



YBL/CS/2024-25/125

October 26, 2024

**National Stock Exchange of India  
Limited**  
Exchange Plaza,  
Plot no. C/1, G Block,  
Bandra - Kurla Complex  
Bandra (E), Mumbai - 400 051  
**NSE Symbol: YESBANK**

**BSE Limited**  
Corporate Relations Department  
P.J. Towers, Dalal Street  
Mumbai - 400 001  
**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, 2024.

The above disclosure is being hosted on the Bank's website [www.yesbank.in](http://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, 2024**

*(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 2024-25	Value of the related party transaction during the reporting period (for half year ended September 30, 2024)	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 01, 2024)	Closing balance (as on September 30, 2024)
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, FCY borrowing and lending); Non-Fund Based exposures (such as Forex, Forwards, Options, Swaps, etc.); Nostros.	25,000	4,183.48 (Read with Note 1)	3,707.32	3,602.00
			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 01, 2024)	Closing balance (as on September 30, 2024)
YES Bank Ltd	YES Securities (India) Limited	Subsidiary	Recovery of expenditure from Subsidiary	Includes: Telephone, Bandwidth charges, Rent and Common area maintenance for Office, Recovery of Branch Infrastructure expenses and Internal Audit Services.	Note 2	1.47	-	-
			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.		3.65	-	-
			Payable to Subsidiary	Brokerage Fees and Sharing of expenses		0.29	-	-
			Deposit with Bank	Note 5		-	16.39	1.83
			Receivable from Subsidiary			-	1.87	1.98
YES Bank Ltd	Perfios Software Solutions	Private Companies in which Director* or	Vendor transactions in the ordinary course of banking business	Includes: Bank/ Financial Statement Analysis, GST & ITR fetch and other API services	16	3.24	-	-



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 01, 2024)	Closing balance (as on September 30, 2024)
	Private Limited	his relative is a Member or Director*						
YES Bank Ltd	PNB Housing Finance Limited	Common Directorship for entities registered under Insurance Regulatory and Development Authority of India	Vendor transactions in the ordinary course of banking business	Value of the related party transactions for fee charged	2.5	0.21	-	-
YES Bank Ltd	Ram Nirankari Rastogi	Director*	Service Provider	Fees paid for serving as an expert member	0.02	0.00	-	-
YES Bank Ltd	Prashant Kumar	Managing Director and Chief Executive Officer	Remuneration	Note 3	-	1.90	-	-
YES Bank Ltd	Rajan Pental	Director*	Remuneration	Note 3	-	1.97	-	-



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 01, 2024)	Closing balance (as on September 30, 2024)
YES Bank Ltd	Niranjan Banodkar	Key Managerial Personnel#	Remuneration	Note 3	-	1.42	-	-
YES Bank Ltd	Shivanand R. Shettigar	Key Managerial Personnel#	Remuneration	Note 3	-	0.86	-	-
YES Securities (India) Ltd	Arun Kumar Mago@	Director*	Remuneration and Sitting Fees	Note 4	-	0.02	-	-
YES Securities (India) Ltd	Chitra Andrade	Director*	Remuneration and Sitting Fees	Note 4	-	0.03	-	-
YES Securities (India) Ltd	Manoj Fadnis	Director*	Remuneration and Sitting Fees	Note 4	-	0.04	-	-
YES Securities (India) Ltd	Ram Nirankari Rastogi	Director*	Remuneration and Sitting Fees	Note 4	-	0.03	-	-
YES Securities (India) Ltd	Anshul Arzare	Managing Director* and Chief Executive Officer	Remuneration	Note 3	-	1.54	-	-

