

IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE RED HERRING PROSPECTUS DATED JULY 7, 2020. YOU ARE ENCOURAGED TO READ GREATER DETAILS AVAILABLE IN THE RHP.

BIDDER'S UNDERTAKING AND CONFIRMATION FOR BID CUM APPLICATION FORM

(IN CASE OF A JOINT APPLICATION, THE CONFIRMATIONS, AUTHORISATIONS, UNDERTAKINGS AND REPRESENTATIONS MADE BY THE FIRST BIDDER WILL BE DEEMED TO HAVE BEEN MADE ON BEHALF OF ALL JOINT BIDDERS. THE FIRST BIDDER SHALL BE LIABLE FOR ALL THE OBLIGATIONS ARISING OUT OF THE OFFER OF EQUITY SHARES.)

The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction. On the basis of the red herring prospectus dated July 7, 2020 (the "RHP") filed with the Registrar of Companies, Maharashtra at Mumbai (the "RoC") (if I am/were in India) or the preliminary international wrap dated July 7, 2020 together with the RHP (the "**Preliminary Offering Memorandum**") (if I am/were outside India), General Information Document for Investing in Public Offer ("GID") and having studied the details as per the Abridged Prospectus, I/we hereby apply for Allotment to me/us of the Equity Shares in the Offer upon my/our Bids for maximum number of Equity Shares at or above the Offer Price, to be discovered through the Book Building Process. I/we hereby confirm that I am/were are eligible person(s) to invest in the Offer in accordance with applicable laws. The amount payable on bidding has been blocked with the relevant SCSB. I/we agree to accept the Equity Shares Bid or, for such lesser number as may be Allotted to me/us subject to the terms of the RHP, Abridged Prospectus, the GID, the Bid Cum Application Form and other applicable laws. I/we undertake that I will sign all such other documents and do all such acts, if any, necessary on my/our part to enable me/us to be registered as the holder(s) of the Equity Shares which may be Allotted and to register my/our address as given in the Depository records and to place my/our name on the register of members of the Company and to lodge my/our Bids with the RoC and the Book Building Lead Manager(s) (the "BRLM") and their affiliated Syndicate Members (only in Specified Locations) and the right to receive Bids (including on technical grounds) at the time of acceptance of Bid Cum Application Form provided that the reasons for rejection of the same shall be provided to me/us in writing, wherever it has right to reject it from Non-Institutional Bidders and Retail Individual Bidders based only on technical grounds and/or as specified in the Abridged Prospectus, GID and the RHP. I/we authorise the Bank to make the necessary changes in this Bid Cum Application Form and the RHP for filing of the Prospectus with the RoC without intimation to me/us and use this Bid Cum Application Form as the application form for the purpose of this Offer. I/we confirm that I/we have read the RHP (if I am/were in India) or the Preliminary Offering Memorandum (if I am/were outside India) and that my/our investment decision is based solely on the RHP or the Preliminary Offering Memorandum, as applicable.

I/WE CONFIRM THAT: I am/I we are Indian national(s) resident in India and I am/I we are not applying for the said Equity Shares as nominees of any person resident outside India or foreign national(s) resident in India and I am/I we are applying for the said Equity Shares as power of attorney holder(s) of non-resident Indian(s) as mentioned on a non-representation basis OR I am/I we are Indian national(s) resident outside India and I am/I we are applying for the said Equity Shares on my/our own behalf through NRO account on a non-representation basis. I/We and any person we represent or the accounts on whose behalf we are purchasing the Equity Shares confirm that I am/I we are, or at any time under the Equity Shares are purchased will be, the beneficial owner of such Equity Shares and I/We and any customer I/We represent, (A) an agent and/or (i) located outside the United States and am purchasing the Equity Shares in an "offshore transaction" in reliance on Regulation S under the U.S. Securities Act of 1933, as amended, (the "U.S. Securities Act"); or (ii) a "qualified institutional buyer" as defined in Rule 144A under the U.S. Securities Act. (B) I/we have received a copy of the RHP (if we are in India) or the Preliminary Offering Memorandum (if we are outside India) and that my/our investment decision is based solely on the RHP or the Preliminary Offering Memorandum, as applicable. (C) I/we have read and agree to the representations, warranties and agreements contained in the sections "Legal and Other Information" and "Other Information" of the RHP or the sections "Distribution and Solicitation Restrictions" and "Transfer Restrictions" of the Preliminary Offering Memorandum, as applicable, and (D) I am/I we are not an affiliate of the Bank or a person acting on behalf of such affiliate. I am/I we are and any person we represent or the accounts on whose behalf we are purchasing the Equity Shares understand the Equity Shares have not been and will not be registered under the U.S. Securities Act or any state securities laws in the United States, and unless so registered may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and the applicable state securities laws. I/we hereby certify that I/we, otherwise qualified investors, do not intend to resell, transfer, pledge, hypothecate, or otherwise dispose of the Equity Shares acquired by me/us, made by persons with jurisdiction over us, in reliance on the applicable laws of the United States. This Bid Confirmation Form is being submitted on a non-exclusive basis to the bank, which agrees to accept it on its terms, and acknowledges and warrants that it has read and understands the terms and conditions set forth in the RHP and the Preliminary Offering Memorandum, as applicable, and agrees to be bound by the terms and conditions contained therein.

