Smart Salary Schedule of Charges w.e.f 01.10.2025

Charges Type	Smart Salary Advantage Account	Smart Salary Exclusive Account	Smart Salary Platinum Account	Smart Salary Platinum Pro Account
Debit Card Offered	Rupay Debit Card **₹199**	Engage Debit Card **Free^**	Explore Debit Card **Free^**	Explore Debit Card **Free^**
ATM Transactions @ Other Bank ATMs including Card less Cash Withdrawal	Free Transaction Limit per month: Metro - First 3 transactions Non Metro - First 5 transactions thereafter Financial Transaction - ₹ 23 per transaction & Non-financial Transaction- ₹10 per transaction		**Free^^**	
Other ATM Charges	**ATM transactions outside India**-Cash Withdrawals: ₹150 /transaction & Balance Inquiry: ₹20 / transaction **ATM & POS declines Due to Insufficient Funds**-₹25/instance **Debit Card Cross Currency Mark-up**-3% **Replacement of Lost/Stolen Debit Card**- ₹199/instance **PIN Regeneration through Branch**- ₹50 / Instance **Charge Slip Retrieval**- ₹250 / Instance			
Payment Services	**RTGS & NEFT Payment through Branch** # **IMPS (NB/MB/Branch)** # **Payable at Par Cheque Issuance**-10 cheque leaves free per annum, thereafter ₹3 per cheque leaf	**IMPS (NB/MB/Branch)** #	**IMPS (NB/MB/Branch)** # **-Free^^**	
Combined Cash transactions monthly free limit at Branch & Bulk Note Acceptor {BNA} (Deposit & Withdrawal)	₹ 1 lac on value or 2 transactions, whichever is breached first, thereafter ₹4.5/₹ 1,000 (Min. of ₹150)			
Non-Maintenance Charges (NMC)	**Free^^^**			
Miscellaneous Charges	**Cheque Return Insufficient funds**- ₹500 for first instance; ₹750 from second instance onwards **Cheque Return Technical Reasons**- ₹50/ Instance **Outward Cheque Return**- ₹350/ Instance **SI Return (excluding Recurring Deposit)**- ₹100/Instance **ECS Return Insufficient funds**- ₹550 for first instance; ₹600 from second instance onwards **Stop Payment of Cheques from Branch**-₹100 / Instruction **Physical Account statement from Branch**--₹100 / Instruction			

^Joining Fees: Free subject to Salary credit of ≥₹10,000 in any of the succeeding three consecutive months of account opening month or AMB of ≥₹ 10,000 maintained in the previous month of card billing month.
^Renewal Fees: Free subject to Salary credit of ≥₹10,000 in any of the preceding three consecutive months of card billing month or AMB of ≥₹ 10,000 maintained in the previous month of card billing month.

If the above conditions are not met Debit Card shall be charged for Joining Fees or Renewal Fees, as per the Debit Card Variant grid given below:

Debit Card Grid:

Rupay Debit Card- ₹199	Element Debit Card- ₹329	Engage Debit Card- ₹399	Explore Debit Card- ₹599

^^subject to Salary Credit of ≥₹10,000 in any of the preceding three consecutive months or AMB of ≥₹ 10,000 maintained in the previous month of billing month, If these conditions are not met, charges shall be levied as given below:

ATM transactions @ other bank ATMs including Card less Cash Withdrawal - Free Transaction Limit per month:
Metro - First 3 transactions
Non Metro - First 5 transactions
thereafter Financial Transaction - ₹ 23 per transaction & Non-financial Transaction- ₹ 10 per transaction

#RTGS Payment through Branch Per Transaction Charges

₹2 Lac to ₹5 Lac - ₹20
More than ₹5 Lac - ₹40

#NEFT Payment through Branch Per Transaction Charges

Less than ₹10K- ₹2
₹10K to Less than ₹1 Lac- ₹4
₹1 Lac to Less than ₹2 Lac- ₹12
₹2 Lac & above- ₹20

#IMPS (NB/MB/Branch) Per Transaction Charges

Up to Rs. 1K - Rs. 2.5
More than Rs. 1K to Rs. 1 Lac - Rs. 5
More than Rs. 1 Lac – Rs. 15

