



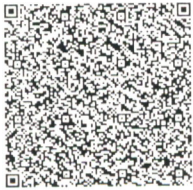
सत्यमेव जयते

INDIA NON JUDICIAL

Government of National Capital Territory of Delhi


e-Stamp

Certificate No. : IN-DL38041344701929X
Certificate Issued Date : 20-Aug-2025 11:25 AM
Account Reference : IMPACC (IV)/ dl861503/ DELHI/ DL-SWD
Unique Doc. Reference : SUBIN-DL86150309189726592476X
Purchased by : INDIAN COAST GUARD
Description of Document : Article 5 General Agreement
Property Description : Not Applicable
Consideration Price (Rs.) : 0
(Zero)
First Party : INDIAN COAST GUARD
Second Party : YES BANK LIMITED
Stamp Duty Paid By : INDIAN COAST GUARD
Stamp Duty Amount(Rs.) : 100
(One Hundred only)



Please write or type below this line

This Memorandum of Understanding (MOU) is made on this 21 August 2025 between INDIAN COAST GUARD represented by **DIG NARENDRA SINGH, TM, PRINCIPAL DIRECTOR (ADMINISTRATION)** having headquarters at Coast Guard Headquarters, near National Stadium, New Delhi-110001


नरेंद्र सिंह / Narendra Singh
उप महानिरीक्षक / Dy 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

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. B Thanga Vijay Arun, National Head – NAC, BU, Cross Sell & Strategy** (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 individually as "**Party**"


WHEREAS

- 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 ("Services") to the Indian Coast Guard Personnel ("Personnel") operating their YES VIJAY salary accounts with the Bank
- The Indian Coast Guard in its efforts to simplify and streamline the salary disbursement procedure and to make available modern Banking facilities to its Officers/ Enrolled Personnel/ ICG Defence Civilians Staff has decided to accept the proposal submitted by YES Bank Ltd for salary disbursement and has decided to accept the proposal on the terms and conditions contained in this MOU.
- The Parties have accordingly decided to enter this MOU to reduce the terms and conditions in writing.

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

1. Period of MOU

This MOU shall commence from 21th Day of Aug 2025 and shall be valid /operative for a period of 3 Years, which may be further extended for a term of 3 years or such other extended periods as per mutually agreed terms and conditions between the Parties by way of exchange of letters in writing


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उप महानिरीक्षक / Dy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi - 110001



2. Credit of Salary

2.1 **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 such other dates communicated in writing by the Paying Authority (as specified by Indian Coast Guard from time to time). Paying Authority for the purpose of this Agreement shall mean shall authority specified by the Indian Coast Guard from time to time who shall be authorised to issue the salary cheques as well as the instructions to YES Bank containing the details of the YES VIJAY salary accounts of the Indian Coast Guard Personnel.

2.2 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

2.3 **Sundry Payments during the Month** All other sundry payments during the month are also to be remitted to individual YES VIJAY 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 those accounts 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

2.4 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.

2.5 YES BANK will also arrange for credit of salaries and sundry payments to Indian Coast Guard Personnel holding accounts with other Banks through RBI platforms, Real Time Gross Settlement (RTGS), National Electronic Fund



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Page 2 of



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.

2.6 Indian Coast Guard does not undertake any liability for loans, if any, given by YES Bank to Indian Coast Guard Personnel in their individual capacities. The Indian Coast Guard will not be impleaded in the normal course in any claim, action, lawsuit which an account holder may file against YES Bank or vice versa i.e., which YES Bank may file against the account holder. However, Indian Coast Guard will provide information about defaulters as regards their current postal address and place of posting maintained in the records except for exigencies of service/ security considerations.

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 and on obtaining a debit mandate from the respective Indian Coast Guard Personnel, 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 including from the account holder for the act of refund of the amount to the Indian Coast Guard at the request of the Ministry of Home affairs.