FOR QIB BIDDERS: I/We confirm that the Bid size/maximum Equity Shares applied for by me/us do not exceed the relevant regulatory approvals/limits. I am/We are not prohibited from accessing capital markets under any order/ruling/judgment of any regulatory, judicial or any other authority, including Securities and Exchange Board of India ("SEBI") or under the provisions of any law, regulation or statute.

Further: 1) In accordance with ASBA process provided in the Security and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("**SEBI ICDR Regulations**") and as disclosed in the RHP, I/we authorise (a) the members of the Syndicate (in Specified Locations only) or the Registered Brokers (at Broker Centers) or the SCSBs (at Designated SCSBs Branches) or the RTAs (at the Designated RTA Locations) or the CDPs (at Designated CDP Locations), as the case may be, to do all acts as are necessary to make the application in the Offer, including uploading my/our Bid, blocking, unblocking of funds in the bank account of the applicant maintained with the SCSB as specified in the Bid Cum Application Form or in the bank account of the Applicant linked with the UPDI provided in the Bid Cum Application Form, as the case may be, transfer of funds to the Public Offer Account on receipt of instruction from Registrar to the Offer or the Sponsor Bank, as the case may be, after finalisation of Basis of Allotment; and (b) the Registrar to the Offer or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalisation of the Basis of Allotment. 2) In case the amount available in the specified bank account is insufficient as per the highest Bid option, the SCSB shall reject the application. 3) I/We hereby authorise the members of the Syndicate (in Specified Locations only) or the Registered Brokers (at Broker Centers) or the SCSBs (at Designated SCSBs Branches) or CDPs (at Designated CDP locations) or the RTAs (at Designated RTA locations), as the case may be, to make relevant revisions as may be required to be done in the Bid, in the event of a revision of the Price Band.

I/We hereby provide my/our consent to the Stock Exchanges/ Sponsor Banks/ NPCI/ RTA for collecting, storing and value validating my/our PAN details from the bank account where my / our amount is blocked by the relevant SCSBs.

For FPIs that utilize the multiple investment manager structure in accordance with the operational guidelines for FPIs and designated Depository Participants issued to facilitate implementation of SEBI FPI Regulations (such structure referred to as "**MIM Structure**"): Bids received from FPIs bearing the same PAN shall be treated as multiple Bids and are liable to be rejected, except for Bids from FPIs that utilize the MIM structure, provided such Bids have been made with different beneficiary account numbers, Client IDs and DP IDs. Accordingly, it should be noted that multiple Bids received from FPIs, who do not utilize the MIM Structure, and bear the same PAN, are liable to be rejected. In order to ensure valid Bids, FPIs making multiple Bids using the same PAN, and with different beneficiary account numbers, Client IDs and DP IDs, are required to provide a confirmation in the Bid cum Application Forms that the relevant FPIs making multiple Bids utilize the MIM Structure. In the absence of such confirmation from the relevant FPIs, such multiple Bids shall be rejected.

I/We acknowledge that as per existing policy of the Government of India, OCBs cannot participate in the Offer. I am/We are not a OCB. For further details, see "Offer Procedure" on page 520 of the RHP.

