



सत्यमेव जयते

INDIA NON JUDICIAL

Government of National Capital Territory of Delhi

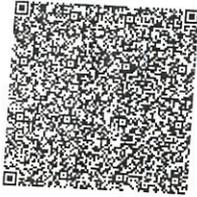
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: 16-Aug-2022 11:35 AM
: IMPACC (IV)/ dl942203/ DELHI/ DL-DLH
: SUBIN-DL94220329179923473308U
: Indian Coast Guard
: Article 5 General Agreement
: Not Applicable
: 0
(Zero)
: Indian Coast Guard
: Yes Bank Limited
: Indian Coast Guard
: 100
(One Hundred only)

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Please write or type below this line

IN-DL73837539708038U

काजल रॉय / Kajal Roy
उपमहानिरीक्षक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi-110001



Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

Memorandum of Understanding between Indian Coast Guard and YES Bank Ltd.

This Memorandum of Understanding ("MOU") is made on 17th Day of Aug, 2022 between Indian Coast Guard represented by **DIG K Roy, TM PD Administration** having its Head Quarters at National Stadium Complex, New Delhi - 110001 (hereinafter called "**Indian Coast Guard**") which expression shall unless the context otherwise requires include its successors / legal heirs / administrators / executors and permitted assigns)

AND

YES BANK Limited, a body corporate incorporated under the Companies Act 1956 and a Banking company within the meaning of section 5(c) of the Banking Regulation Act, 1949 and carrying on Banking business, having its Regd. & Corporate Office at YES BANK Limited, Yes Bank House, Off Western Expressway Highway, Santacruz East, Mumbai - 400 055, India. Represented herein through **Mr Rahul Krishnatrey, Group President & National Head - YCOP, Yes Vijay and Embassy Business** (Herein after called 'YES BANK' or "the Bank", which expression shall unless the context otherwise requires include its successors in business and assigns)

YES Bank and Indian Coast Guard are hereinafter collectively referred to as "**the Parties**"

AND WHEREAS

- The Indian Coast Guard in its efforts to simplify and streamline the salary disbursement procedure and to make available modern Banking facilities to its personnel /employees has decided to accept the proposal submitted by YES Bank Ltd and has decided to accept the terms and conditions in this MOU.
- And YES BANK, is a professionally driven new generation Bank having a well distributed branch network in major states of India having good brand equity, institutional image and possessing technologically advanced infrastructural facilities has offered to provide Banking services as detailed herein below to the Indian Coast Guard Personnel ("Personnel") operating their YES VIJAY salary accounts with the Bank.

NOW THEREFORE THIS MEMORANDUM OF UNDERSTANDING WITNESSETH AND THE PARTIES HAVE AGREED AS UNDER:

1) Period of MOU

This MOU shall commence fromDay of Aug, 2022 and shall be valid / operative for a period of 3 Years, which may be further extended for a term of 3 years as per mutually agreed terms and conditions between the Parties by an exchange of letters in writing.



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2) Credit of Salary

- a) The YES BANK undertakes to credit salary into accounts of all Indian Coast Guard Personnel /Employees who may be holding their YES VIJAY salary accounts in the various branches, by the **last working day** (this term "working day" shall not include Sunday and holidays declared under section 25 of the Negotiable Instruments Act, 1881 at specific branch locations where the accounts are maintained) of the month or on dates communicated in writing by the Paying Authority (as specified by Indian Coast Guard from time to time).
- b) The Salary cheque(s) as well as the YES VIJAY salary account details are to be furnished by the paying authority 3 (three) working days before the date of actual disbursement of the salary, as per the medium and format acceptable to the Bank. The Bank will arrange timely clearance of the cheque (s) and ensure that the salary is credited to respective accounts of the Indian Coast Guard Personnel maintained with the Bank and is available for withdrawal at the start of the normal Banking hours on the scheduled date of disbursement of salary
- c) **Sundry Payments during the Month** All other sundry payments during the month are also to be remitted to individual account of the Indian Coast Guard Personnel as per details provided by paying authority. For bulk postings done by paying authority through internet banking, the transactions will be carried out as scheduled at the time of upload. In case of failed transaction(s), details of the account along with amount where money could not be transferred will be intimated in writing to the paying authority within 48 hours/ 02 working days, by the Bank
- d) YES BANK will not charge any commission or service charges either from the Indian Coast Guard Personnel or **Indian Coast Guard** for the above mentioned services.
- e) YES BANK will also arrange for credit of salaries and sundry payments to Indian Coast Guard Personnel holding accounts of other Bank through RBI platforms, Real Time Gross Settlement (RTGS), National Electronic Fund Transfer (NEFT) and Immediate Payment Service (IMPS). YES Bank will however not be held liable for any delay/ non-credit of salaries and sundry payments on time for reasons attributable to other parties.



