



YBL/CS/2023-24/116

October 21, 2023

**National Stock Exchange of India
Limited**

Exchange Plaza,
Plot no. C/1, G Block,
Bandra - Kurla Complex
Bandra (E), Mumbai - 400 051
Tel.: 2659 8235/36 8458
NSE Symbol: YESBANK

BSE Limited

Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
Tel.: 2272 8013/15/58/8307
BSE Scrip Code: 532648

Dear Sirs/Madam,

Sub.: Submission of disclosure on Related Party Transactions pursuant to Regulation 23(9) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Please find attached disclosure on Related Party Transactions, on consolidated basis, drawn in accordance with applicable accounting standards as required under Regulation 23(9) of the Listing Regulations for the half year ended on September 30, 2023.

The above disclosure is being hosted on the Bank's website www.yesbank.in in terms of Regulation 23(9) of the Listing Regulations.

You are requested to take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

For **YES BANK LIMITED**

Shivanand R. Shettigar
Company Secretary

Encl: Disclosure on Related Party Transactions

DISCLOSURE ON RELATED PARTY TRANSACTIONS FOR HALF YEAR ENDED SEPTEMBER 30, 2023

(Rs. in Crores)

Details of party entering into the transaction	Details of the counterparty		Type of related party transaction	Remarks	Value of the related party transaction as approved by the Audit Committee for Financial Year 2023-24	Value of the related party transaction during the reporting period (for half year ended September 30, 2023)	In case monies are due to either party as a result of the Transaction	
	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)
YES Bank Ltd	State Bank of India	Investing party	Treasury	Includes: Fund based exposures (such as purchase / sale of Investments, Call / Term Interbank Placements and Deposits); Non Fund Based exposures (such as Forex, Forwards, , Options, Swaps, etc.); Nostros.	25,000	8,175.52 (Read with Note 1)	2,875.80	3,641.03
			Availment of funded facilities	Certificate of Deposit ('CD') issued by YES Bank.			-	-
			Trade and Cash Management services	Bank Guarantee ('BG')/ Stand by Letter of Credit ('SBLC') and Letter of Credit Bill Discounting ('LCBD')			-	-



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)
YES Bank Ltd	YES Securities (India) Limited	Subsidiary	Recovery of expenditure from Subsidiary	Includes: Telephone, Bandwidth charges, Rent and Common area maintenance for Offices and Recovery of Branch Infrastructure expenses.	Note 2	1.90	-	-
			Income from Subsidiary for business transactions	Includes: Royalty income, Bank Charges, Interest on Overdraft against Fixed Deposits, Interest on Intraday Overdraft, Issuing and Paying Agency Fee, Referrals Fees.		1.89	-	-
			Infusion of Capital in Subsidiary	Infusion of additional Capital Subsidiary		99.98	-	-
			Payable to Subsidiary	Brokerage Fees		0.12	-	-
			Deposit with Bank	Note 4		-	9.10	16.62
			Receivable from Subsidiary			-	5.49	0.05



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YES Bank Ltd	Perfios Software Solutions Private Limited	Private Companies in which Director* or his relative is a Member or Director	Vendor transactions in the ordinary course of banking business	Includes: Bank/ Financial Statement Analysis, GST & ITR fetch services	18.00	2.33	-	-
YES Bank Ltd	Camden Town Technologies Private Limited	Private Companies in which Director* or his relative is a Member or Director#	Transactions in the ordinary course of banking business	Value of the related party transactions for fee charged	40.00	0.27	-	-
YES Bank Ltd	YES Foundation	Body Corporate	CSR Activities		15.00	10.00	-	-
YES Bank Ltd	Prashant Kumar	Managing Director and Chief Executive Officer	Remuneration	Note 3	-	1.55	-	-



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YES Bank Ltd	Rajan Pental	Director*	Remuneration	Note 3	-	1.71	-	-
YES Bank Ltd	Niranjan Banodkar	Key Managerial Personnel#	Remuneration	Note 3	-	1.18	-	-
YES Bank Ltd	Shivanand R. Shettigar	Key Managerial Personnel#	Remuneration	Note 3	-	0.87	-	-
YES Securities (India) Ltd	Arun Kumar Mago	Director*	Remuneration and Sitting Fees		-	0.03	-	-
YES Securities (India) Ltd	Chitra Andrade	Director*	Remuneration and Sitting Fees		-	0.03	-	-
YES Securities (India) Ltd	Manoj Fadnis	Director*	Remuneration and Sitting Fees		-	0.04	-	-
YES Securities (India) Ltd	Ram Nirankari Rastogi	Director*	Remuneration and Sitting Fees		-	0.02	-	-