INSTRUCTIONS FOR FILLING UP THE BID CUM APPLICATION FORM

1. Name of sole First Bidder should be exactly the same as it appears in the Depository records. In case of joint Bids, only the name of the First Bidder (which should also be the first name in which the beneficiary account is held) should be provided in the Bid cum Application Form. The Bid cum Application Form may contain an 'Indication to make an Offer' and not an 'offer'.
2. The First Bidder, should mention his/her PAN allotted under the Income Tax Act, DP ID, Client ID and UPI ID (as applicable). Except for Bids by or on behalf of the Central or State Government and the officials appointed by the courts and by investors who are exempt from the requirement of obtaining/ specifying their PAN for transacting in the securities market and by persons residing in the state of Sikkim, the Bidders, or in the case of Bid in joint names, the First Bidder (the first name under which the beneficiary account is held), should mention his/her PAN allotted under the Income Tax Act, 1961. Any Bid Cum Application Form without the PAN is liable to be rejected other than as specified above.
3. Based on the PAN, DP ID and Client ID provided by the Bidders, the Registrar to the Offer will obtain Demographic Details registered with Depository Participants to be used, among other things, for Allotment, technical rejections or unblocking ASBA Account. Hence, Bidders are advised to immediately update any change in their Demographic Details as appearing on the records of the Depository Participant to ensure accuracy of records. Please note that failure to do so could result in failure in Allotment of Equity Shares, delays in unblocking of ASBA Account at the Bidders' sole risk and neither the Members of the Syndicate nor the Registered Brokers nor the Registrar to the Offer or RTAs/CDPs or the SCSBs nor the Bank shall have any responsibility and undertake any liability for the same.
4. **Bid Lot and Price Band:** The face value of Equity Shares is ₹ 2 each. The Price band and minimum Bid lot size, will be decided by the Bank in consultation with the BRLMs and will be advertised in all editions of Financial Express, all editions of Jansatta and Maharashtra edition of Tarun Bharat (which are English, Hindi and Marathi newspapers, respectively. Marathi being the regional language of Maharashtra wherein our Registered and Corporate Office is located), each with wide circulation, respectively, at least one working day prior to the Bid Offer Opening Date, with the relevant cut-off time and the Floor Price and shall be made available to the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE") for the purpose of uploading on their websites in accordance with SEBI (CDR) Regulations. In case of revision of the Price Band, the Bid Offer Period will be extended for at least three (3) additional Working Days after revision of Price Band subject to the Bid Offer Period not exceeding a total of ten (10) Working Days. Any revision in the Price Band and the revised Bid Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a press release and also by indicating the changes on the websites of the BRLMs and on the terminals of the members of the Syndicate and by intimation to Designated Intermediaries and the Sponsor Bank.
5. **Maximum and Minimum Bid Size:** In case of Resident Retail Individual Bidders, such number of Equity Shares in multiples of the of minimum Bid Lot such that the Bid Amount does not exceed ₹ 200,000/- Bids at the Cut-Off Price indicate their agreement to purchase the Equity Shares at the Offer Price, as determined at the completion of the Book Building Process. In case of Non-Institutional Bidders and QIB Bidders, the minimum Bid size shall be such number of Equity Shares in multiples of the minimum Bid Lot such that Bid Amount exceeds ₹ 200,000/- The maximum Bid Amount under the Employee Reservation Portion by an Eligible Employee shall not exceed ₹ 500,000 (net of Employee Discount). The maximum Bid by any investor should not exceed the investment limits prescribed for them by applicable laws and mentioned in the RHP.
6. Please tick Category as applicable to ensure proper upload of Bid in Stock Exchange system.
7. Please tick invokable status as per investor status as updated in the Depository records.
8. **Cheques/Demand Draft/Cash/stock invest/money orders/postal orders will not be accepted.** All Bidders including the NRI Bidders Bidding on a non-repatriation basis can obtain the Bid Cum Application Form from the Registered and Corporate Office of the Bank or from any of the members of the Syndicate or CDPs or RTAs or Registered Brokers from the Bidding centers. Bidders to please ensure that SCSB where the ASBA Account is maintained has notified at least one branch in the location where Bid Cum Application Forms will be deposited by Designated Intermediaries.
9.
 - Please note that application made using third party UPI ID or third party ASBA Bank A/c. are liable to be rejected.
 - QIB, Non-Institutional Investors and Employees bidding under Employee Reservation Portion cannot use UPI mechanism to apply.
 - **For Retail Individual Bidders applying using UPI.**
 - Please ensure that your Bank is offering UPI facility for Public Offers.
 - Please mention UPI ID clearly in CAPITAL LETTERS only.
 - Ensure that the (a) bank where the bank account linked to their UPI ID is maintained; and (b) the Mobile App and UPI handle being used for making the Bid, are listed on the website of SEBI at <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised&pi=yes&intmid=40>
 - Eligible NRIs applying in the Offer through the UPI Mechanism, are advised to enquire with the relevant bank where their account is UPI linked prior to submitting their Bid Cum Application Form.
 - UPI ID cannot exceed 45 characters.
 - Please ensure that you are using your UPI ID only and not the UPI ID of any third party.
 - Retail Individual Investors Bidding using the UPI Mechanism shall ensure that details of the Bid are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorise the UPI Mandate Request using his/her UPI PIN. For further details, see "Offer Procedure" on page 520 of the RHP.

10. Only the First Bidder is required to sign the Bid Cum Application Form /Revision Form. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule to the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal. Signature of ASBA Account holder is mandatory. If the First Bidder is not the account holder, ensure that the Bid Cum Application Form is signed by the account holder. Necessary revisions in the Bidders' undertaking and institution will be required depending upon the jurisdiction in which the sale of shares is proceeeded.