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YES Securities (India) Ltd	Amar Ambani	Executive Director*	Remuneration	Note 3	-	0.92	-	-
YES Securities (India) Ltd	Abhijeet Guin	Key Managerial Personnel#	Remuneration	Note 3	-	0.91	-	-
YES Securities (India) Ltd	Swanand Shintre	Key Managerial Personnel #	Remuneration	Note 3	-	0.17	-	-
YES Bank Ltd	Rama Subramaniam Gandhi	Director*	Remuneration and Sitting Fees	Note 4	-	0.27	-	-
YES Bank Ltd	Atul Malik	Director*	Remuneration and Sitting Fees	Note 4	-	0.48	-	-
YES Bank Ltd	Rekha Murthy	Director*	Remuneration and Sitting Fees	Note 4	-	0.38	-	-
YES Bank Ltd	Sharad Sharma	Director*	Remuneration and Sitting Fees	Note 4	-	0.37	-	-
YES Bank Ltd	Nandita Gurjar	Director*	Remuneration and Sitting Fees	Note 4	-	0.29	-	-
YES Bank Ltd	Sadashiv Rao	Director*	Remuneration and Sitting Fees	Note 4	-	0.40	-	-



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YES Bank Ltd	Sandeep Tewari	Director*	Remuneration and Sitting Fees	Note 4	-	0.36	-	-
YES Bank Ltd	Sanjay Kumar Khemani	Director*	Remuneration and Sitting Fees	Note 4	-	0.36	-	-
YES Bank Ltd	Thekepat Keshav Kumar	Director*	Remuneration and Sitting Fees	Note 4	-	0.39	-	-
YES Bank Ltd	Capri Global Holding Pvt Ltd*	Private Companies in which Director* or his relative is a Member or Director*	Deposits with Bank	Note 5	-	-	-&	0.33
YES Bank Ltd	Prashant Kumar	Managing Director* and Chief Executive Officer	Deposits with Bank	Note 5	-	0.00	0.05	0.12
YES Bank Ltd	Rajan Pentel	Director*	Deposits with Bank	Note 5	-	0.00	0.27	0.17
YES Bank Ltd	Anshul Arzare	Managing Director* and Chief	Deposits with Bank	Note 5	-	0.00	0.13	0.10

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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 01, 2024)	Closing balance (as on September 30, 2024)
		Executive Officer						
YES Bank Ltd	Nandita Gurjar	Director*	Deposits with Bank	Note 5	-	0.00	0.01	0.01
YES Bank Ltd	Sandeep Tewari	Director*	Deposits with Bank	Note 5	-	0.00	0.08	0.13
YES Bank Ltd	Arun Kumar Mago@	Director*	Deposits with Bank	Note 5	-	0.00	0.01	-@
YES Bank Ltd	Manoj Fadnis	Director*	Deposits with Bank	Note 5	-	0.00	0.06	0.10
YES Bank Ltd	Sanjay Kumar Khemani	Director*	Deposits with Bank	Note 5	-	0.02	0.49	0.83
YES Bank Ltd	Ram Nirankari Rastogi	Director*	Deposits with Bank	Note 5	-	0.00	0.03	0.01
YES Bank Ltd	Rama Subramaniam Gandhi	Director*	Deposits with Bank	Note 5	-	0.00	0.07	0.03
YES Bank Ltd	Thekepat Keshav Kumar	Director*	Deposits with Bank	Note 5	-	0.00	0.09	0.06
YES Bank Ltd	Sharad Sharma	Director*	Deposits with Bank	Note 5	-	0.01	0.10	0.51
YES Bank Ltd	Rekha Murthy	Director*	Deposits with Bank	Note 5	-	0.00	0.02	0.01

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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 01, 2024)	Closing balance (as on September 30, 2024)
YES Bank Ltd	Shivanand R. Shettigar	Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.13	0.06
YES Bank Ltd	Swanand Shintre	Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.00	0.01
YES Bank Ltd	Abhijeet Guin	Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.07	0.05
YES Bank Ltd	Niranjan Banodkar	Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.27	0.10
YES Bank Ltd	YES Foundation	Body Corporate	Deposits with Bank	Note 5	-	0.18	5.26	5.03
YES Bank Ltd	Deepika Mago@	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.02	-@
YES Bank Ltd	P Umadevi	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.06	0.06
YES Bank Ltd	Eroute Technologies Private Limited	Private Companies in which Director* or	Deposits with Bank	Note 5	-	-	0.03	0.08