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)
YES Securities (India) Ltd	Anshul Arzare	Joint Managing Director and Chief Executive Officer	Remuneration	Note 3	-	1.13	-	-
YES Securities (India) Ltd	Amishi Kapadia	Joint Managing Director and Chief Executive Officer	Remuneration	Note 3	-	0.87	-	-
YES Securities (India) Ltd	Abhijeet Guin	Key Managerial Personnel#	Remuneration	Note 3	-	0.84	-	-
YES Securities (India) Ltd	Swanand Shintre	Key Managerial Personnel #	Remuneration	Note 3	-	0.12	-	-
YES Bank Ltd	Rama Subramaniam Gandhi	Director*	Remuneration and Sitting Fees		-	0.18	-	-



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	Name	Name					Relationship of the counterparty with the listed entity	Opening balance (as on April 1, 2023)
YES Bank Ltd	Atul Malik	Director*	Remuneration and Sitting Fees		-	0.42	-	-
YES Bank Ltd	Rekha Murthy	Director*	Remuneration and Sitting Fees		-	0.33	-	-
YES Bank Ltd	Sharad Sharma	Director*	Remuneration and Sitting Fees		-	0.33	-	-
YES Bank Ltd	Nandita Gurjar	Director*	Remuneration and Sitting Fees		-	0.21	-	-
YES Bank Ltd	Sadashiv Rao	Director*	Remuneration and Sitting Fees		-	0.32	-	-
YES Bank Ltd	Sandeep Tewari	Director*	Remuneration and Sitting Fees		-	0.25	-	-
YES Bank Ltd	Sanjay Kumar Khemani	Director*	Remuneration and Sitting Fees		-	0.26	-	-
YES Bank Ltd	Thekapat Keshav Kumar	Director*	Remuneration and Sitting Fees		-	0.31	-	-
YES Bank Ltd	Prashant Kumar	Managing Director and Chief Executive Officer	Deposits with Bank		-	0.00	0.01	0.09



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)
YES Bank Ltd	Rajan Pentel	Director*	Deposits with Bank	Note 4	-	0.02	0.86	0.18
YES Bank Ltd	Amishi Kapadia	Joint Managing Director and Chief Executive Officer	Deposits with Bank	Note 4	-	0.00	0.19	0.23
YES Bank Ltd	Anshul Arzare	Joint Managing Director and Chief Executive Officer	Deposits with Bank	Note 4	-	0.00	0.11	0.07
YES Bank Ltd	Nandita Gurjar	Director*	Deposits with Bank	Note 4	-	0.00	0.05	0.02
YES Bank Ltd	Sandeep Tewari	Director*	Deposits with Bank	Note 4	-	0.00	-	0.08
YES Bank Ltd	Arun Kumar Mago	Director*	Deposits with Bank	Note 4	-	0.00	0.51	0.03



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YES Bank Ltd	Manoj Fadnis	Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.03
YES Bank Ltd	Sumit Gupta	Director*	Deposits with Bank	Note 4	-	0.03	0.46	0.07
YES Bank Ltd	Sanjay Kumar Khemani	Director*	Deposits with Bank	Note 4	-	0.00	-	0.89
YES Bank Ltd	Ram Nirankari Rastogi	Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.01
YES Bank Ltd	Rama Subramaniam Gandhi	Director*	Deposits with Bank	Note 4	-	0.01	0.13	0.39
YES Bank Ltd	Thekepat Keshav Kumar	Director*	Deposits with Bank	Note 4	-	0.00	0.05	0.07
YES Bank Ltd	Sharad Sharma	Director*	Deposits with Bank	Note 4	-	0.00	-	0.00
YES Bank Ltd	Rekha Murthy	Director*	Deposits with Bank	Note 4	-	0.00	0.04	0.02
YES Bank Ltd	Shivanand R. Shettigar	Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.00	0.12	0.08