- Other Instructions: a. Bids must be made only in the prescribed Bid Cum Application Form. b. Bids must be completed in full, in BLOCK LETTERS in ENGLISH. Bidders should note that the members of the Syndicate, Registered Broker, CDPs, RTAs, and/or SCsBs will not be liable for errors in data entry due to incomplete or illegible Bid Cum Application Forms. c. Ensure that all applicable documents in support of the Bid are attached with the Bid Cum Application Form.
12. The Bidders may note that in case the DP ID, Client ID,UPI ID and PAN mentioned in the Bid Cum Application Form and entered into the electronic bidding systems of the Stock Exchanges do not match with the DP ID, Client ID and PAN available in the Depository database, the Bid Cum Application Form is liable to be rejected.
13. You will be sent the RHP (if you are in India) or the Preliminary Offering Memorandum (if you are outside India) in electronic form. You may not distribute or forward these documents and these documents are subject to the disclaimers and restrictions contained in or accompanying them. This Bid Cum Application Form is being issued to you on the basis that you (i) confirm that the representations, warranties, agreements and acknowledgment set out in "Other Regulatory and Statutory Disclosures" and "Offer Procedure" sections on page 494 and 520, respectively of the RHP and (ii) agree to abide by (1) this Bid Cum Application Form and (2) the RHP, together with the terms and conditions contained therein.

in accordance with Section 12(b) of the Banking Regulation Act, read with the Reserve Bank of India (Prior approval for acquisition of shares or voting rights in private sector banks) Directions, 2015, as amended dated November 19, 2015, no person, either by himself or acting in concert with any other person can acquire, directly or indirectly, or hold more than certain applicable limits of the total paid-up share capital of the Bank, or be entitled, directly or indirectly, to exercise more than certain applicable limits of the total voting rights of the Bank, without prior approval of the RBI. Accordingly, in case of Bids for such number of Equity Shares, as may result in the shareholding of a Bidder (along with his relatives, associate enterprises or persons acting in concert with such person), whether direct or indirect, beneficial or otherwise, aggregating to more than certain applicable limits of the total paid-up share capital of the Bank, such Bidder is required to submit the approval obtained from the RBI with the Registrar, at least two Working Days prior to the finalisation of the Basis of Allotment. In case of failure by such Bidder to submit the approval obtained from the RBI within the above time period, the Bank may Allot maximum number of Equity Shares, as adjusted for the Bid Lot (and in case of oversubscription in the Offer, after making applicable proportionate allocation for the Equity Shares Bid for), that will limit the aggregate shareholding of the Bidder (along with his relatives, associate enterprises or persons acting in concert with such person and including existing shareholding, if any) to less than certain applicable limits of the post-Offer paid-up share capital of our Bank. For further details, see "Key Regulations and Policies in India", [background on nran.713](#), and "Offer Document", [background on nran.520](#) of the RHP.

Note: Terms used but not defined herein shall have the meaning assigned to such terms in the RHP. For detailed instructions for filling the various fields of this Bid cum Application Form, please refer to the GUID, which is available on the websites of the BRLMs and Stock Exchanges. Bids and any revision in Bids shall be accepted only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time ("IST")) during the Bid/Offer Period (except on the Bid/Offer Closing Date) at the Bidding Centres except that:

(i) on the QIB Bid/Offer Closing Date, in case of Bids by QIBs under the Net QIB Portion, the Bids and the revisions in Bids shall be accepted only between 10.00 a.m. and 3.00 p.m. (Indian Standard Time) and uploaded until 4.00 p.m. (IST);

(b) in case of Bids by Retail Individual Bidders and Eligible Employees Bidding under the Employee Reservation Portion the Bids and the revisions in Bids shall be accepted only between 10.00 a.m. and 3.00 p.m. (IST) and uploaded until 5.00 p.m. (IST), which may be extended up to such time as deemed fit by the Stock Exchanges after taking into account the total number of applications received up to the closure of timings and reported by BRLMs to the Stock Exchanges.

Bids not uploaded in the on the electronic bidding system, would be rejected.

In case of discrepancy in the data entered in the electronic book vis-à-vis the data contained in the physical bid cum application form/UPI, for a particular bidder, the details as per the Bid file received from the Stock Exchanges may be taken as the final data for the purpose of Allotment. For further details, please refer "Offer Procedure" on page 520 of the RHP.