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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 01, 2024)	Closing balance (as on September 30, 2024)
		his relative is a Member or Director*						
YES Bank Ltd	Tushar Madhav Patankar	Director*	Deposits with Bank	Note 5	-	0.00	0.07	0.05
YES Bank Ltd	Sandeep Kumar Khemani	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.03	0.00
YES Bank Ltd	Jyoti Walia	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.00	0.00
YES Bank Ltd	Koyana Gajanan Banodkar	Relative of Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.09	0.10
YES Bank Ltd	Vikram Mago@	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.06	-@
YES Bank Ltd	Neeta Niranjan Banodkar	Relative of Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.04	0.03
YES Bank Ltd	Arun Kumar Khemani	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.01	0.01
YES Bank Ltd	Anju Pental	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.02	0.02

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YES Bank Ltd	Poonam Tewari	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.02	0.02
YES Bank Ltd	Nandan Gajanan Banodkar	Relative of Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.03	0.99	0.78
YES Bank Ltd	Snehlata Arzare	Relative of Director* & Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.01	0.00
YES Bank Ltd	Sangeeta Rastogi	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.02	0.02
YES Bank Ltd	Shampa Guin	Relative of Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.02	0.00
YES Bank Ltd	Sangeeta Rajpal	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.02	0.04
YES Bank Ltd	Aparna Mago@	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.34	-@
YES Bank Ltd	Shashita Shettigar	Relative of Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.00	0.00

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YES Bank Ltd	Namita Arzare	Relative Director* & Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.05	0.01
YES Bank Ltd	T Meera Keshav	Relative Director*	Deposits with Bank	Note 5	-	0.00	0.01	0.05
YES Bank Ltd	Kishore T Keshav	Relative Director*	Deposits with Bank	Note 5	-	0.00	0.01	0.02
YES Bank Ltd	Karan J. Andrade	Relative Director*	Deposits with Bank	Note 5	-	0.00	0.00	0.00
YES Bank Ltd	Shreya Pental	Relative Director*	Deposits with Bank	Note 5	-	0.00	0.01	0.01
YES Bank Ltd	Aryan Pental	Relative Director*	Deposits with Bank	Note 5	-	0.00	0.00	0.00
YES Bank Ltd	Amar Ambani	Executive Director*	Deposits with Bank	Note 5	-	0.12	0.30	3.08
YES Bank Ltd	Pinali Ambani	Relative Director*	Deposits with Bank	Note 5	-	0.02	0.10	0.13
YES Bank Ltd	Arav UG Arzare Arzare Namita	Relative Director*	Deposits with Bank	Note 5	-	0.00	0.00	0.00

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YES Bank Ltd	Kiara Amar Ambani	Amar UG Kirti Ambani	Relative of Director*	Deposits with Bank	Note 5	-	0.00	0.00	0.00
YES Bank Ltd	Meera Niranjan Gajanan Banodkar	UG	Relative of Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.01	0.00
YES Bank Ltd	Tej Niranjan Gajanan Banodkar	UG	Relative of Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.03	0.00
YES Bank Ltd	Ved Nandan Banodkar	Nandan UG Gajanan Banodkar	Relative of Key Managerial Personnel#	Deposits with Bank	Note 5	-	0.00	0.01	0.01
YES Bank Ltd	Maneesha Naik <sup>s</sup>		Relative of Director*	Deposits with Bank	Note 5	-	0.00	- <sup>s</sup>	0.05
YES Bank Ltd	Go Gram Eco Foundation <sup>s</sup>		Public Companies in which Director is a Director	Deposits with Bank	Note 5	-	0.00	- <sup>s</sup>	0.11