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3) **Recall of Salary Disbursed.**

In exceptional circumstances, the Indian Coast Guard may recall the salary erroneously disbursed to deserters or delinquent Indian Coast Guard Personnel. Upon written request of the Indian Coast Guard communicating specific details of Indian Coast Guard Personnel YES VIJAY salary account with YES Bank, period and amount and further subject to availability of sufficient and clear funds in the specified account, the Bank will on best effort basis comply with the request and refund the amount by a Bank Draft to the Indian Coast Guard for crediting into their Account. The Bank will not be liable or held accountable for any consequential or related action arising from the act of refund of the amount to the Indian Coast Guard at the request of the Indian Coast Guard.

Pending refund of the amount recalled, the Bank will subject to availability of clear and sufficient funds which can be properly applied for this request, shall mark a hold on the required amount(s) so notified by the Indian Coast Guard in the concerned YES VIJAY salary account with YES Bank to prevent fraudulent withdrawals from it.

The above will not apply for salary accounts with other banks, even if the salary credit is posted through YES Bank.

4) **YES Bank hereby agrees to provide the under mentioned benefits exclusively for Indian Coast Guard Personnel having YES VIJAY Salary Account*** with any of YES Bank branches and drawing their salary through the YES VIJAY salary account:

- i. **Lifetime Unique** Zero Balance Salary Account
- ii. **Anywhere Banking** via ATM or Internet on an **online real-time basis**
- iii. Usage of YES BANK ATM network **free of charge**
- iv. **Unlimited free transactions at all other Bank ATMs (Domestic)**
- v. Free Personal Accident Insurance Cover of Rs. 50 lakhs (Rs Fifty Lakh only) and Air Accident Insurance Cover of Rs.1 crore (Rs One Crore Only) **for all In-Service Personnel** drawing regular salary in their YES VIJAY salary account (Details in Annexure I)

*If the salary is not credited for consecutive period of three months in the YES VIJAY salary account, then such accounts shall cease to be considered as YES VIJAY accounts and all benefits outlined in this MOU will stand withdrawn. The Bank will put in all efforts to contact the account holders on their registered mobile number/email ID/communication address available in Bank's record for getting the account activated, however in spite of this



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in case the accounts still remain inactive / don't start receiving regular salary credits or continue with zero available balance, then the Bank reserves the right to close such accounts after issuing written intimation of 30 days to the account holder.

- vi. **Free Debit-cum-ATM Card**
- **Free Debit Card** for YES VIJAY salary account holders with Free Lost Card Liability Protection, Purchase Protection and Personal Accident Insurance cover
 - **Free Supplementary Debit Card** for **Joint Account holders** (Debit Card variant will be same as primary account holder)
 - **Free Facility** for setting up of Standing Instructions through YES VIJAY NACH facility
 - **Free Financial Advisory Service**, wherever the Bank has such facility
- vii. **Benefits on charges**
- No penal charges related to AMB/AQB (Average Monthly /Quarterly Balance) maintenance
 - No commission on collection of outstation cheques drawn on YES Bank locations
 - No commission on issuance of Pay Orders/DDs drawn at YES Bank locations
 - No charges on NEFT/RTGS/IMPS transactions across channels like Branches, Mobile & Net banking
 - Free Monthly Account e-Statements
 - Free SMS alerts
 - Demat Account at special rates
- viii. **Facility of Zero Balance NRE Accounts** for Personnel on **International Assignments** with special pricing on remittance rates.
- ix. Indian Coast Guard Personnel /Employees can continue to enjoy these benefits **post retirement also** (provided the Retired Personnel /Employees make non-cash / pension credits in the YES VIJAY Account)
- x. **Sweep out fixed deposit** accounts subject to terms & conditions as per Banks extant guidelines. The Indian Coast Guard Personnel need to approach the branch for availing this facility
- xi. Payment of Utility Bills through Internet Banking – **Free** for all Indian Coast Guard Personnel /Employees having YES VIJAY Salary account with YES BANK. However, Convenience fee and transaction charges are applicable for making




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payments to third party sites like Indian Railways etc. This facility will be subject to such terms and conditions as per Bank's extant guidelines as amended from time to time.

xii. Other facilities will be as under depending upon the type of account.