Bids received from FPIs bearing the same PAN shall be treated as multiple bids and are liable to be rejected, except for Bids from FPIs that utilize the multiple investment manager structure in accordance with the operational guidelines for FPIs and designated Depository Participants issued to facilitate implementation of SEBI FPI Regulations (such structure referred to as “MIM Structure”). provided such Bids have been made with different beneficiary account numbers, Client IDs and DP IDs. Accordingly, it should be noted that multiple Bids received from FPIs, who do not utilize the MIM Structure, and bear the same PAN, are liable to be rejected. In order to ensure valid Bids, FPIs making multiple Bids using the same PAN, and with different beneficiary account numbers, Client IDs and DP IDs, are required to provide a confirmation in the Bid cum Application Forms that the relevant FPIs making multiple Bids utilize the MIM Structure. In the absence of such confirmation from the relevant FPI, such multiple Bids shall be rejected. For further details, please refer page 525 of the RHP.

TEAR HERE

<ul style="list-style-type: none">• In case of queries related to Allotment/ credit of Allotted Equity Shares, the Bidders should contact Registrar to the Offer.• In case of Bids submitted to the SCsBs, the Bidders should contact the relevant SCsB.• In case of queries related to upload of Bids submitted to the relevant members of the Syndicate / RTAs / Registered Brokers / CDPs, as applicable, the Bidders should contact the relevant Designated Intermediary. <p>For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and Mail Id: ipo-upt@npci.org.in.</p>	<table><tr><th>BANK CONTACT DETAILS</th></tr><tr><td>YES BANK LIMITED Registered and Corporate Office: YES BANK Tower, IFC -2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013, Maharashtra, India Tel: +91 (22) 3366 9000 Contact Person: Shivanand R Shettigar, Company Secretary and Compliance Officer E-mail: shareholders@yesbank.in; Website: www.yesbank.in; Corporate Identity Number: L65190MH2003PLC143249</td></tr></table>	BANK CONTACT DETAILS	YES BANK LIMITED Registered and Corporate Office: YES BANK Tower, IFC -2, 15 th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013, Maharashtra, India Tel: +91 (22) 3366 9000 Contact Person: Shivanand R Shettigar, Company Secretary and Compliance Officer E-mail: shareholders@yesbank.in; Website: www.yesbank.in ; Corporate Identity Number: L65190MH2003PLC143249	<table><tr><th>REGISTRAR TO THE OFFER CONTACT DETAILS</th></tr><tr><td>KFIN Technologies Private Limited Plot No 31 and 32, Tower B, Karvy Selenium, Gachibowli, Hyderabad 500032 Tel: +91 40 67162222 E-mail: einward.ris@kfinetech.com Investor Grievance E-Mail: einward.ris@kfinetech.com Contact Person: Ms. Shobha Anand / Mr. Sridhar B Website: www.kfinetech.com SEBI Registration Number: INR0000000221</td></tr></table>	REGISTRAR TO THE OFFER CONTACT DETAILS	KFIN Technologies Private Limited Plot No 31 and 32, Tower B, Karvy Selenium, Gachibowli, Hyderabad 500032 Tel: +91 40 67162222 E-mail: einward.ris@kfinetech.com Investor Grievance E-Mail: einward.ris@kfinetech.com Contact Person: Ms. Shobha Anand / Mr. Sridhar B Website: www.kfinetech.com SEBI Registration Number: INR0000000221
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IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE RED HERRING PROSPECTUS

This is an abridged prospectus containing salient features of the Red Herring Prospectus dated July 7, 2020 (the “RHP” or the “Red Herring Prospectus”) **YOU ARE ENCOURAGED TO READ GREATER DETAILS AVAILABLE IN THE RHP.**

THIS DOCUMENT CONSISTS OF FOUR PAGES OF BID CUM APPLICATION FORM ALONGWITH INSTRUCTIONS AND SIX PAGES OF ABRIDGED PROSPECTUS. PLEASE ENSURE THAT YOU HAVE RECEIVED ALL THE PAGES.

Please ensure that you have read the RHP, this Abridged Prospectus and the general information document for investing in public offer (“GID”) undertaken through the Book Building Process before applying in the Offer (as defined below). You may obtain a physical copy of the Bid Cum Application Form and the RHP from Stock Exchanges (as defined below), Members of the Syndicate, Registered Brokers, Collecting Depository Participants (“CDPs”), Registrar to the Offer, Registrar and Share Transfer Agents (“RTAs”), Bankers to the Offer, Investors’ associations or Self Certified Syndicate Banks (“SCSBs”). You may also download the RHP from the websites of Securities and Exchange Board of India (“SEBI”) at www.sebi.gov.in, and websites of the Book Running Lead Managers (“BRLMs”) at www.investmentbank.kotak.com; www.sbics.com; www.axiscapital.co.in; www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm; www.ml-india.com; www.business.hsbc.co.in/en-gb/in-generic/ipo-open-offer-and-buyback, www.icicisecurities.com and www.yesinvest.in and on websites of BSE Limited (“BSE”) and National Stock Exchange of India Limited (“NSE”) at www.bseindia.com and www.nseindia.com, respectively. Unless otherwise specified all capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP. Investors are advised to retain a copy of the RHP/Abridged Prospectus for their future reference.