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 including Defence Civilian




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Page 3 of 3



staff having YES VIJAY Salary Account* and to veterans/retirees having pension account and Trainees having stipend/salary account with Yes Bank with any of YES Bank branches and drawing their salary through the YES VIJAY salary account:

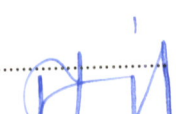
- 4.1 **Lifetime Unique** Zero Balance Salary Account
- 4.2 **Anywhere Banking** via ATM or Internet on an **online real-time basis**
- 4.3 Usage of YES BANK ATM network **free of charge**
- 4.4 **Unlimited free transactions at all other Bank ATMs (Domestic)**
- 4.5 Free Personal Accident Insurance Cover of **Rs. 60 lakhs** (Rs Sixty Lakh only) plus additional **Rs 10 Lakhs** in case of Death & PTD due to Terrorist attack/Naxalite Attack 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), subject to the compliance of the terms and conditions stipulated by the Bank and the insurance company. (Excluding the Debit Card and Credit Card Coverage features which are spelled out separately in this MoU)

*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 for such YES VIJAY accounts. 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 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.

4.6 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




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Page 4 of 4



- **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 (Debit Card variant wise features is highlighted in point xii)

Please visit <https://www.yesbank.in/personal-banking/yes-individual/cards/e-series-debit-card/element-debit-card> for more details and terms and conditions.

^For Debit Card Schedule of Charges:

[https://www.yesbank.in/pdf?name=debit card schedule of charges december 2020 14 pdf.pdf](https://www.yesbank.in/pdf?name=debit%20card%20schedule%20of%20charges%20december%202020%2014.pdf).

4.7 Benefits on Charges

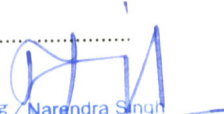
- No penal charges related to AMB/AQB (Average Monthly /Quarterly Balance) maintenance
- No commission on collection of outstation cheques drawn on YES Bank locations
- No commission on issuance of Pay Orders/DDs drawn at YES Bank locations
- No charges on NEFT/RTGS/IMPS transactions across channels like Branches, Mobile & Net banking
- Free Monthly Account e-Statements
- Free SMS alerts
- Demat Account at special rates

4.8 Facility of Zero Balance NRE Accounts for Personnel on International Assignments with special pricing on remittance rates.

4.9 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) as per the terms and conditions in Annexure I

4.10 **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




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Page 5 of 5



4.11 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 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.

4.12 **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 (Including ICG Defence Civilian staff)	Enrolled Personnel/ Enrolled Followers	Assistant Commandant	Deputy Commandant	Commandant (JG)/ Commandant and Above
Minimum balance required	Nil			
Lifetime unique Account Number	Available, Universal account number across all branches pan India			
Joint account holder facility	Available			
Family Accounts Facility (with Nil AMB requirement)	-	-	Available	
Passbook facility on demand	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.1,50,000 per day for cash withdrawal for Domestic & 1,00,000 for International Purchase Limit of Rs.3,00,000/ Rs.1,00,000	Up to Rs.1,00,000 per day for cash withdrawal & Domestic Purchase Limit of Rs.5,00,000 International Purchase Limit



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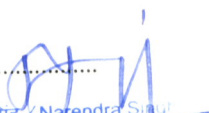
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Page 6 of 6



Types of Account	YES VIJAY Advantage	YES VIJAY Exclusive	YES PREMIA	YES FIRST
				of Rs. 1,00,000
Debit Card Variant	Element Debit Card	Engaged Debit Card	Yes Premia Debit Card	Yes First Debit Card
Debit Card Insurance Benefits	<ul style="list-style-type: none"> -Lost card Liability Protection upto INR. 1,00,000 - Purchase Protection insurance upto INR. 25,000 -Personal accident insurance upto INR. 2,00,000 	<ul style="list-style-type: none"> -Lost card liability protection up to INR 1,00,000 -Purchase protection insurance coverage up to INR 25,000 -Personal accident insurance coverage up to INR 5,00,000 Air Accident Death Insurance INR 15,00,000 	<ul style="list-style-type: none"> -Lost card liability protection of up to INR 3,00,000 -Purchase protection insurance coverage of up to INR 25,000 -Personal accident insurance coverage of up to INR 10,00,000 -Air accident death insurance coverage of up to INR 50,00,000 	<ul style="list-style-type: none"> -Lost Card Liability Protection up to INR 5,00,000 -Purchase Protection Insurance up to INR 25,000 -Personal Accident Insurance up to INR 10,00,000 -Air Accident Death Insurance up to INR 1,00,00,000
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
Airport Lounge Access	-	-	Once Per Quarter	Domestic: Thrice Per Quarter International: Twice Per Year
Supplementary card for Joint Account Holders	Free			