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		and holds along with his relatives, more than two per cent of its paid-up share capital						
YES Bank Ltd	Vimla Devi Khemani <sup>§</sup>	Relative Director*	of Deposits with Bank	Note 5	-	0.00	-\$	0.00
YES Bank Ltd	Usha Sanjay Khemani <sup>§</sup>	Relative Director*	of Deposits with Bank	Note 5	-	0.00	-\$	0.00
YES Bank Ltd	Aanchal Sanjay Khemani <sup>§</sup>	Relative Director*	of Deposits with Bank	Note 5	-	0.00	-\$	0.00
YES Bank Ltd	Sanjay Khemani HUF <sup>§</sup>	Relative Director*	of Deposits with Bank	Note 5	-	0.00	-\$	0.00
YES Securities (India) Ltd	Niranjan Banodkar	Key Managerial Personnel <sup>#</sup>	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Shivanand R. Shettigar	Key Managerial Personnel <sup>#</sup>	Brokerage Fee		-	0.00	-	-

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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 01, 2024)	Closing balance (as on September 30, 2024)
YES Securities (India) Ltd	Rajan Pentel	Director*	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Anshul Arzare	Managing Director* and Chief Executive Officer	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Aryan Pentel	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	-	-
YES Securities (India) Ltd	Praveen Rajpal	Relative of Director*	Brokerage Fee		-	0.00	-	-



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YES Securities (India) Ltd	Anju Pentel	Relative Director* of	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Shreya Pentel	Relative Director* of	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Snehlata Arzare	Relative Director* & Key Managerial Personnel# of	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Amar Ambani	Executive Director* of	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Pinali Ambani	Relative Director* & Key Managerial Personnel# of	Brokerage Fee		-	0.00	-	-
YES Securities (India) Ltd	Sangeeta Rajpal	Relative Director* of	Brokerage Fee		-	0.00	-	-



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YES Securities (India) Ltd	Neeta Niranjana Banodkar	Relative of Key Managerial Personnel#	Brokerage Fee		-	0.00	-	-
YES Bank Ltd	Rajan Pental	Director*	Other Banking Transactions in 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	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		-	-	-	-
YES Bank Ltd	Jyoti Walia	Relative of Director*	Other Banking Transactions in Ordinary Course of Business		-	0.00	-	-



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	Name	Relationship of the counterparty with the listed entity					Opening balance (as on April 01, 2024)	Closing balance (as on September 30, 2024)
YES Bank Ltd	Arun Kumar Mago@	Director*	Other Banking Transactions in Ordinary Course of Business		-	0.00	-	-@
YES Bank Ltd	YES Foundation	Body Corporate	CSR Activities		23	21.90	-	-

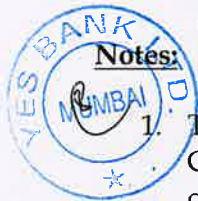
\*Directors includes directors of subsidiary company

#Key Managerial Personnel includes Key Managerial Personnel of subsidiary company

@Ceased to be a related party on or before September 30, 2024.

&Added as a related party after April 01, 2024

\$Account opened after April 01, 2024



1. Treasury transactions include transactions worth Rs. 1,871.80 crores between the Bank and State Bank of India that have been executed through CCIL NDS- Order Matching platform. Since the transactions are executed in a regulated market, they 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.

Balances in the Nostro Accounts are reported under 'closing balances.

- 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 01, 2024 to September 30, 2024 and includes fixed pay, perquisites, leave travel allowance and provident fund.
4. Sitting fees and remuneration considered for the reporting period April 01, 2024 to September 30, 2024 factors the amounts paid.
5. 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".
6. 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.
7. 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.
8. 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.
9. Related party transactions, opening and closing balances where amounts are below INR 50,000 are denoted as "0.00"