Restrictions: This Abridged Prospectus may only be accessed by investors outside of India that have read the Preliminary Offering Memorandum of the Bank dated July 7, 2020, a copy of which is available to eligible investors from the BRLMs.

YES BANK

YES BANK LIMITED

Registered and Corporate Office: YES BANK Tower, IFC -2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013, Maharashtra, India

Tel: +91 (22) 3366 9000; **Contact Person:** Shivanand R Shettigar, Company Secretary and Compliance Officer

E-mail: shareholders@yesbank.in; **Website:** www.yesbank.in; **Corporate Identity Number:** L65190MH2003PLC143249

OUR PROMOTER: OUR BANK IS PROFESSIONALLY MANAGED AND DOES NOT HAVE AN IDENTIFIABLE PROMOTER⁽¹⁾

ISSUE DETAILS, LISTING AND PROCEDURE

FURTHER PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 2 EACH (“EQUITY SHARES”) OF YES BANK LIMITED (“OUR BANK” OR “THE BANK” OR “THE ISSUER”) FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) (THE “OFFER PRICE”) AGGREGATING UP TO ₹ 150,000 MILLION BY WAY OF A FRESH ISSUE (THE “OFFER”). THE OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 2,000 MILLION, FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (AS DEFINED HEREINAFTER) (THE “EMPLOYEE RESERVATION PORTION”). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE “NET OFFER”, AGGREGATING UP TO [●] EQUITY SHARES. THE OFFER AND THE NET OFFER SHALL CONSTITUTE [●]% AND [●]% OF THE POST-OFFER PAID UP EQUITY SHARE CAPITAL OF OUR BANK, RESPECTIVELY.

THE OFFER PRICE IS [●] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE MINIMUM BID LOT, THE PRICE BAND AND THE EXTENT OF DISCOUNT, IF ANY, TO THE ELIGIBLE EMPLOYEES BIDDING IN THE EMPLOYEE RESERVATION PORTION (“EMPLOYEE DISCOUNT”)*, WILL BE DECIDED BY OUR BANK IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AND WILL BE ADVERTISED IN ALL EDITIONS OF FINANCIAL EXPRESS, ALL EDITIONS OF JANSATTA AND MAHARASHTRA EDITION OF TARUN BHARAT (WHICH ARE ENGLISH, HINDI AND MARATHI NEWSPAPERS, RESPECTIVELY, MARATHI BEING THE REGIONAL LANGUAGE OF MAHARASHTRA, WHEREIN THE REGISTERED & CORPORATE OFFICE OF OUR BANK IS LOCATED), EACH WITH WIDE CIRCULATION, AT LEAST ONE WORKING DAY PRIOR TO THE BID/OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED (“BSE”) AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED (“NSE”), TOGETHER WITH BSE, THE “STOCK EXCHANGES”) FOR UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED. ADDITIONALLY, BIDDERS MAY BE GUIDED IN THE MEANTIME BY THE SECONDARY MARKET PRICES.

**Our Bank, in consultation with the BRLMs, may offer a discount to Eligible Employees bidding in the Employee Reservation Portion.*

Our Bank’s Equity Shares are listed on BSE and NSE. Our Bank has received an ‘in-principle’ approval from the BSE and the NSE for the listing of the Equity Shares pursuant to their letters dated July 7, 2020 and July 6, 2020, respectively. For the purposes of this Offer, BSE Limited shall be the Designated Stock Exchange. Details about the basis for the Offer Price will be available on the websites of BSE and NSE.

PROCEDURE

If you wish to know about processes and procedures applicable to public offer, you may request for a copy of the GID from the BRLMs or download it from the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com or from the BRLMs at www.investmentbank.kotak.com; www.sbics.com; www.axiscapital.co.in; www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm; www.ml-india.com; www.business.hsbc.co.in/en-gb/in-generic/ipo-open-offer-and-buyback; www.icicisecurities.com and www.yesinvest.in

ELIGIBILITY FOR THE OFFER – Regulation 129 (1) of SEBI ICDR Regulations

Whether our Bank is compulsorily required to allot at least 75% of the net Issue to Qualified Institutional Buyers – No

INDICATIVE TIMELINE

Bid/Offer Opening Date*	July 15 2020*	Initiation of refunds (if any, for Anchor Investors)/ unblocking of funds from ASBA Account	On or about July 23, 2020
Bid/ Offer Closing Date	July 17, 2020	Credit of the Equity Shares to depository accounts of Allottees	On or about July 24, 2020
Finalisation of Basis of Allotment with the Designated Stock Exchange	On or about July 22, 2020	Commencement of trading of the Equity Shares on the Stock Exchanges	On or about July 27, 2020

⁽¹⁾ Our Bank is a ‘listed entity with no promoters’ in terms of the SEBI Listing Regulations, pursuant to SEBI’s letter dated June 9, 2020, bearing reference no. SEBI/HO/CFD/CMD1/OW/2020, and approvals issued by the Stock Exchanges, each dated June 12, 2020, pursuant to Regulation 31A of the SEBI Listing Regulations. For further details, please see “History and Certain Corporate Matters” on page 232 of the Red Herring Prospectus.