Types of Account	YES VIJAY Advantage	YES VIJAY Exclusive	YES PREMIA	YES FIRST
Eligibility	Enrolled Personnel/ Enrolled Followers	Assistant Commandant/ Deputy Commandant	Commandant (JG)/ Commandant	Deputy Inspector General and above
Minimum balance required	Nil	Nil	Nil	Nil
Life Time unique Account Number	Available, Universal account number across all branches pan India	Available, Universal account number across all branches pan India	Available, Universal account number across all branches pan India	Available, Universal account number across all branches pan India
Joint account holder facility	Available	Available	Available	Available
Family Accounts Facility (with Nil AMB requirement)	-	-	Available	Available
Passbook facility on demand	Available	Available	Available	Available
Debit cum ATM card transaction limits	Up to Rs.30,000/- per day for cash withdrawal & Purchase Limit of Rs.1,00,000/-	Up to Rs.50,000/- per day for cash withdrawal & Purchase Limit of Rs.1,50,000/-	Up to Rs.1,00,000 per day for cash withdrawal & Purchase Limit of Rs.3,00,000	Up to Rs.1,00,000 per day for cash withdrawal & Purchase Limit of Rs.5,00,000
Other Bank ATM transactions (subject to RBI regulations as applicable from time to time)	Free Unlimited Domestic Transactions	Free Unlimited Domestic Transactions	Free Unlimited Domestic & International Transactions	Free Unlimited Domestic & International Transactions
Fuel Surcharge Waiver on Debit Card	Instant savings up to 2.5% on fuel purchase	Instant savings up to 2.5% on fuel purchase	No surcharge on fuel purchases at	No surcharge on fuel purchases at



(Handwritten signature)

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Types of Account	YES VIJAY Advantage	YES VIJAY Exclusive	YES PREMIA	YES FIRST
	at any petrol pump for fuel purchases up to INR 5,000	at any petrol pump for fuel purchases up to INR 5,000	any petrol pump in India	any petrol pump in India
Personal Accident Insurance Cover	<p>On Duty Cover : Insured with Go Digit PAI Cover of Rs. 50 Lakh in case of death and permanent disability for all In-Service Personnel (provided there is regular monthly salary credits in the YES VIJAY account for the three (3) months preceding the month of accidental death) (Kindly refer Annexure I for details)</p> <p>The said personnel is said to be on duty, If He /She is on an assigned task, occupation, place of service to serve the functions assigned to him/her in his/her regular work shift including overtime (if any) within India.</p> <ul style="list-style-type: none"> • Trainee cadets & Tour of Duty staff covered upto the full limit. • Military, Air Force, Coast Guard and Para Military commissioned personnel under training are covered upto 50% of the card limit. <p>Off Duty Cover : Insured with NIA PAI 30 Lacs on Debit card</p> <p>Important Conditions:</p> <ul style="list-style-type: none"> • Definition of Active cards: For on duty cover of this category of cards, POS active condition is not required. However, at-least 1 salary is to be credited in the Yes Bank's salary account in past 90 days. • Effective date of insurance is from premium payment date till expiry of the policy. • Details of cards covered to be shared [Including Card numbers, type of card, Defence Account involved] since the coverage opted is for a selection of cards in the Yes Vijay card segment. • It shall only be a partial on duty cover where any accident related to war and allied perils is excluded. However, personnel on duty in civilian areas and related to rescue operations of civilians is covered. The onus to prove that the accident is in furtherance of rescue operations and not related to war lies on the Defense Authorities. 			
Air Accident Insurance Cover	<p>Off Duty Cover on DC: Cover of Rs. 1 Crore in case of death due to commercial flight accidents where the personnel was travelling as a normal fare</p>			



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Types of Account	YES VIJAY Advantage	YES VIJAY Exclusive	YES PREMIA	YES FIRST
	<p>paying passenger (provided there is regular monthly salary credits in the YES VIJAY account for the three (3) months preceding the month of accidental death and the air ticket was purchased by the personnel (traveling as a regular fare paying passenger) using his/her Debit Card issued under the YES VIJAY account variant. (Kindly refer Annexure I for details)</p> <p>On Duty cover</p> <ul style="list-style-type: none"> • When on duty - Cover is available including Air accident. Whilst on duty the flight could be by a military aircraft, or a flight booked by the military. • When off duty - Air Accident Cover is available only for Commercial / Private / Chartered flights subject to air ticket Flight being booked via Yes Bank Debit Card. • When the flight is being booked by the cardholder himself, same should be booked through this card for the cover to effect 			
Supplementary card for Joint Account Holders	Free	Free	Free	Free
Insta-Alert / Phone Banking / Net Banking / Utility Bill Payments	Free	Free	Free	Free
Core Banking - Transfer of Funds (Home & Non-Home branches)	Free for all account holders	Free for all account holders	Free for all account holder	Free for all account holder
Account Statements	Free monthly e-statements and physical statement once in a quarter if opted for	Free monthly e-statements and physical statement once in a quarter if opted for	Free monthly e-statements and physical statement once in a quarter if opted for	Free monthly e-statements and physical statement once in a quarter if opted for
Cheque Book facility	Free at par multicurrency cheque book	Free at par multicurrency cheque book	Free at par multicurrency cheque book	Free at par multicurrency cheque book
Demand Drafts/ Pay-Orders	Free	Free	Free	Free
RTGS / NEFT	Free	Free	Free	Free




