I / We hereby apply for enrollment under the AUTO-CREDIT SERVICES of YES BANK Limited for receiving funds from a non-YES BANK account and to credit the proceeds to my/our YES BANK account mentioned below. Please set up the instruction in my/our account with the details given below.

Beneficiary Bank Details

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>YES BANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account Number</td>
<td></td>
</tr>
<tr>
<td>Beneficiary's Name</td>
<td></td>
</tr>
</tbody>
</table>

Source of Funds (Debit mandate to be signed by payer bank account holder)

☐ Self Account with other Bank     ☐ Third Party Account

Request Type

☐ Standing Instruction

Payment Instructions *(Table to be filled in only by customers who opt for SI / One-time Transfer)*

<table>
<thead>
<tr>
<th>Name of the Scheme</th>
<th>Date of Credit</th>
<th>Periodicity</th>
<th>Transfer Amount</th>
<th>Number of Transfers (max. 36 months)</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUTO-CREDIT SERVICES</td>
<td>D D M M Y Y Y</td>
<td>Monthly</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note:

1. Registration will be processed within 45 days of submission of the completed form at any YES BANK branch. However, if any particulars mentioned in the form is incorrect or not matching with the records maintained by us/third party Bank, the registration would take additional time as deemed appropriate by YES BANK Limited subject to the Customer(s) providing necessary clarification and revised registration form in the form and manner stipulated by YES BANK Limited.
2. Date of Credit of funds should be within maximum 45 days from the date of submission of the completed form at any YES BANK branch.
3. No charges to be levied to client for using ACS services (Registration, transaction processing & return).

I / We hereby confirm that I / we have read and understood the terms and conditions and FAQs applicable to the AUTO-CREDIT SERVICES and agree to abide by them.

Account Holder(s) Signature:

Signature of First Holder

Signature of Second Holder

Signature of Third Holder

Customer(s) agree that YES BANK does not take any responsibility and shall also not be liable for claims arising because of incorrect registration. The Customer(s) further agrees that registration carried out as per the instruction mentioned in the form is entirely at their risk and responsibility.
YES BANK may communicate the amended terms by hosting them on the Website or in any other manner as decided by YES BANK.

YES BANK shall have the absolute discretion to amend or supplement any of the terms applicable to the AUTO-CREDIT SERVICES at any time.

ECS DEBIT MANDATE:

You, the Customer hereby agree that under no circumstances, YES BANK's aggregate liability for claims relating to Service, whether for breach or in tort (including but not limited to negligence) shall be limited to the Service charges/fees paid by you within the previous twelve (12) months for availing Service.

Under no circumstances shall YES BANK be liable for any delay or failure in performance resulting directly or indirectly from acts of nature, forces, or causes beyond its reasonable control, including, without limitation, Internet failures, computer equipment failures, telecommunication equipment failures, other equipment failures, electrical power failures, strikes, virus, other malicious computer code, hacking, labor disputes, riots, insurrections, shortages of labor or materials, fires, flood, storms, explosions, acts of God, war, earthquake, governmental actions, orders of domestic or foreign courts or tribunals, non-performance of third parties, or loss of or fluctuations in heat, light, or air conditioning.

The terms and conditions contained in respect of the Service are to be interpreted and construed subject to the terms and conditions applicable to NetBanking Customers. In addition to and without prejudice to the terms and conditions applicable to NetBanking Customers, YES BANK reserves the right to modify the terms mentioned herein from time to time. Without being bound to do so, YES BANK may endeavour to provide you with notice of any such amendment. You would be required to familiarise yourself with the changes in the terms and conditions applicable to this Service. Your continued use of the Service after any amendment of the terms and conditions mentioned herein shall constitute an acceptance of all such amendments and you will be bound by such amended terms and conditions. YES BANK will not be liable to provide you any notice of any amendments to the terms mentioned herein, electronically or otherwise and it is your sole responsibility to be updated of any such amendments. You can review the most current version of this terms and conditions at any time by clicking Terms & Conditions on the login page of the YES BANK Limited website.

We reserve the right to change or discontinue, temporarily or permanently, the Service at any time without notice. In order to maintain the security and integrity of the Service we may also suspend your access to the Services of YES BANK on any delay or inability on part of YES BANK to perform the Services pursuant to the provisions of mentioned herein.

You, the Customer hereby agree that under no circumstances, YES BANK's aggregate liability for claims relating to Service, whether for breach or in tort (including but not limited to negligence) shall be limited to the Service charges/fees paid by you within the previous twelve (12) months for availing Service.

