courier Charges)
DD payable at Correspondent Bank locations* (II)	Free

Collection Services

Intra-Bank Fund Transfer Collection	Free
RTGS Collection / NEFT Collection	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 & including ₹ 5,000; ₹ 25 / Instrument
	Above ₹ 5,000 & up to including ₹ 10,000; ₹ 50/ Instrument
	Above ₹ 10,000 & up to including ₹ 1,00,000; ₹ 100/ Instrument
	Above ₹1,00,000 ₹150/ Instrument
Outstation Cheque Collection - Other locations (Instrument value)	Up to & including ₹ 5,000; ₹ 25 / Instrument
	Above ₹ 5,000 & up to including ₹ 10,000; ₹ 50/ Instrument
	Above ₹ 10,000 & up to including ₹ 1,00,000; ₹ 100/ Instrument
	Above ₹1,00,000 ₹150/ Instrument
Cash Deposit* (I)	Free

ATM Transactions in India

At YES BANK ATMs in India	Financial Transactions: FREE Non-financial Transactions: FREE
At other bank ATMs in India	Financial Transactions: FREE Non-financial Transactions: FREE
Transactions outside India	Cash Withdrawals: ₹120 / Transaction + applicable taxes Balance Inquiry: ₹20 / Transaction + applicable taxes*
ATM transaction declines due to insufficient funds	₹15 / Instance

Charges on Debit Cum ATM Card

Card Type	Domestic Silver / Titanium Debit Card
Annual Fee	Free
Physical PIN Regeneration request	₹ 25 / Instance
Charge Slip retrieval	₹ 250 / Instance
Replacement of lost / stolen Debit Card	₹149 / Instance
Cross Currency Mark-up	3%

Miscellaneous Services

Cheque Return - Insufficient funds	₹ 300 / Cheque
ECS Return - Insufficient funds	₹ 200 / Return
Cheque Return - Local Clearing / Outstation Collection	₹ 50 / Cheque
Stop Payment of Cheques - Branch	₹ 50 / Instruction
Depository Annual Maintenance Charge	Free Account Opening. Lifetime 50% AMC charges waived off
Cancellation of DD payable at YES BANK locations	₹ 50/Instruction
Cancellation of DD payable at Other locations	₹ 100/Instruction
DD Revalidation	₹ 50/Instruction
Banker's Verification (Signature / Address / Photograph)	₹ 100/Verification
Retrieval of Cheque / Instruction	Free within 1 year of date of issue, ₹ 50/Cheque thereafter

*See guidelines for details

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



Schedule of Charges

YES Vijay Advantage

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Basic Banking Services

Account Opening	Free
Mobile Banking / Phone Banking / NetBanking Registration	Free
Investment Services Registration	Free
Nomination Facility	Free
Payable at Par Cheque Book	Free
Any Where Banking	Free
Statement of Account	Free
Standing Instruction maintenance - Branch / NetBanking	Free
ECS Instruction	Free
Balance Inquiry - Branch / Mobile Banking / NetBanking	Free
Replacement of damaged Debit Card	Free
e-commerce payment - NetBanking	Free
Mutual Fund investments - Branch / NetBanking	Free
Stop Payment of Cheques - NetBanking / Mobile Banking	Free
Passbook Issuance ^{AA}	Free
Dormancy Activation	Free
Account Closure	Free
SMS / E-mail Alerts (Day end balance / transactions above a threshold / low balance)	Free
Utility Bill payment - NetBanking/ Mobile Banking	Free

Common Guidelines

- 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
- Kindly refer to our website for charges/fees related to Foreign Exchange & Remittance Services
- Average Monthly Balance (AMB): Average daily balance for the month = Summation of daily Closing balances/Actual no. of calendar days in the month
- This account variant was earlier known as YES Vijay Silver
- Kindly refer to our website or contact our branches for latest schedule of charges.