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	Name	Name					Relationship of the counterparty with the listed entity	Opening balance (as on April 1, 2023)
YES Bank Ltd	Swanand Shintre	Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.00	0.00	0.01
YES Bank Ltd	Abhijeet Guin	Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.00	0.09	0.06
YES Bank Ltd	Niranjan Banodkar	Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.01	0.18	0.26
YES Bank Ltd	YES Foundation	Body Corporate	Deposits with Bank	Note 4	-	0.24	10.82	13.57
YES Bank Ltd	Deepika Mago	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.03
YES Bank Ltd	P Umadevi	Relative of Director*	Deposits with Bank	Note 4	-	0.00	-	0.01
YES Bank Ltd	Eroute Technologies Private Limited	Private Companies in which Director* or his relative is a	Deposits with Bank	Note 4	-	-	0.04	0.01



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)
		Member or Director						
YES Bank Ltd	Nahar Credits Private Limited	Private Companies in which Director* or his relative is a Member or Director	Deposits with Bank	Note 4	-	-	14.09	0.84
YES Bank Ltd	Camden Town Technologies Private Limited	Private Companies in which Director* or his relative is a Member or Director	Deposits with Bank	Note 4	-	-	0.11	2.79
YES Bank Ltd	Sandeep Kumar Khemani	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.05
YES Bank Ltd	Jyoti Walia	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.00	0.00



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)
YES Bank Ltd	Mohan Lal Gupta	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.03	0.02
YES Bank Ltd	Koyana Gajanan Banodkar	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.03
YES Bank Ltd	Vikram Mago	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.13	0.01
YES Bank Ltd	Neeta Niranjana Banodkar	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.05	0.04
YES Bank Ltd	Arun Kumar Khemani	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.01
YES Bank Ltd	Anju Pental	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.00	0.01
YES Bank Ltd	Archana Sumit Gupta	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.02	0.05
YES Bank Ltd	Poonam Tewari	Relative of Director*	Deposits with Bank	Note 4	-	0.00	-	0.01
YES Bank Ltd	Nandan Gajanan Banodkar	Relative of Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.01	0.33	0.34



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YES Bank Ltd	Snehlata Arzare	Relative of Director* & Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.00	0.10	0.01
YES Bank Ltd	Neelam Agarwal	Relative of Director*	Deposits with Bank	Note 4	-	-	0.00	0.00
YES Bank Ltd	Sharda Rani Gupta	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.00
YES Bank Ltd	Sangeeta Rastogi	Relative of Director*	Deposits with Bank	Note 4	-	0.00	-	0.01
YES Bank Ltd	Shampa Guin	Relative of Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.00	0.00	0.00
YES Bank Ltd	Sangeeta Rajpal	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.02
YES Bank Ltd	Aparna Mago	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.02	0.04
YES Bank Ltd	Shashita Shettigar	Relative of Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.00	0.00	0.00



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	Name	Name					Relationship of the counterparty with the listed entity	Opening balance (as on April 1, 2023)
YES Bank Ltd	Namita Arzare	Relative of Director* & Key Managerial Personnel#	Deposits with Bank	Note 4	-	0.00	0.12	0.01
YES Bank Ltd	T Meera Keshav	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.00	0.01
YES Bank Ltd	Anav Agarwal	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.03	0.08
YES Bank Ltd	Savyan Agarwal	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.02	0.02
YES Bank Ltd	Kishore T Keshav	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.00	0.00
YES Bank Ltd	Karan J. Andrade	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.00	0.00
YES Bank Ltd	Shreya Pental	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.01	0.00
YES Bank Ltd	Aryan Pental	Relative of Director*	Deposits with Bank	Note 4	-	0.00	0.00	0.00
YES Bank Ltd	Jyoti Walia	Relative of Director*	Other Banking Transactions in		-	0.00	-	-



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)
			Ordinary Course of Business					
YES Bank Ltd	Nandan Gajanan Banodkar	Relative of Key Managerial Personnel *	Other Banking Transactions in Ordinary Course of Business		-	0.00	-	-
YES Bank Ltd	Rajan Pental	Director*	Other Banking Transactions in Ordinary Course of Business		-	-	-	-
YES Bank Ltd	Shivanand R. Shettigar	Key Managerial Personnel#	Other Banking Transactions in Ordinary Course of Business		-	-	-	-
YES Bank Ltd	Abhijeet Guin	Key Managerial Personnel#	Other Banking Transactions in Ordinary Course of Business		-	0.00	-	-
YES Bank Ltd	Arun Kumar Mago	Director*	Other Banking Transactions in Ordinary Course of Business		-	0.00	-	-