^^^ Chargeable if: No Salary Credit of ≥₹ 10,000 for preceding three consecutive months or AMB of ≥₹10,000 not maintained in previous month of billing month, as per the below charges:

Charges: If Balance maintained is
1. ≥ 100% of the requirement- NIL
2. ≥75% of the requirement- 5% of balance shortfall
3. ≥50%-<75% of the requirement – 7.5% of balance shortfall
4. <50% of the requirement - 10% of balance shortfall

Subject to Max Charge of ₹750

Free Transactions & Services				
Online Intra-Bank Fund Transfer	Passbook Issuance & Duplicate Passbook	Anywhere Branch Banking facility & ATM Transactions at Own bank ATMs	Registration & Access of YES Bank digital channels - YES ONLINE (NB)/IRIS by YES Bank (MB)/YES ROBOT/ WhatsApp Banking/ Phone Banking	Online Inter-Bank Fund Transfer through NEFT/RTGS - Inward & Outward
Standing Instruction / ECS maintenance through Branch	Account Opening, Nomination facility, Dormancy Activation & Account Closure	Investment service Registration; Mutual Fund Investment	Online - Utility Bill payment / ECS Instruction / Standing Instruction / E-commerce Payment & UPI Payment facility	Banker's Verification (Signature/Address/Photograph)
Retrieval of Cheque/Instruction	Online Account Statement/Email statement facility	Financial & Non-Financial Transactions at YES Bank ATM	Replacement of damaged Debit Card	Debit Card Pin Generation - YES ONLINE
SMS & E-mail Alerts (Day end balance/transactions above a threshold / low balance)	Cheque Collection: Outstation - Yes Bank, Correspondent Bank &Other Locations Cheque Collection - Local Clearing	DD revalidation & Cancellation of DD payable at YES BANK & Other locations	DD Payable at Yes Bank & Correspondent Bank Locations-Branch, NB & MB	Stop Payment of Cheques – NB&MB

Note:

YES BANK Salary Account is a Zero Balance Account provided that the salary is being credited. If the salary is not getting credited, average monthly balance (AMB) has to be maintained. In the event of a default in regular salary credits or maintenance of average monthly balance(AMB) as given above, for the month (referred as 'Default Month'), the bank shall notify the customer clearly of the default and that either salary credit to be sighted or average monthly balance for the account has to be met in the subsequent month (referred to as 'Notice Month'), else the NMC (Non Maintenance fee) for both the 'Default Month' and 'Notice Month' shall be recovered. In case, the salary credit has been stopped due to any reason, for a period of three months or more, then the said account shall stand eligible for reclassification to the Regular Savings Account. The Bank shall notify the eligible customers in case of a default in the operating Terms and Conditions and may provide suitable time to resume regular salary credit into the account. The Bank may choose to notify the account holder via SMS, Email, letter or by any other mode as the Bank may deem fit. It is the sole responsibility of the customer to keep the contact details (including the Email id, mobile number and address) updated in the Bank records at all times, failing which, the customer may not receive the notification/s. The Bank shall not be held responsible for such failure or non-receipt of bank notifications.

Common Guidelines

1. The charges mentioned in the schedule is exclusive of taxes as applicable from time to time and subject to periodic revision
2. Average Monthly (AMB): Average of Daily Closing Balance for the Month = Summation of daily closing balance/Actual no. of calendar days in the Month.
3. Monthly/Quarterly/Annual cycle charges as applicable on the account type can be recovered anytime.
4. 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.
5. Financial transaction Includes-Cash Withdrawal; Non-Financial transactions include -Balance Inquiry, Mini statement, Pin change and any transaction other than financial transactions. ATM transactions at other bank ATMs is inclusive of Micro ATM transactions.
6. Kindly refer to YES Bank website or contact YES Bank branches for latest Schedule of charges.
7. Kindly refer to YES Bank website for charges/fees applicable to Foreign Exchange & Remittance Services.
8. SMS/Email alerts are activated by default at the time of account opening. For de-registration/ modifications of alerts, please place request through YES ONLINE or YES Bank branch.