

**SAVINGS ACCOUNT:** Regular, Senior Citizen, Rural, Semi Urban, Urban

DOMESTIC & NON-RESIDENT SAVINGS ACCOUNTS (Rupee Deposits)	
Daily Balance in the Savings Account (INR)	Applicable Interest Rates (p.a.) w.e.f. 01 <sup>st</sup> November'23
Up to Rs.1 Lac	3.50%
Above Rs.1 lac to less than Rs.5 lacs	4.00%
Rs.5 lacs and above to less than Rs.10 lacs	5.00%
Rs.10 lacs and above to less than Rs.5 Crores	7.00%
Rs.5 Crores and above to less than Rs.25 Crores	6.00%

**Note:**

- Interest will be calculated on incremental balances in each Interest Rate Slab at applicable rates as above w.e.f 01<sup>st</sup> November'23

**Illustration:** If the total balance is INR 10 Crores, then the interest will be calculated as below:

For balances of INR 1 to INR 1,00,000 : 3.50%
For incremental balances from INR 1,00,001 up to INR 4,99,999 : 4.00%
For incremental balances from INR 5,00,000 up to INR 9,99,999 : 5.00%
For incremental balances from INR 10,00,000 up to INR 4,99,99,999 : 7.00%
For incremental balances from INR 5 Crores up to INR 10 Crores : 6.00%

- For amount of Rs.25 Crores and above, please contact the branch or your designated Relationship Manager
- Rates are subject to change at the sole discretion of YES BANK. Terms and Conditions apply

**TERM DEPOSIT:****Fixed Deposit Interest Rates (applicable for Deposits <2 Crs):**

Fixed Deposit Interest Rates w.e.f. 21st Novemebr, 2023				
Period	Regular		Senior Citizen**	
	Interest Rates (%P.A.)*	Annualised Yield <sup>^</sup>	Interest Rates (%P.A.)*	Annualised Yield <sup>^</sup>
7 days to 14 days	3.25%	3.25%	3.75%	3.75%
15 days to 45 days	3.70%	3.70%	4.20%	4.20%
46 days to 90 days	4.10%	4.10%	4.60%	4.60%
91 days to 120 days	4.75%	4.75%	5.25%	5.25%
121 days to 180 days	5.00%	5.00%	5.50%	5.50%
181 days to 271 days	6.10%	6.24%	6.60%	6.77%
272 days to < 1 year	6.35%	6.50%	6.85%	7.03%
1 year	7.25%	7.45%	7.75%	7.98%
1 year 1 day to < 18 months	7.50%	7.71%	8.00%	8.24%
18 months < 24 months	7.75%	7.98%	8.25%	8.51%
24 months to < 36 months	7.25%	7.45%	7.75%	7.98%
36 months to < 60 months	7.25%	7.45%	8.00%	8.24%
60 months	7.25%	7.45%	8.00%	8.24%
60 months 1 day to <= 120 months	7.00%	7.19%	7.75%	7.98%

\*Interest rates are subject to change at the sole discretion of the Bank

\*\* Senior Citizen rates are applicable only for Domestic

<sup>^</sup>Annualized yields published, compounded quarterly.

**Note:**

- Interest rate slabs considered are 3 months = 91 days; 6 months = 181 days; 9 months = 272 days
- Actual Number of days will be calculated at the time of booking
- For less than 1 year deposit, please mention tenure in days
- Reinvestment is available for minimum tenure of 6 months 1 day (actual number of days in the month)

## Premature Penalty on Fixed Deposits:

Kindly refer the below table for applicable premature withdrawal penalty.

Premature withdrawal penalty shall be applicable on all deposits booked / renewed for amount less than INR 5 Crore as per the below table.