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Types of Account	YES VIJAY Advantage	YES VIJAY Exclusive	YES PREMIA	YES FIRST
IMPS	Free through Mobile Banking	Free through Mobile Banking	Free through Mobile Banking	Free through Mobile Banking
Remittances	Preferential Pricing	Preferential Pricing	Preferential Pricing	Preferential Pricing
Forex Services	Preferential Pricing	Preferential Pricing	Preferential Pricing	Preferential Pricing
Demat Account & Wealth Management/ Investment Advisory	Free Account Opening , Lifetime 50% AMC charges waived off, NSDL charges apply	Free Account Opening , Lifetime 50% AMC charges waived off, NSDL charges apply	Free Account Opening , 100% AMC waived off for 1st year, 50% off from 2nd year, NSDL charges apply	Free Account Opening , Lifetime 100% AMC charges waived off, NSDL charges apply
	Kindly refer Annexure II for further details			

The above facility shall be subject to terms & conditions as per Banks extant guidelines as amended from time to time. For latest offerings please refer our website www.yesbank.in

- i. **YES PREMIA** accounts are available for Lt Cdr and equivalent ranks. The additional facilities include
 - Experienced Relationship Manager with expertise in Wealth Management and Banking who will handle the entire family relationship
 - Integrated, expert advice on a wide range of financial products, encompassing Mutual Funds, Life and General Insurance, Real Estate, Alternate Assets and Structured Products
 - Complimentary YES Securities Account - 100% waiver of Account Opening charges with YES Securities with reduced brokerages
 - Preferential rates for Forex Services, Locker Charges and Loan Offerings
 - Comprehensive monthly Account Statements
 - Complimentary MFOnline (Mutual Funds) platform - One stop solution for all your equity, debt and gold investments
 - Premia Insights - Free monthly economic overview of macro-global developments & domestic markets
 - Complimentary Access to Domestic airport lounges (1 per quarter)*
 - Exclusive Golf Privileges*
- ii. **YES FIRST** accounts for personnel above the rank of Commander (Coast Guard) equivalent & above with the additional facilities given under this are:-




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- Dedicated Relationship Manager for each YES FIRST customer – Single point contact for all the banking needs along with dedicated Service Manager at the Branch
- Investment Advisory – Mutual Funds, NCDs and Structured Products
- FIRST Insights – Free monthly economic overview of macro global developments & domestic markets
- YES ASSIST: Exclusive concierge assistance for Medical/ Home/ Automobile / Travel assistance
- Priority processing at Customer Care and across touch points
- Free Access to Premium Lounges at YES BANK Branches
- Free Combined Monthly Statements – Reflecting all holdings with YES BANK
- Complimentary YES Securities Account- 100% waiver of Account Opening charges with YES Securities for Resident Customers
- Complimentary MFOnline (Mutual Funds) - One stop solution for all your equity, debt and gold investments
- Complimentary access to domestic airport lounges (thrice per quarter)*
- Green Fee waiver for accessing select premium golf courses in India*

* Access to lounges at major airports and Green Fee waiver at golf courses are subject to complimentary facility extended by the Card vendor (MasterCard or Visa) from time to time. The list of golf courses may be changed by the Card vendor at its sole discretion & without any prior notice to YES Bank or its Card members.

For all complimentary services refer Terms and Conditions on www.yesbank.in.

- iii. **Loans to Coast Guard Personnel:** - YES Bank will offer Personal and Auto loans at preferential rates to eligible “YES VIJAY” account holders of Indian Coast Guard in the ranks of Pradhan Navik/Pradhan Yantrik & above, at select YES Bank locations with **25% discount on the applicable processing fees**. The loan approvals will be at the sole discretion of the Bank and will be subject to the fulfilment of terms & conditions as laid down by the Bank from time to time and on case to case basis.



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- iv. **Credit Card:** - YES Bank will offer below Credit Card variants basis the ranks of the personnel as detailed out in the table below.

Defence Grade	Coast Guard Ranks	Credit Card Variant
Officers	DG/ADG	Yes First Exclusive
	IG	
	DIG(Senior Grade)	
	DIG(Junior Grade)	
	Commandant Senior Grade	Yes First Preferred
	DY Comdt & Commandant Junior Grade	
	Asst Comdt	Yes Premia
Asst Comdt		
JCOs/Cadates*	Pradhan Adhikari/pradhan Sahayak Engineer	Yes Rewardz Yes Prosperity Edge
	Uttam Adhikari/Uttam Sahayak Engineer	
	Adhikari/Sahayak Engineer	
Other Ranks*	Pradhan Navik/Pradhan Yantrik	Yes Prosperity Rewards Plus
	Uttam Navik/Uttam Yantrik	
	Navik/Yantrik	

* For JCOs/ORs and equivalent ranks the credit card facility to be extended to only YES VIJAY Salary a/c holders

For detailed Credit Card features and T&Cs kindly refer the below website links:

YES First Exclusive: <https://www.yesbank.in/personal-banking/yes-first/cards/credit-card/yes-first-exclusive-credit-card>