Under no circumstances shall YES BANK be liable for any delay or failure in performance resulting directly or indirectly from acts of nature, forces, or causes beyond its reasonable control, including, without limitation, Internet failures, computer equipment failures, telecommunication equipment failures, other equipment failures, electrical power failures, strikes, virus, other malicious computer code, hacking, labor disputes, riots, insurrections, shortages of labor or materials, fires, flood, storms, explosions, acts of God, war, earthquake, governmental actions, orders of domestic or foreign courts or tribunals, non-performance of third parties, or loss of or fluctuations in heat, light, or air conditioning.

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We reserve the right to change or discontinue, temporarily or permanently, the Service at any time without notice. In order to maintain the security and integrity of the Service we may also suspend your access to the Service at any time without notice. You agree that we will not be liable to you or any third party for any modification or discontinuance of the Service.

ECS DEBIT MANDATE:

For availing AUTO-CREDIT SERVICES, the Customer(s) shall furnish to YES BANK an unconditional and irrevocable ECS debit mandate, in the manner and form prescribed by YES BANK. The Customer(s) shall: submit a copy of the ECS debit mandate, signed by the Payer in the form and manner maintained by him with his bank, to YES BANK for processing the same with the bank where the Payer maintains the DebitAccount. The ECS debit mandate shall be counter signed and sealed by the bank where the Payer maintains the DebitAccount.

The Customer shall obtain signature of the Payer on the ECS debit mandate and shall be solely responsible for the accuracy, completeness and correctness of the information provided in the ECS debit mandate, including signature of the Payer and the seal/details of the bank wherein the Payer is maintaining the DebitAccount.

Any additions or deletions to an ECS debit mandate submitted to YES BANK shall be communicated by the Customer(s) through a fresh mandate in the form and manner as indicated by YES BANK on the Website or through any other medium.

PAYMENT INSTRUCTION:

Payment instruction will be executed only after approval from the Payer's bank on the ECS debit mandate submitted by the Customer.

The Payment Instruction shall be in the manner and form prescribed by YES BANK.

The Customer shall be solely responsible for the accuracy, completeness and correctness of the information provided in the Payment Instruction and the same shall be considered to be sufficient to effect the payment.

YES BANK shall endeavor to credit the CreditAccount on the Payment Date and the Customer shall ensure availability of sufficient funds in the DebtAccount before Payment Date.

HONOURING PAYMENT INSTRUCTIONS:

YES BANK shall incur no liability if it is unable to effect any Payment Instruction on the Payment Date because of the existence of any one or more of the following circumstances:

I. If the DebitAccount does not contain sufficient funds to process the Payment Instruction or the amount exceeds the overdraft limit, if any, granted to the Payer.
II. If the funds available in the DebitAccount are under any encumbrance or charge.
III. The name of Payer and/or details required for effecting the payment is not correctly provided by the Customer.
IV. Due to refusal of the Payer's bank to honour the payment for any reason whatsoever.
V. Due to circumstances beyond its reasonable control including force majeure scenarios.
VI. Due to a materially adverse circumstances which hinders YES BANK Limited from providing this service.

Applicable Service charges, if any, will be debited from the DebtAccount in case the Payment Instruction on fails due to any of the above mentioned reasons.

The amount of the charges will be intimated to the Customer(s) or posted on the Website of YES BANK Limited or through any other medium, as YES BANK may deem fit. Customer(s) agree that this mode of service is acceptable to it and any information conveyed through this means shall be deemed as proper service.

Three subsequent Payment Instruction failures will also result in the ECS debit mandate for the particular DebitAccount being rejected.

YES BANK will not honour or be responsible for any Payment Instructions, which are scheduled for future dates for such rejected ECS debit mandate(s).

If an amount in arrears of any Service charges, if any, will be debited from the Customer’s/s another account(s) in the DebitAccount in case the Payment Instruction on fails due to any of the above mentioned reasons.

The amount of charges will be intimated to the Customer(s) or posted on the Website of YES BANK Limited or through any other medium, as YES BANK may deem fit. Customer(s) agree that this mode of service is acceptable to it and any information conveyed through this means shall be deemed as proper service.

YES BANK will also have the right to debit from the Customer's Account the amount of money so wrongly paid.

YES BANK shall have the right to refuse to comply with the Payment Instructions without assigning any reason and shall not be under any duty to give the prudence or otherwise of any instruction, and have the right to suspend the operations of the AUTO-CREDIT SERVICES if it has reason to believe that the Payment instructions will lead or expose to direct or indirect loss or may require an indemnity from the Customer before continuing to operate AUTO-CREDIT SERVICES.

CANCELLING OR MODIFYING PAYMENT INSTRUCTIONS:

The Customer shall be entitled to cancel or modify the Payment Instructions in the manner provided by YES BANK before the Last date for edit unless otherwise required by YES BANK.

YES BANK shall not be held liable if it is unable to stop or prevent the implementation of the Payment Instructions.

YES BANK shall at its discretion, with prior intimation to the Customer, charge the Customer for cancellation or modification of the Payment Instructions.