*The Anchor Investor Bidding Date shall be one Working Day prior to the Bid/Offer Opening Date.

GENERAL RISKS

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Bank and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. This being a fast track issue under Regulation 155 of the SEBI ICDR Regulations, our Bank has filed the Red Herring Prospectus with the Registrar of Companies, Maharashtra at Mumbai, and the Stock Exchanges, through the electronic portal at <http://www.mca.gov.in/mcafoportal/loginvalidateuser.do> and electronic mail, respectively. The Red Herring Prospectus has been filed with SEBI through the SEBI Intermediary Portal at <https://siportal.sebi.gov.in>. Specific attention of the investors is invited to "Risk Factors" beginning on page 24 of the RHP.

PAST PRICE INFORMATION OF BRLMs

Sr. No.	Issuer name	Name of the merchant banker	+/- % change in closing price, [+/- % change in closing benchmark]-30th calendar day from listing	+/- % change in closing price, [+/- % change in closing benchmark]-90th calendar day from listing	+/- % change in closing price, [+/- % change in closing benchmark]-180th calendar day from listing
1	SBI Cards And Payment Services Limited	KMCC, SBICAP	-33.05% [+2.21%]	-21.79% [+8.43%]	NA
		Axis	-33.05% [+2.23%]	-21.79% [+8.41%]	
		BoFA, HSBC	-33.16% [+2.96%]	-21.52% [+6.70%]	
2	Ujjivan Small Finance Bank Limited	KMCC	+41.08% [+2.38%]	+10.27% [-12.70%]	-16.62% [-15.07%]
3	CSB Bank Limited	Axis	+8.36% [+2.03%]	-12.18% [-7.51%]	-36.95% [-20.41%]
4	Indian Railway Catering and Tourism Corporation Ltd	SBICAP, YES Securities	+191.53% [+5.05%]	+186.64% [+8.07%]	+291.84% [-19.66%]
5	CreditAccess Grameen Limited	KMCC	-21.6% [-3.80%]	-14.91% [-8.00%]	-5.71% [-8.13%]
		I-Sec	-21.16% [-3.80%]		
6	Sterling and Wilson Solar Limited	SBICAP, Axis, I-Sec, YES Securities	-21.88% [-1.60%]	-48.63% [+7.97%]	-64.78% [+9.95%]
7	Spandana Sphoorty Financial Limited	Axis, I-Sec, YES Securities	-0.56%, [-2.14%]	+52.76% [+7.61%]	+17.32% [+9.59%]
8	Affle (India) Limited	I-Sec	+12.56%,-0.78%]	+86.32% [+8.02%]	+135.49% [+6.12%]
9	HDFC Asset Management Company Limited	KMCC	+58.35% [+1.17%]	+30.61% [-7.32%]	+23.78% [-4.33%]
		Citi	+58.04% [+1.17%]		
		I-Sec			
		BoFA			
10	IndiaMart InterMesh Ltd	I-Sec	+26.36% [-7.95%]	+83.82%,-4.91%]	+65.57% [+2.59%]
11	Polycab India Limited	KMCC, Axis, Citi, YES Securities	+15.36% [-5.35%]	+14.70% [-1.99%]	+23.76% [-4.09%]
12	Metropolis Healthcare Limited	KMCC	+3.75% [-4.01%]	+21.39% [-1.18%]	+45.93% [-3.30%]
13	Rail Vikas Nigam Limited	YES Securities	+ 19.47% [-2.74%]	+40.26% [-0.35%]	+20.53% [-4.06%]
14	Chalet Hotels Limited	Axis	+1.14% [-0.31%]	+24.41% [+3.87%]	+10.77% [-1.87%]
15	Garden Reach Shipbuilders and Engineers Limited	YES Securities	-23.39% [+1.32%]	-19.11% [+2.98%]	-16.74% [+11.53%]
16	Aavas Financiers Limited	Citi	-19.32% [+1.76%]	+2.42% [+3.67%]	+38.82% [+12.74%]
		I-Sec			
17	Ircon International Limited	SBICAP, Axis	-27.04% [+8.24%]	-6.60% [-1.84%]	-15.71% [+5.06%]
18	TCNS Clothing Co. Limited	KMCC, Citi	-9.29% [+3.70%]	-19.74% [-11.39%]	-1.00% [-4.76%]
19	Varroc Engineering Limited	Citi	+1.62% [+5.46%]	-7.29% [+0.79%]	-24.01% [+1.27%]
20	BITES Limited	SBICAP	+34.97% [+6.56%]	+33.03% [+2.56%]	+49.70% [+1.90%]
21	Lemon Tree Hotels Limited	YES Securities	+30.18%; [+3.26%]	+29.91%; [+3.79%]	+19.46% [-0.61%]
22	ICICI Securities Ltd	SBICAP, Citi	-27.93% [+5.44%]	-37.26% [+5.22%]	-44.39% [+7.92%]
		BoFA			-46.17% [+8.69%]
23	Mishra Dhatu Nigam Limited	SBICAP	+67.89% [+5.44]	+40.44% [+5.22%]	+29.50% [+7.92%]