YES First Preferred: <https://www.yesbank.in/personal-banking/yes-first/cards/credit-card/yes-first-preferred-credit-card>

YES Premia: <https://www.yesbank.in/personal-banking/yes-premia/credit-card>

YES Prosperity Edge: <https://www.yesbank.in/personal-banking/yes-individual/cards/credit-cards/yes-prosperity-edge-credit-card>

YES Prosperity Rewards Plus: <https://www.yesbank.in/personal-banking/yes-individual/cards/credit-cards/yes-prosperity-rewards-plus-credit-card>

- v. **Personal Accident Insurance Cover of 50 lakhs for all In-Service Personnel** (provided there is regular monthly salary credits in the YES VIJAY account for the three (3) months preceding the month of accidental death) (Kindly refer Annexure I for details)



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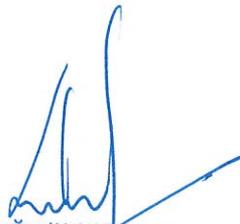
- vi. **Air Accident Insurance Cover of Rs.1 Crore for all In-Service Personnel** (provided there is regular monthly salary credits in the YES VIJAY account for the three (3) months preceding the month of accidental death and the air ticket was purchased by the personnel (traveling as a regular fare paying passenger) using his/her Debit Card issued under the YES VIJAY account variant. (Kindly refer Annexure I for details)
- vii. **Permanent Total Disablement Cover of Up To Rs. 50 lakhs for all In-Service Personnel** (provided there is regular monthly salary credits in the YES VIJAY account for the three (3) months preceding the month of accident causing the disablement) (Kindly refer Annexure I for details)
- viii. Purchase Protection Benefit worth INR 25,000 for salaried customers
- ix. **Lost Card Liability** Insurance for ATM as well as POS transactions.

Titanium Debit Card/Element Debit card	Rs. 30,000- ATM	Rs. 100,000- POS
Titanium Plus Debit card /Engaged Debit Card	Rs. 50,000- ATM	Rs. 150,000- POS

For lost card/skimming/counterfeiting and cloning (Secured transactions for lost card are not covered). This offering will be governed by the Terms & Conditions available on YES BANK website www.yesbank.in

- x. **Special Curated Savings Accounts (Non-Salary)** for all Indian Coast Guard Personnel, which offers them an opportunity to earn higher returns on their deposits, bring in a disciplined approach to investments, save on tax and a freedom from minimum balance requirement. Details of various Savings Accounts are available on our website www.yesbank.in
- xi. **The YES Bank Institutional Account** is specially devised for Defence Establishments Canteens, Trusts, Associations, Societies, Educational Institutes, Officers Institutes and Clubs etc. Under this Programme we are delighted to bring comprehensive Current Accounts, Savings Account and a bouquet of other financial products to you.
- xii. **YES Bank POS Terminals (Point of Sale terminals)** can be installed at CSD canteens to avoid hassle of handling cash, reduce cash management cost & reduce cash risk (counterfeit currency & theft). POS terminals come to you with ZERO charges on Merchant Service Fee (MSF), ZERO Rentals and NIL other charges. In future charges if any will be as informed to the Indian Coast Guard from time to




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time. The POS terminal to be mandatorily linked to a YES Bank Ltd Current account.

xiii. Relationship Manager

YES Bank agrees to assign its Relationship manager for all activities related to the Indian Coast Guard. It will be the responsibility of the Relationship manager to coordinate with the concerned DDO and ensure that Indian Coast Guard personnel /employees are serviced properly extending anywhere Banking facility and also to address customer grievances and Redressal of the same.

The Indian Coast Guard hereby agrees that all the above mentioned facilities / services can be amended from time to time as per the sole discretion of the Bank.

1) Termination of MOU

In the event of termination of the MOU before its term as per Para (1) earlier, the disbursement of salaries to the Indian Coast Guard Personnel (Individual Account Holder) may be done through the same YES VIJAY salary account which will continue but without the special YES- VIJAY benefits as per extant KYC/ other applicable guidelines of the Bank as amended from time to time.

The MOU may be terminated by either party by giving advance notice of termination to the other party (the "Defaulting Party") in any of the below events:

- a) If the Defaulting Party has committed a material breach of any term of this agreement and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do so
- b) If the defaulting party repeatedly commits the same breach of any of the terms of this MOU then the MOU may be terminated without any further notice.
- c) If the defaulting party shall cease to carry on its business or substantially the whole of its business:
- d) If there is a material adverse change in any applicable law affecting Banks generally.

2) Force Majeure

Neither party will be liable for delays in performance that results from acts of God. Acts of governmental or military authority, unavailability of required visas, fire, floods and civil disturbances.




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Weather conditions, riots and wars or other act, omission or occurrence beyond either party's reasonable control, provided that the party whose performance is affected exercises reasonable diligence in the circumstances to mitigate the impact of the event and to recommence performance as soon as reasonably practicable; provided, further, that the party whose performance is affected provides written notice to the other party within sixty (60) days of the occurrence of such event.

