

Information on

YES BANK's Whistle Blower Policy

YES BANK has put in place a board approved Whistle Blower Policy in compliance with the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Companies Act, 2013, other applicable laws and in accordance with principles of good corporate governance. This policy also incorporates suggestions of the Protected Disclosure Scheme for Private Sector and Foreign Banks, instituted by Reserve Bank of India.

This policy enables a Whistle Blower i.e. any employee, director, customer, vendor/third-party intermediary (engaged to conduct business on behalf of the Bank) to report matters such as the following:

- Breach of Bank's Code of Conduct
- Questionable accounting or auditing matters
- Any Bank matters involving abuse of authority
- Fraud, bribery or corruption
- Employee misconduct
- Illegality
- Health & safety
- Environmental issues
- Wastage/misappropriation of Bank funds/assets
- Victimization of employees and directors
- Any other unethical conduct

The Audit Committee of the Bank reviews the functioning of the Whistle Blower mechanism of the Bank.

The Bank has implemented a web-based '**Corporate Whistle Blower Initiative**' (CWI) portal, which is an **independent** online reporting service aimed at facilitating secure and confidential communication between the Bank and its stakeholders.

The CWI Portal can be accessed via Internet from anywhere and anytime. To Log a Concern a Whistle Blower may follow the below procedure:

1. Go to www.cwiportal.com
2. Click on the '**Lodge Report**' button on the home page and use the Organization code: **YESCARE**
3. Enter the concern with relevant details like the background/dates/documents
4. Upon lodging the concern, a tracking number will be generated. Click on '**Track Report**' button on the home page and enter this number to follow up on the report and view organizational feedback

A Whistle Blower should not use CWI Portal to report personal grievances. All Whistle Blower concerns are treated in confidence and are shared on 'need to know' basis for review and proper action without revealing the identity of the Whistle Blower.

In cases where a **Whistle Blower** is not satisfied with the action taken on concerns raised by him/her or being victimized, he/she can lodge a complaint by contacting the Chairman of the Audit Committee of the Bank, Mr. Vasant Gujarathi (Email: ChairmanACM@yesbank.in).