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Types of Account	YES VIJAY Advantage	YES VIJAY Exclusive	YES PREMIA	YES FIRST
Insta-Alert / Phone Banking / Net Banking / Utility Bill Payments	Free			
Core Banking - Transfer of Funds (Home & Non-Home branches)	Free			
Account Statements	Free monthly e-statements and physical statement once in a quarter if opted for			
Cheque Book facility	Free			
Demand Drafts/ Pay-Orders	Free			
RTGS / NEFT	Free			
IMPS	Free through Mobile Banking			
Remittances	Preferential Pricing			
Forex Services	Preferential Pricing			
Locker Discount	Preferential pricing for Safe Deposit Lockers			
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			

5. 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



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6. **YES PREMIA** accounts are available for Deputy Commandant Rank Officer and equivalent ranks. The additional facilities include

6.1 Experienced Relationship Manager with expertise in Banking who will handle the entire family relationship

6.2 Complimentary **YES Premia Debit Card**

6.3 100% waiver of Account Opening charges with YES Securities with Free brokerages on trades of up to ₹50 Lacs on YES SECURITIES account

6.4 **Complimentary locker** facility for the 1st year & 20% thereafter

6.5 Special voucher **worth ₹2,000** redeemable across Amazon, Swiggy, Uber, PVR, Croma, MakeMyTrip

6.6 **₹25 lacs Health Insurance** Coverage at ₹4950 available for all customers

6.7 **2X YES Rewardz** across banking transactions

6.8 Preferential rates over a wide range of loan products

6.9 Comprehensive monthly Account Statements

6.10 Premia Insights – Free monthly economic overview of macro-global developments & domestic markets

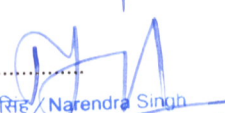
6.11 Complimentary Access to Domestic airport lounges (1 per quarter)

**Terms & conditions apply. For Detailed Terms & Conditions please [click here](#)*

7. **YES FIRST** accounts for personnel of the rank of Commandant JG/ Commandant equivalent & above with the additional facilities given under this are:-

- Exquisite lifestyle benefits for new relationships
- Dedicated Team of Experts for all your banking and service needs
- Holistic Wealth Management and borrowing solutions
- Complimentary YES First Debit Card loaded with benefits such as airport lounge access, zero cross-currency mark-up, merchant discounts and much more
- Enjoy preferential pricing on Lockers, Demat and Trading account
- Prioritized service across touch points
- 4x YES Rewardz at every step of your banking journey
- 24x7 Concierge service for your lifestyle needs




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Page 9 of



*Benefits applicable on YES First Debit Card. 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). The list of airport lounges and golf courses may be changed from time to time 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.

8. Loans to Indian Coast Guard Personnel: - YES Bank will offer Personal and Auto loans at preferential rates to eligible "YES VIJAY" account holders in the ranks of Adhikari/ Sahayak Adhikari & above and equivalent ranks, 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.

9. 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	Indian Coast Guard Ranks/ Equivalents	Credit Card Variant
Officers	DG	Reserv
	ADG	Reserv
	IG	
	DIG	
	Commandant	
	Commandant (Jr Gr)	
	Deputy Commandant	
	Asst Commandant	Elite+
Pradhan Adhikari/ Uttam Adhikari/ Adhikari Equivalent	Pradhan Adhikari/ Pradhan Sahayak Engineer	Select
	Uttam Adhikari/ Uttam Sahayak Engineer	
	Adhikari/ Sahayak Engineer	
Pradhan Navik/ Uttam Navik/ Navik Equivalent lent	Pradhan Navik/ Pradhan Yantrik	Ace



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Page 10 of



	Uttam Navik/ Uttam Yantrik	
	Navik/ Yantrik	

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

Reserv: <https://www.yesbank.in/personal-banking/cards/credit-card/reserv-credit-card>

Elite+ credit card: <https://www.yesbank.in/personal-banking/yes-individual/cards/credit-cards/elite-plus-credit-card>

Select Credit Card: <https://www.yesbank.in/personal-banking/yes-individual/cards/credit-cards/select-credit-card>

Ace Credit Card: <https://www.yesbank.in/personal-banking/yes-individual/cards/credit-cards/ace-credit-card>

10. 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


11. 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.