3) Indemnity

Indian Coast Guard agrees that YES Bank shall be acting upon the instructions received from the Indian Coast Guard through the modes agreed upon in this MOU. Indian Coast Guard agrees to indemnify and keep indemnified YES Bank against any losses, damages, claims including third party claims suffered / incurred by YES Bank for acting upon the instructions given by Indian Coast Guard for the following:-

- a. Any claims arising as a result of any delay in payment of salary to the personnel /staff of Indian Coast Guard on account of the Indian Coast Guard not remitting the amount in time and or due to any error or omission on the part of the Indian Coast Guard in furnishing the required details;
- b. Any claim arising as a result of Indian Coast Guard giving instruction for recall of salary already credited in the respective YES VIJAY salary account of the Indian Coast Guard Personnel.
- c. Any act of omission, negligence, fraud, forgery, dishonesty, misconduct or violation of any of the terms and conditions of this MOU by the Indian Coast Guard or its authorized officers.
- d. Any and all adverse claims of whatsoever nature on account of defaults by Indian Coast Guard
- e. All actions taken by the YES Bank in good faith, based on the instructions given by the Indian Coast Guard. It is clarified that YES Bank shall not be bound to act in any manner not expressly provided herein, or to act on any instructions to the contrary as provided herein.

4) Confidentiality

Each party shall treat as confidential all information obtained as a result of entering into or performing this MOU but shall be bound to disclose if needed by operation of law or by judicial authorities and/ or at the request of appropriate Government authorities.

5) Compliant Redressal and Review Mechanism

YES Bank has appointed ex-serviceman defence officers as special relationship managers with Indian Coast Guard and they will be constituted to resolve all operational issues. The



काजल रॉय / Kajal Roy
उपमहानिरीक्षक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi-110001

YES BANK

YES VIJAY relationship manager will act as a conduit between the defence establishments and the bank and will ensure that all the complaints are passed on to the correct circles and monitored by him until resolution. A review mechanism will be put in place for review of complaints and other pending issues. All pending issues will be reviewed on a quarterly basis. The review committee will consist of the complaint redressal committee and also include an official duly appointed by the Coast Guard headquarters. In the event that a dispute remains unresolved, it may be referred to the banking ombudsman appointed by the RBI under the banking Ombudsman scheme, if the same can be entertained by the banking ombudsman as per the scheme.

Apart from the provisions above, bank also has a well laid down policy on customer Grievance Redressal. The policy covers all types of customers, time frame for Redressal as well as the various channels available for lodging the complaints. The policy details are available at the bank's website for public information. The YES-VIJAY account holders have the additional option to use such channels for Redressal of their individual grievances / complaints.

YES TOUCH- 24X7 Banking Services:

Phone Banking Number: +91 -----

Toll-Free Number: -----

Email: YESTouch@YESbank.in

Point of Contact for any other Customer Service: Branch Manager of the account opening Branch

6) Governing Laws

This agreement is governed under the laws of India. "The Parties irrevocably agree that the courts of New Delhi, India shall have exclusive jurisdiction to hear, settle and or determine any dispute, or claim arising between the parties in respect of the present Memorandum of Understanding."

7) Miscellaneous

a) The Bank will consider and shall not be under obligation to install ATMs, and setting up of a branch at locations that are mutually convenient. The Indian Coast Guard on its part will make efforts to provide space for setting up of ATMs and Branches which is suitable for the Bank's requirement. The space, if available, will be provided on rent as per market rates/ mutually agreed by both Parties and the same will be payable to Government/ INDIAN COAST GUARD or as decided by the authorities concerned. If **Indian Coast Guard** is unable to provide so, **YES BANK** shall try to find the suitable space to set up its ATMs. In such an event, if **YES BANK** is so unable to get such space, **YES BANK** shall not be liable to set up ATMs as contained above. **YES BANK** shall use its best efforts to procure such space should Indian Army fail to provide the space.



काजल रॉय / Kajal Roy
उपमहानिरीक्षक / Deputy Inspector General
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Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi-110001



YES BANK

b) Yes Bank's designated ex officio Yes Vijay Head will be the SPOC (Single Point of Contact) between Indian Coast Guard and Yes Bank . Yes Bank's officers (Cluster Heads) have been additionally designated as Defence Banking Officers in different regions and will be single point contacts for Defence Banking related issues in respective regions and will also be undertaking the marketing of "YES-VIJAY" Accounts. This will be facilitated by the Indian Coast Guard units in terms of allowing distribution of publicity material, making presentations, taking lectures on YES BANK's product offerings, etc as per mutual convenience to Indian Coast Guard personnel.

8) Publicity

YES BANK may publish/ market about its services extended to Indian Coast Guard personnel/employees under this MOU and/ or promotes its business objectives from time to time subject to confidentiality clause mentioned in para (confidentiality) above in all types of media including print, digital and social media.