FAILED PAYMENT INSTRUCTIONS:

In case the Payment Instruction is not executed for any reason, the status of the same shall be intimated to the Customer through the Website / SMS / other mode as YES BANK may deem fit in this regard.

DATE OF CREDIT:

The Date of Credit shall be the date on which transaction(s) will be done every month after successful registration.

If the registration of Debit Mandate has not been successfully completed before the Date of Credit given in the form, the transactions shall be initiated on the same date in the following calendar month. If the Date of Credit falls on a working day, transactions will be initiated on the subsequent working day.

Debit account will be debited 3 working days before the date of credit mentioned by you or as per the RBI ECS cycle for that particular location. The interest for credit amount would be applicable from the day of credit.

YES BANK shall have the absolute discretion to amend or supplement any of the terms applicable to the AUTO-CREDIT SERVICES at any time.

YES BANK may communicate the amended terms by hosting them on the Website or in any other manner as decided by YES BANK.

The Customer shall be responsible for regularly reviewing these terms including amendments to them that may be posted on the Website.
I / We hereby authorize Tech Process Solutions Limited, the authorized service provider of YES BANK Ltd. to debit my/our bank account by ECS Debit Clearing for collection of funds towards payment requests from account number as mentioned below:

### Beneficiary Bank Details

<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Name</td>
<td>YES BANK</td>
</tr>
<tr>
<td>Bank Account Number</td>
<td></td>
</tr>
<tr>
<td>Beneficiary’s Name</td>
<td></td>
</tr>
</tbody>
</table>

### Payer’s Bank Details

<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Name</td>
<td></td>
</tr>
<tr>
<td>Branch Name</td>
<td></td>
</tr>
<tr>
<td>Bank Account Number</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>MICR (9 digit code)</td>
<td></td>
</tr>
<tr>
<td>Account Type</td>
<td></td>
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<tr>
<td>Ledger &amp; Ledger Folio Number</td>
<td></td>
</tr>
<tr>
<td>Account Holder(s) Name</td>
<td></td>
</tr>
</tbody>
</table>

### Name of the Scheme

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Date of Initiation</th>
<th>Periodicity</th>
<th>Upper limit per transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUTO-CREDIT SERVICES</td>
<td></td>
<td>Monthly</td>
<td></td>
</tr>
</tbody>
</table>

*Note:*

1. Please enclose cancelled cheque.
2. Transaction will be done in your account on or after the Date of Initiation.

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibilities expected of me as a participant under the scheme.

I have read the Terms and Conditions and I agree to abide by them.

________________________________________
Signature of First Holder

________________________________________
Signature of Second Holder

________________________________________
Signature of Third Holder

(Signature of the Account Holder(s). If it is a joint account all account holders must sign)

Certified that the particulars furnished above are correct as per our records.

________________________________________
(Bank’s Stamp)

________________________________________
Signature of the Authorized official from the Bank

---

**YES BANK Acknowledgment for Debit Mandate**

Debit Mandate No.: .................................................................

Form No.: .................................................................

Name of receiving official: .................................................................

Date of receipt: .................................................................

Signature: .................................................................

Receiving Branch Name & ID: .................................................................

(3)
1. What does the AUTO CREDIT facility allow me to do?
   Currently, you can deposit money into your YES BANK account from a non YES BANK Account in any of the following ways:
   • Cash Deposit
   • Cheque
   • Transfer from Internet Banking service of a non YES BANK
   The AUTO CREDIT facility allows you to request for a credit (transfer) into your YES BANK account from a non YES BANK automatically at defined frequency. All you need is a one-time Mandate (ECS Authorization Letter) signed by the person in whose name the non YES BANK Account is held and payer should be signatory to clearance of cheques for that account.

2. Can I use the facility to AUTO CREDIT my YES BANK Account from any Bank account?
   Yes, you can Auto Credit your YES BANK Account from any non YES BANK account in specified locations.

3. What if I want to transfer funds from any YES BANK account?
   To transfer/receive funds from another YES BANK account, please initiate Account to Account transfer through the NetBanking of the other YES BANK Account.

4. Is the facility available for all the locations in India?
   The receiving account (i.e.; YES BANK Account) can be located anywhere in India. The Debit Account (i.e.; 3rd Party Bank or non YES BANK Account) should be in any of the below mentioned 86 cities (Refer Location List).

5. How can I register for the facility?
   To avail the facility, all you require is a one-time registration for the payer’s account (3rd Party Bank / non YES BANK account). To register, submit the signed Mandate form (ECS Authorization Letter) to our executive along with one cancelled blank cheque of the 3rd Party Debit Bank / non YES BANK Account.

   Please note that the MICR code of the cheque should match with the MICR code filled in the Mandate Form (ECS Authorization Letter).