### **Penalty Structure for Fixed Deposits with value less than INR 5 Cr:**

Tenure of Fixed Deposit (Completed)	Penalty Rate			
	w.e.f. 5th July 2019	w.e.f. 16th May 2022 <sup>^</sup>	w.e.f 08th August 2022 <sup>^</sup>	w.e.f 03rd November 2023 <sup>^</sup>
Less than equal to 181 days	Nil	0.25%	0.50%	0.75%
182 days and above	0.50%	0.50%	0.75%	1.00%

### **\*Key Points**

- Premat penalty will be applicable for all types of customers. (e.g.: Individual, Non-Individual)
- Premature penalty will be applicable as per above regime for YES BANK staff who booked/renewed FD's for period 5th July 19 till 9th May 21. Nil premature penalty will be applicable for YES BANK staff FD booked/renewed on and after 10th May 21.
- Premature penalty will be applicable as per above regime for Senior Citizen customers who booked/renewed FD's for period 5th July 19 till 15th May 22. Nil premature penalty will be applicable for Senior Citizen FD booked/renewed on and after 16th May 22.
- Premature FD withdrawal penalty interest will be charged for partial as well as full withdrawal.
- **For values >= INR 5 Crs, existing penalty structure shall continue at 0.25% for all tenure & value buckets.**

## NRE Fixed Deposits

Rates for < 2 Crore effective 21st November, 2023*		
Period	Interest Rates (%P.A.)	Annualised Yield <sup>^</sup>
1 year	7.25%	7.45%
1 year 1 day to < 18 months	7.50%	7.71%
18 months < 24 months	7.75%	7.98%
24 months to < 36 months	7.25%	7.45%
36 months to < 60 months	7.25%	7.45%
60 months	7.25%	7.45%
60 months 1 day to <= 120 months	7.00%	7.19%

\*Interest rates are subject to change at the sole discretion of the Bank

<sup>^</sup>Annualized yields published, compounded quarterly.

### **Terms & Conditions:**

- ✓ No interest is payable if FCNR, NRE FD and RFC FD is withdrawn before completion of 12 months.
- ✓ The additional rate of interest payable on fixed deposits to senior citizens does not apply to NRE and NRO Fixed Deposits.
- ✓ Please contact our nearest branch for Interest Rates on NRO and NRE Fixed Deposits for values equal to or above INR 2 crore
- ✓ Rates subject to change without prior notice
- ✓ Rates for monthly interest payout will be discounted based on prevailing rates
- ✓ If the Customer prematurely withdraws the deposit, the interest rate prevailing at the date of deposit, for the period for which deposit was with the Bank shall be payable.
- ✓ NRE and NRO Fixed Deposits for value less than INR 2 Crore can be booked on our Net Banking portal. To book NRO & NRE Fixed Deposits of value equal to or more than INR 2 Cr, please visit our nearest Branch or contact our Financial Advisor

For FCNR (B) and RFC deposit interest rates please visit [https://www.yesbank.in/pdf/nri\\_interest\\_rates\\_pdf](https://www.yesbank.in/pdf/nri_interest_rates_pdf)

**Resident Recurring Deposit Rates w.e.f. 21st November, 2023\***

Period	Interest Rate (per annum)	**Senior Citizen Rates (per annum)
6 months	6.10%	6.60%
9 months	6.35%	6.85%
12 months	7.25%	7.75%
15 months	7.50%	8.00%
18 months	7.75%	8.25%
21 months	7.75%	8.25%
24 months	7.25%	7.75%
27 months	7.25%	7.75%
30 months	7.25%	7.75%
33 months	7.25%	7.75%
36 months to < 60 months	7.25%	8.00%
60 months	7.25%	8.00%
60 months 1 day and above	7.00%	7.75%

\*Interest Rates for installments up to INR 1.99 Cr per month

\*\*Only Senior Citizens are eligible for higher rate of interest period

**NRE Recurring Deposit Rates ^effective 21st November, 2023\*\***

Period	Interest Rate* (per annum)
12 months	7.25%
15 months	7.50%
18 months	7.75%
21 months	7.75%
24 months	7.25%
27 months	7.25%
30 months	7.25%
33 months	7.25%
36 months to < 60 months	7.25%
60 months	7.25%
60 months 1 day and above	7.00%

\*Interest Rates for installments up to INR 1.99 Cr per month

^ Rates are subject to change from time to time at the sole discretion of YES BANK

**Terms & Conditions:**

- ✓ No interest is payable if NRE RD is withdrawn before completion of 12 months
- ✓ Minimum monthly installment of INR 1,000 and in multiples of INR 100 thereof
- ✓ Minimum tenure of 12 months (and in multiples of 3 months thereafter) up to a maximum tenure of 10 years