9) Amendment

Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the Party against whom enforcement of an amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of this MOU by either Party may be waived or discharged without the other Party's written consent thereto.

10) Notice of Intimation

Any Notice required or permitted to be given by either party to the other shall be in writing. Unless otherwise specified by a party in writing, all notices shall be addressed to that other party at the address provided for below.

For INDIAN COAST GUARD

INDIAN COAST GUARD
PD Administration
New Delhi - 110001

For YES BANK

Regd. & Corporate Office: YES BANK Limited
YES BANK HOUSE
Off Western Express Highway, Santacruz East
Mumbai - 400055




काजल रॉय / Kajal Roy
उपमहानिरीक्षक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi-110001



YES BANK

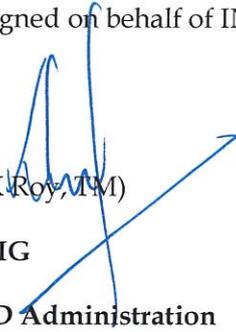
Such notice shall be effected either: a) personally, in which case service shall be deemed effective on delivery; or (b) by pre-paid registered post, in which case service will be deemed effective on the day after posting.

11) Counterparts:

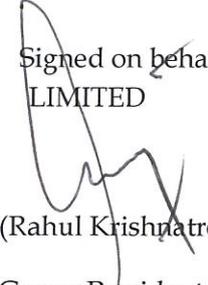
The Parties may execute this MOU in counterparts and each fully executed counterpart shall be deemed an original.

IN WITNESS WHEREOF, the Parties hereto have caused this MOU to be executed by their respective duly authorized officers as of the date first above written.

Signed on behalf of INDIAN COAST GUARD


(K. Roy, ADM)
DIG
PD Administration

Signed on behalf of YES BANK LIMITED


(Rahul Krishna Trety)
Group President &
National Head – YCOP, Yes Vijay
& Embassy Business

Witness


Pawan Kumar Yadav
Commandant (JG)
Dy. Director (Admin.)
Coast Guard Headquarters
New Delhi -110001
1. Comdt JG Pawan Yadav


1. Col Harpal Singh Gill (retd)


2. Comdt JG Chandni Bhatnagar
(चौदनी भटनागर) / Chandni Bhatnagar
कमांडेंट (जे जी) / Commandant (JG)
सचिव, तटरक्षक हितकारी संघ
Secretary CGBA
कृते महानिदेशक / for Director General


2. Amit Mishra




काजल रॉय / Kajal Roy
उपमहानिरीक्षक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Admin)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi-110001



YES BANK

Annexure - I

We thank you for your continued patronage. It has been our constant endeavour to innovate on the product offerings & continually improve on the service level. With this intent in mind, we are pleased to offer our revised Personal Accident Insurance, Air Accident Insurance and Permanent Total Disability Insurance for Indian Coast Guard as under:

Special Accidental Insurance Cover for Indian Coast Guard

- **Personal Accidental Insurance Cover of Rs. 50 Lakh for Current/In-service Personnel without any POS condition** subject to the submission of proper claim documents as prescribed by the Insurance Company with whom YES BANK has a tie up (this tie up is subject to annual review and renewal)
- **Air Accident Death Cover up to Rs.1 Crore** (valid on purchase of Air Ticket through the YES Bank Debit card for Domestic and International travel as a regular fare paying passenger)
- **Free Higher Education Benefit** (Class XII above) of up to Rs. 1 Lakh p.a. for a maximum of four years for higher education of wards of the deceased personnel (Wherever PA death cover applicable)* The higher education benefit is applicable above class XII. An amount of up to Rs 1 lakh is admissible every year for a maximum of 4 years.
- **Permanent total disability** of up to Rs. 50 Lakh

Total Permanent disability coverage up to 100% of S.I. under following conditions		
	Type of PTD	Percentage of SI
Permanent Total Disability (PTD)	Loss of Sight (Both EYES)	100%
	Loss of Two Limbs	100%
	Loss of One Limb & One eye	100%

- Permanent partial disability and temporary partial disability are not covered under this policy
- In the unfortunate event of loss of life or PTD in a mishap (**resulting solely and directly from accidents caused by external, violent and visible means**), the insurance cover for the accident is linked to the Debit Card issued to the YES VIJAY salary account without any POS condition.
- **Any accident related to war and allied perils is excluded.** However, personnel (on an assigned task, occupation, place of service to serve the functions assigned to him/her in his/her regular work shift including overtime (if any)) in civilian areas and related to rescue operations of civilians is covered. The onus to prove that the accident is in furtherance of rescue operations and not related to war lies on the Defence Authorities.
- All the settlement/ disputes will be between the claimant and the Insurance Company and the Bank will not be a party to such disputes. The claim settlement will be entirely the responsibility of the Insurance Company and the Bank will have no liability towards any claim/dispute.