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

13. 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




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Page 11 of



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.

14. Termination of MOU

Either Party may be entitled to terminate this MOU at any time by giving ___ days prior notice without assigning any reasons.

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) can continue through the same YES VIJAY salary account. However, all the special YES- VIJAY benefits as per extant KYC/ other applicable guidelines of the Bank as amended from time to time shall stand withdrawn from the date of termination of the MOU.

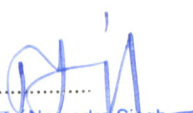
The MOU may be terminated by either party by giving advance notice of termination of ___ days to the other party (the "Defaulting Party") in any of the below events:

- 14.1 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
- 14.2 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.
- 14.3 If the defaulting party shall cease to carry on its business or substantially the whole of its business:
- 14.4 If there is a material adverse change in any applicable law affecting Banks generally.

15. 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, pandemic, lockdowns 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.

16. 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:-

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;

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.

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;

Any and all adverse claims of whatsoever nature on account of defaults by Indian Coast Guard. 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.

17. Confidentiality

Each party shall treat as confidential all information obtained or shared 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.

18. Compliant Redressal and Review Mechanism



नरेन्द्र सिंह / Narendra Singh
उप महानिरीक्षक / Dy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi - 110001



YES BANK

Page 18 of



YES Bank has appointed ex-serviceman defence officers as special relationship managers with Indian Coast Guard for resolving all operational issues. The YES VIJAY relationship manager so appointed 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/them 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 Indian 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:

Toll-Free Number: 1800 1200

Email: YEStouch@YESbank.in

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

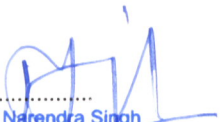
19. Governing Laws

This agreement shall be governed by and construed in accordance with the law of India. Subject to the foregoing, the courts situated at New Delhi shall have exclusive jurisdiction over any disputes, claims or proceedings arising out of or in connection with this agreement (MOU).

20. Miscellaneous

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,




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Coast Guard HQrs, New Delhi - 110001





Page 14 of



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.

Yes Bank's designated ex officio Yes Vijay Head will be the SPOC (Single Point of Contact) between Indian Coast Guard & 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.

21. 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.


22. 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.

23. 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.




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उप महानिरीक्षक / Dy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi - 110001





Page 15 of 17



For Indian Coast Guard

INDIAN COAST GUARD
Principal Director (Administration)
New Delhi – 110 001

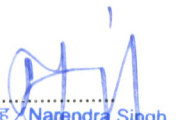
For YES BANK
Regd. & Corporate Office: YES BANK Limited
YES BANK HOUSE, Off Western Express Highway, Santacruz East
Mumbai – 400 055

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.

24. Counterparts:

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




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उप महानिरीक्षक / Dy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
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Coast Guard HQrs, New Delhi - 110001



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✓ YES BANK

Page 16 of



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

Signed on behalf of YES BANK LIMITED



(Narendra Singh)
Deputy Inspector General
Principal Director (Administration)



(B Thanga Vijay Arun)
National Head – NAC, BU,
Cross Sell & Strategy

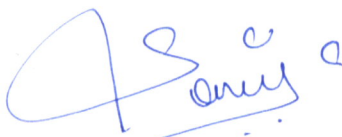
Witness



1. DIG JS Malik
Director (Administration)



1. Col Salil Tangri Retd.)
SVP and Head Delhi NCR &
North



2. Comdt(JG) Soniya Singh
Deputy Director (Administration)



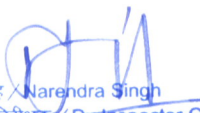
2. Hony Capt Tapan Kumar
Sahoo (Retd.) Sales Officer



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 Personnel as under:


Insurance Coverages and T&C	
Air Accident Cover	INR 1 Cr
Personal Accident Cover	INR 60 lacs
Permanent Total Disablement & permanent partial disability	Upto INR 60 Lacs
Child education grant for 2 children	INR 5 Lakhs each - Max: 2 Children (Age up to 25 years)
Girl Child Marriage Cover:- Death of the Indian Coast Guard personel	INR 5 Lakhs each - Restricted to two girl child in the age group of 18-25 years
In case of Death & PTD due to Terrorist attack/Naxalite Attack.	Covered Additional of INR 10 lacs
Cover for Pensioner Upto 80 Years	Covered Cover for INR 40 lacs
Personal Accident Cover	
Cover is applicable only in case of death or permanent total disability and Permanent Partial disability resulting from accident.	Covered
Transportation of Dead Body	Covered
Cover for Terrorism.	Covered
Cover for on-duty and off-duty – 24x7 cover	Covered
Counter Insurgency, Counter Terrorist, Counter Infiltration and Cross border firing	Covered
Disability to be adjudged by Coast Guard / Indian Navy Doctors and certification under their process	Covered
In case of missing body, the claim to be processed under certificate from the respective HQ	Covered
Air-time and Sea time to be covered	Covered
Indian Coast Guard Personnel Trainee	Covered
During Training period covered	Covered
Mishap during Testing of Flights/ Ships/ Vessels/ Boats/Equipments etc	Covered


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Accidental Hospitalization Benefit: Hospitalization Cash coverage of INR.1000 per day for up to 20 days in a calendar year, maximum of INR 20,000 in a Financial year subject to consecutive salary credits. The Claim under this category is payable only if the claim is admissible under PTD, PPD	Covered
Policy Should Cover Cost as below in case of an Accident: Plastic Surgery – INR 10 Lakhs Imported Medicine – INR 5 Lakhs Death after Coma – INR 2 Lakhs Air Ambulance – INR 10 Lakhs Family Transportation – INR 20,000 Repatriation of Mortal remains- INR 20,000 Ambulance Charges – INR 15,000	Covered
Death due to an animal/insect/reptile Bite will be treated as an Accidental death.	Covered
Death due to High Altitude Condition and difficult terrain	Covered
The above cover will also be available to the account holder once he quits the forces, subject to pension being credited into the account	Covered
Age Limit – Upto 80 Years (Retired personnel & Pensioners covered)	Covered
Geographical Coverage Worldwide	Covered
Claim would be payable only if salary/pension is credited once within last 90 days	Agreed
Indian Coast Guard personnel to also include re-employed officers	Covered
Accidental death arising out of any Aircraft including but not limited to Military aircraft, Commercial, aircraft, Civil Aircraft, Helicopter etc	Covered
Air ticket Flight being booked via Yes Bank	No such condition




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Debit Card.	
Covid 19 and other pandemic announced by WHO is exclusion under the policy.	Excluded

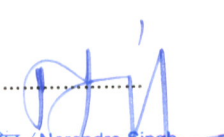
Important Terms & Conditions:

Please note that the cover is strictly for accidental death and permanent total disability and all the conditions related to personal accident policy as stipulated by the Bank and insurance company need to be complied with. The decision of the insurance company shall be final with respect to all the claims under the personal accident policy.


- 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 till MOU is in force. 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
- 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
- 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 and retired Indian Coast Guard personnel of Indian Coast Guard and does not cover **Resigned, Suspended or Terminated personnel** of Indian Coast Guard or the Indian Coast Guard personnel

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




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YES BANK
Page 20 of 22


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

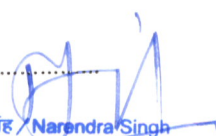
EXCLUSIVE OFFERS

- 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	1st year 100% waiver and Rs 25/- Per Month from 2nd year onwards
YSL Trading A/c Opening Fee	NIL	NIL
Brokerage	0.10%	0.10%




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Coast Guard HQrs, New Delhi - 110001



 YES BANK

Page 21 of 22



Special Offer for YES Bank Defence Customer

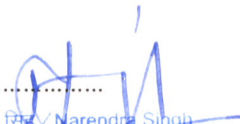
Brokerage waiver for 90 days (90 days will be counted from YSL account opening date)
--

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




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Page 22 of 22