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YES Bank Ltd	Mohan Lal Gupta	Relative of Director*	Other Banking Transactions in Ordinary Course of Business		-	-	-	-
YES Securities (India) Ltd	Niranjan Banodkar	Key Managerial Personnel#	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Shivanand R. Shettigar	Key Managerial Personnel#	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Rajan Pental	Director*	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Amishi Kapadia	Joint Managing Director and Chief Executive Officer	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Anshul Arzare	Joint Managing Director and	Brokerage Fee		-	0.00	-	-



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)
		Chief Executive Officer						
YES Securities (India) Ltd	Anshul Arzare	Joint Managing Director and Chief Executive Officer	Charges levied for availing product related services		-	0.00	-	-
YES Securities (India) Ltd	Aryan Pental	Relative of Director*	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Jyoti Walia	Relative of Director*	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Namita Arzare	Relative of Director* & Key Managerial Personnel#	Brokerage Fee		-	0.00	-	-



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YES Securities (India) Ltd	Praveen Rajpal	Relative Director*	of	Brokerage Fee	-	0.00	-	-
YES Securities (India) Ltd	Anju Pental	Relative Director*	of	Brokerage Fee	-	0.00	-	-
YES Securities (India) Ltd	Shreya Pental	Relative Director*	of	Brokerage Fee	-	0.00	-	-
YES Securities (India) Ltd	Snehlata Arzare	Relative Director* & Key Managerial Personnel#	of	Brokerage Fee	-	0.00	-	-

* Directors includes directors of subsidiary company

Key Managerial Personnel includes Key Managerial Personnel of subsidiary company



Notes:

1. Treasury transactions include transactions worth Rs. 5,739.92 crores between the Bank and State Bank of India that have been executed through CCIL NDS- Order Matching platform. Such transactions executed on CCIL NDS- Order Matching platform are excluded from the purview of omnibus limit, this is because at the point of dealing, the Bank does not have the knowledge of the counter party on the other side.
2. The Listing Regulations and the Companies Act, 2013, as amended from time to time, grants exemption from seeking approval of the Audit Committee for transactions entered into between the holding company and its wholly owned subsidiary company whose accounts are consolidated with such holding company and are placed before the shareholders at the general meeting for approval. Basis this, no omnibus approval was sought for transactions entered into with wholly owned subsidiary.
3. Represents payouts for the period April 1, 2023 to September 30, 2023 and includes fixed pay, perquisites, leave travel allowance, provident fund. Remuneration does not include stock options granted.
4. Amounts reported under the column "Value of related party transactions" in respect of 'Deposit with Bank' represents interest paid to the related parties. Once an account is opened, a bank cannot legally stop amounts coming into the customer's account and it is entirely up to the discretion of the customer how much amount it seeks to place into the deposit. Hence, for such current / savings account transactions no omnibus limit has been sought. In accordance with guidance note no. 20220425-30 on disclosure of Related Party Transactions issued by the Bombay Stock Exchange, we disclose that "acceptance of fixed deposits by the Bank is at the terms uniformly applicable/offered to all shareholders/public".
5. As per RBI circular DBR/2015-16/19 dated March 03, 2016, the Bank pays additional interest of 1 % per annum, over and above the rate of interest mentioned in the schedule of interest rates on deposits to all Bank staff.
6. As per the RBI Master Circular No. RBI/2015-16 /95 DBR. No. Dir. BC.10/13.03.00/2015-16 "Loans and Advances - Statutory and Other Restrictions" dated July 1, 2015 transactions entered into with certain individuals, entities and their relatives needs to be monitored. Such individuals, entities and their relatives may not qualify to be a related party of the Bank as per the Bank's "Policy on dealing with Related Party Transactions". Accordingly, the same have been excluded for the purposes of half yearly exchange reporting of related party transactions.
7. As per the Annex to SEBI circular SEBI/HO/CFD/CMDI/CIR/P/2021/662 dated November 22, 2021, listed banks shall not be required to provide the disclosures with respect to related party transactions involving loans, inter-corporate deposits, advances or investments made or given by the listed banks.
8. Related party transactions, opening and closing balances where amounts are below INR 50,000 are denoted as "0.00"