Important Terms & Conditions for the Personal Accident Insurance Cover:

- Please note that the cover is strictly for accidental death and permanent total disability and all the conditions related to personal accident policy need to be complied with.



काजल रॉय / Kajal Roy
उपनिदेशक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
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- Above insurance covers remain active as long as regular salary credits are routed through the YES VIJAY account. And in case of reporting of any aforesaid claims, actual salary credits in the preceding 3 months from the date of the incident will be considered as an eligibility criteria
- The insurance cover is applicable commencing from the date of signing of MOU on annual renewal basis. YES Bank reserves the right to extend the same at its sole discretion.
- In a situation where the cardholder dies after the MOU is signed and before first Salary is credited, such instances shall be covered subject to salary of that month being credited in the YES VIJAY salary account
- Any case of natural death or mysterious circumstances or wherever the dead body is not found; such claims shall not be covered under the scope of the policy
- For this category of card the policy covers any accidental death and permanent disability during rescue operations, riot like situations, civil commotion, Naxal or Maoist combat, guarding important premises or within Military camps within Indian territories. (No exclusion for Terrorist attacks within Indian territories).
- Cross border firing or ceasefire violations at the Border or LOC or other locations where the defence persons are deployed on duty to safeguard the border or territory, shall not be covered by the policy. However, cross border firing in civilian areas where the persons face such eventuality off duty as civilian, shall stand covered
- Any loss of life or any unfortunate event during Sea Time or loss of life or unfortunate event of defence personnel on flying duties is not covered under the policy
- The insurance cover shall be limited to journey in respect of rescue operations not related to any war or allied perils, however it will not cover travel in Fighter or Combat Jets
- In case more than one card has been issued per account the following rules will apply: (i) Only one card per account is covered; (ii) Only the highest category card will be covered and (iii) Only the Primary account holder is covered
- Air Accident Cover is available only for Commercial / Private / Chartered flights subject to air ticket/ Flight being booked via Yes Bank Debit Card
- Per accident limit shall be maximum Rs. 5 Cr and aggregate loss limit under the policy shall be Rs. 15 Cr
- In case of multiple Debit Cards for a person, only single limit shall be payable
- The above personal accident cover is applicable only to serving personnel of Indian Coast Guard and does not cover **Retired, Resigned, Suspended or Terminated personnel** of Indian Coast Guard
- For Retired/Ex-Coast Guard Personnel the PAI & AAI cover value is that of the card type provided to the customer and at least one POS transaction of MINIMUM INR 500 should have been done 90 days prior to the unforeseen eventuality for claiming this insurance. If a retired Coast Guard personnel is summoned back, the clauses relating to YES VIJAY (service related) would apply.

This offering will be governed by the Terms & Conditions available on YES BANK website www.yesbank.in



(Handwritten signature in blue ink)

काजल रॉय / Kajal Roy
उपमहानिरीक्षक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
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YES BANK

Annexure - II

Please find below special rates on Demat Account & Wealth Management/ Investment Advisory for Defence personnel offered by YES BANK (YBL) and YES Securities Limited (YSL).

BUNDLED OFFERINGS

- Exclusive Offer: Competitive Brokerage Offers | Account Opening charge waiver
- Special Service: Dedicated Dealing Desk | Exclusive Customer Service Team
- Regular Updates: 1 to 1 session on Financial planning, Retirement planning | Research updates on WhatsApp & SMS

EXCLUSIVE OFFERS

- 5 paisa for Sr Officers and 10 paisa for other ranks as flat delivery brokerage in whatever account segment they belong in Yes Vijay Program
- Trading Account opening charges - NIL
- Delivery Brokerage waiver for 90 days from account opening
- No minimum brokerage

Special rates on Demat Account & Wealth Management for Defence personnel offered by YES BANK (YBL) and YES Securities Limited (YSL) :

Offer for YES FIRST Client		Offer for YES PREMIA Client	
YBL Demat AMC	100% Waiver	YBL Demat AMC	1st year 100% waiver and 50% from 2nd year onwards
YSL Trading A/c Opening Fee	NIL	YSL Trading A/c Opening Fee	NIL
Brokerage	0.05%	Brokerage	0.05%

Special Offer for YES Bank Defence Customer
Brokerage waiver for 90 days (90 days will be counted from YSL account opening date)
Free Access to Online Mutual Fund Platform with Zero brokerage on Mutual Fund Transactions
Free Premium Access to Research Reports covering Equity, Commodity & Currency markets
Free access to research recommended trading ideas




काजल रॉय / Kajal Roy
उपमहानिरीक्षक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
तट रक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi-110001



YES BANK

RECEIP

J. Hony Capt TAPAN KUMAR
SATHI Ref of YES BANK Received
MOV for CHTQ (COAST GUARD).

Thank you.

Date:- 22/08/2022


Hony Capt
TK Satho