6. Where can I submit the Mandate Form (ECS Authorization Letter) for the facility?
   Once the Mandate Form (ECS Authorization Letter) is signed by the Debit Account holder it can be submitted to our executive at any YES BANK branch.

7. When can I make the first request for credit to my account?
   Once the signed Mandate form (ECS Authorization Letter) is submitted to YES BANK executive it would take 15 to 45 days to process the same depending upon the Payer’s Bank (3rd Party Bank / non YES BANK).

8. What if my registration request is rejected?
   • A Mandate form (ECS Authorization Letter) can be rejected on account of following reasons:
     - Incomplete form
     - Mismatch in signature with the Payer’s Bank
     - Incorrect MICR code (incorrect cheque copy attached)
   
   In case of rejection, the status will be update to you through SMS. Also the debit mandate form (ECS Authorization Letter) and the cancelled cheque will be destroyed.

9. Is the registration required for every payer?
   The one-time Mandate Form (ECS Authorization Letter) is applicable for every Debit Account.

10. What is the time limit for submission of Mandate Form (ECS Authorization Letter)?
    You can submit your registration the signed Mandate Form (ECS Authorization Letter) within two months to YES BANK executive at any YES BANK branch.

11. When will the funds get credited to my YES BANK account?
    Your account will be credited on the date as requested by you while making a request for credit. The earliest date for the credit of the funds to the YES BANK account would depend on the clearing cycle of the centre, where Payer’s Bank (debit bank / non YES BANK) is located.

12. When will the funds get debited from the non YES BANK?
    Your non YES BANK account will be debited 3 working days before the date of credit mentioned by you or per the RBI ECS cycle for that particular location.

13. How and when can I check the status of credit (transaction) request?
    You can check the status of your transaction anytime after making the request by logging onto www.YESBANK.in, in your account statement.

14. Will I be informed when my account is credited?
    For subscribers of Mobile Banking, SMS would be triggered and sent, to Mobile Phones subject to selection of alerts and minimum amount requirement for Mobile Banking subscriptions.

15. What is the authentication mechanism for debiting the payer account?
    Payer Account will be debited on the basis of the one-time Debit Mandate form (ECS Authorization Letter) provided.

16. Can a payer reject to provide funds to my Account?
    The Payer (3rd Party Bank Account holder) has an option to withdraw his consent for payments. To withdraw the consent, payer will be required to get in touch with payer bank / non YES Bank.

17. Under what cases can my transaction request be rejected?
    Your transaction request may be rejected on account of following reasons:
    • Insufficient funds in Payer Account
    • Debit Bank fails to credit YES BANK customer in spite of having sufficient fund available in Payer’s account.
    • Payer has closed/transferred the Bank Account
    • Other reason as assigned by Payer Bank

18. How can I discontinue the service for a payer’s account that has been successfully registered earlier?
    You can request the discontinuation of the service by submitting de-registration request at any YES BANK branch.

19. What will happen in case of failure of Credit request?
    In case of 3 consecutive failed Credit Request, Debit Mandate (ECS Authorization Letter) would be cancelled by YES BANK. Please note that customer is responsible for cancellations done due to any reason and customer has to take care of all future Scheduled transactions and Standing Instructions.

20. What will happen if Debit Mandate (ECS Authorization Letter) is cancelled at Debit Bank on Payer’s request?
    Request for Credit will always be processed by YES BANK. In such a case the customer has to submit de-registration request at any YES BANK branch. Please note that customer is responsible for de-registration done due to any reason and customer has to take care of all future Scheduled transactions and Standing Instructions.

21. Is it possible that my mandate (ECS Authorization Letter) has not got registered with the payer bank even though I received an SMS confirming “Registration Accepted”? Yes, This is possible. The Mandate form (ECS Authorization Letter) needs to be registered with the Payer Bank. YES BANK takes up this activity on behalf of the customer. RBI stipulates the duration required by Payer’s Bank for completion/rejection of the mandate (ECS Authorization Letter). YES BANK will update the status of the registration as “Registration Accepted” after the expiry of this period. The updated status of the registration will be communicated subject to receipt of the same from the Payer Bank. Also acceptance of the credit transaction that you are making is dependent on the Payer Bank.

---

**Location List**

<table>
<thead>
<tr>
<th>City</th>
<th>City</th>
<th>City</th>
<th>City</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agra</td>
<td>Chandigarh</td>
<td>HUBL</td>
<td>Mandya</td>
<td>Sholapur</td>
</tr>
<tr>
<td>Ahmedabad</td>
<td>Chennai</td>
<td>Hyderabad</td>
<td>Mangalore</td>
<td>Siliguri</td>
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<tr>
<td>Allahabad</td>
<td>Cochin</td>
<td>Indore</td>
<td>Mumbai</td>
<td>Surat</td>
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<tr>
<td>Amritsar</td>
<td>Coimbatore</td>
<td>Jacobpur</td>
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