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. 7th April'26*
Up to Rs.1 Lac	2.50%
Above Rs.1 lac to less than Rs.25 lacs	2.50%
Rs.25 lacs and above to less than Rs.100 Crores	3.50%

Note:

- *Interest will be calculated on incremental balances in each Interest Rate Slab at applicable rates w.e.f 01st October'23*
- *For amount of Rs.100 Crores and above, please contact the branch or your designated Relationship Manager*
- *Rates subject to change without notice, please refer the website for latest interest rates*
- *Rates are subject to change at the sole discretion of YES BANK. Terms and Conditions apply*

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

For balances up to INR 1,00,000: 2.50%
For incremental balances above INR 1,00,000 to less than INR 25,00,000: 2.50%
For incremental balances from INR 25,00,000 to less than INR 10 Cr: 3.50%

- Bank offers overnight MIBOR linked Savings Account. MIBOR Linked floating interest rate will be applicable on entire balance above as per the below mentioned balance slabs

< Rs. 500 Crores	Overnight MIBOR Rate + 50 bps subject to: Minimum Rate 3.50%; Maximum Rate 4.25%
>= Rs. 500 Crores	MIBOR + 121 bps

*Above mentioned MIBOR Rates are effective from 1st May 2026.

- Bank also offers Repo Rate Linked Savings Account where interest rate applicable will be 3.50% (Interest Rate will be sum of Repo Rate + Margin, subject to maximum cap of 3.50% & minimum cap of 3.00%)

Note:

o REPO Rate effective 1st January 2026: 5.25%
o Margin: 0.50%
o The interest rate would be automatically reset monthly as per the applicable REPO rate in previous month
o In case of increase in the REPO rate, there shall be an increase in the effective interest rate & likewise any decrease in the REPO rate, which shall result in a decrease in the effective interest rate of the Repo Rate linked Savings Account.

For further details, please contact your Relationship Manager or visit your nearest YES BANK branch.

TERM DEPOSIT:

Fixed Deposit Interest Rates (applicable for Deposits <3 Crs):

Fixed Deposit Interest Rates w.e.f. 2nd June, 2026 (less than INR 3 Cr)				
Period	Regular		Senior Citizen**	
	Interest Rates (%P.A.)*	Annualised Yield^	Interest Rates (%P.A.)*	Annualised Yield^
7 days to 14 days	3.25%	3.25%	3.75%	3.75%
15 days to 45 days	3.50%	3.50%	4.00%	4.00%
46 days to 90 days	4.50%	4.50%	5.00%	5.00%
91 days to 120 days	4.75%	4.75%	5.25%	5.25%
121 days to 180 days	4.75%	4.75%	5.25%	5.25%
181 days to 271 days	6.00%	6.14%	6.50%	6.66%
272 days to 335 days	6.25%	6.40%	6.75%	6.92%
336 days to < 12 months	6.50%	6.66%	7.00%	7.19%
12 months	6.65%	6.82%	7.15%	7.34%
12 months 1 day < 18 months	6.75%	6.92%	7.25%	7.45%
18 months	6.75%	6.92%	7.25%	7.45%
18 months 1 day < 24 months	7.25%	7.45%	7.75%	7.98%
24 months < 35 months	7.00%	7.19%	7.50%	7.71%
35 months	6.90%	7.08%	7.40%	7.61%
35 months 1 day to < 36 months	7.00%	7.19%	7.50%	7.71%
36 months < 60 months	7.00%	7.19%	7.75%	7.98%
60 months	6.75%	6.92%	7.50%	7.71%
60 months 1 day to <= 120 months	6.75%	6.92%	7.50%	7.71%

**Interest rates are subject to change at the sole discretion of the Bank*
*** Senior Citizen rates are applicable only for Domestic*
^Annualized yields published, compounded quarterly.

Note:
1. Interest rate slabs considered are 3 months = 91 days; 6 months = 181 days; 9 months =272 days
2. Actual Number of days will be calculated at the time of booking
3. For less than 1 year deposit, please mention tenure in days
4. Reinvestment is available for minimum tenure of 6 months 1 day (actual number of days in the month)
5. If tenure is selected in combination of months and days than days to be selected max 27 days.

Premature Penalty on Fixed Deposits:

Kindly refer to the table below 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 table below.

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^	w.e.f 08th August 2022^	w.e.f 03rd November 2023^
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%

*<u>Key Points</u>

- Premature 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.
- **For values >= INR 5 Crs, existing penalty structure shall continue at 0.25% for all tenure & value buckets.**
- Premature FD withdrawal penalty interest will be charged for partial as well as full withdrawal and on FDs swept-in via sweep-in facility for any amount.

NRE Fixed Deposits

Rates for < 3 Crore effective 2nd June, 2026*		
Period	**Interest Rates (%P.A.)**	**Annualised Yield^**
12 months	6.65%	6.82%
12 months 1 day < 18 months	6.75%	6.92%
18 months	6.75%	6.92%
18 months 1 day < 24 months	7.25%	7.45%
24 months < 35 months	7.00%	7.19%
35 months	6.90%	7.08%
35 months 1 day to < 60 months	7.00%	7.19%
60 months	6.75%	6.92%
60 months 1 day to <= 120 months	6.75%	6.92%

**Interest rates are subject to change at the sole discretion of the Bank*
^Annualized yields published, compounded quarterly.

<u>Terms & Conditions:</u>

- ✓ *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 3 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 3 Crore can be booked on our Net Banking portal. To book NRO & NRE Fixed Deposits of value equal to or more than INR 3 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

Resident Recurring Deposit Rates w.e.f. 2nd June, 2026*		
Period	**Interest Rate (per annum)**	****Senior Citizen Rates (per annum)**
6 months	6.00%	6.50%
9 months	6.25%	6.75%
12 months	6.65%	7.15%
15 months	6.75%	7.25%
18 months	6.75%	7.25%
21 months	7.25%	7.75%
24 months	7.00%	7.50%
27 months	7.00%	7.50%
30 months	7.00%	7.50%
33 months	7.00%	7.50%
36 months to < 60 months	7.00%	7.75%
60 months	6.75%	7.50%
60 months 1 day and above	6.75%	7.50%
*** Senior Citizen rates are applicable only for Domestic Deposits*		
**Rates are subject to change from time to time at the sole discretion of YES BANK*		

**Interest Rates for installments up to INR 2.99 Cr per month*
***Only Resident Senior Citizens are eligible for higher rate of interest period*

NRE Recurring Deposit Rates ^effective 2nd June, 2026*	
Period	**Interest Rate* (per annum)**
12 months	6.65%
15 months	6.75%
18 months	6.75%
21 months	7.25%
24 months	7.00%
27 months	7.00%
30 months	7.00%
33 months	7.00%
36 months to < 60 months	7.00%
60 months	6.75%
60 months 1 day and above	6.75%

**Interest Rates for installments up to INR 2.99 Cr per month*
^ Rates are subject to change from time to time at the sole discretion of YES BANK

<u>Terms & Conditions:</u>

- ✓ *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*