Notes:

- Disclosures subject to recent 7 issues (initial public offerings) in current financial year and two preceding financial years managed by each BRLM with common issues disclosed once
- For Kotak 30th, 90th, 180th calendar days from listed day have been taken as listing day plus 29, 89 and 179 calendar days and in the event any day falls on a holiday, the price/index of the immediately preceding working day has been considered
- For SBI CAP, the 30th, 90th and 180th calendar day computation includes the listing day. If either of the 30th, 90th or 180th calendar days is a trading holiday, the previous trading day is considered for the computation. The issue price have been taken to calculate the % change in closing price as on 30th, 90th and 180th day. The closing price of the applicable benchmark index have been taken as on the listing day to calculate the % change in closing price of the benchmark as on 30th, 90th and 180th day

IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE RED HERRING PROSPECTUS

- 4 For Axis, in case 30th/90th/180th day is not a trading day, closing price on NSE of the previous trading day has been considered.
- 5 For Citi, 30th, 90th, 180th calendar day from listed day have been taken as listing day plus 29, 89 and 179 calendar days, except that wherever 30th, 90th, 180th calendar day is a holiday, in which case closing price on the NSE of a trading day immediately prior to the 30th/ 90th/180th day, is considered.
- 6 For BofA, the 30th, 90th or 180th listing day has been taken as listing day plus 29, 89 and 179 calendar days and in case 30th, 90th or 180th day from is not a trading day, closing price on NSE of next trading day is considered
- 7 For HSBC, in case 30th /90th /180th calendar day from listing is not a trading day, closing price on NSE of the next trading day has been considered
- 8 For I-sec, 30th, 90th, 180th calendar day from listed day have been taken as listing day plus 29, 89 and 179 calendar days, except wherever 30th, 90th, 180th calendar day is a holiday, in which case we have considered the closing data of the previous trading day
- 9 For YES Securities, If either of the 30th, 90th or 180th calendar day is a trading holiday, the previous trading day has been considered for the computation.
- 10 Nifty is considered as the benchmark index
- 11 Not applicable – where the relevant period has not been completed

For further details, please refer to price information of past issued handled by BRLMs starting on page 501 of the RHP.

BOOK RUNNING LEAD MANAGERS

Kotak Mahindra Capital Company Limited Tel: +91 22 4336 0000 E-mail: yesbank.fpo@kotak.com Investor grievance e-mail: kmcccredressal@kotak.com	SBI Capital Markets Limited Tel: +91 22 2217 8300 E-mail: ybl.fpo@sbicaps.com Investor grievance e-mail: investor.relations@sbicaps.com	Axis Capital Limited Tel: +91 22 43252183 E-mail: yesbank.fpo@axiscap.in Investor grievance e-mail: complaints@axiscap.in	Citigroup Global Markets India Private Limited Tel: +91 22 6175 9999 E-mail: yesbank.fpo@citi.com Investor grievance e-mail: investors.cgmib@citi.com
DSP Merrill Lynch Limited Tel: +91 22 6632 8000 E-mail: dg.india_merchantbanking@bofa.com Investor grievance e-mail: dg.ybl_fpo@bofa.com	HSBC Securities and Capital Markets (India) Private Limited Tel: +91 22 2268 5555 E-mail: yesbankfpo@hsbc.co.in Investor grievance e-mail: investorgrievance@hsbc.co.in	ICICI Securities Limited Tel: +91 22 2288 2460 E-mail: ybl.fpo@icicisecurities.com Investor grievance e-mail: customercare@icicisecurities.com	YES Securities (India) Limited Tel: +91 22 3012 6919 Email: ybl.fpo@ysil.in Investor grievance id: igc@ysil.in

Names of Syndicate Member:	Kotak Securities Limited, SBICAP Securities Limited and Investec Capital Services (India) Private Limited
Registrar to the Offer:	KFIN Technologies Private Limited Tel: +91 40 67162222 E-mail: einward.ris@kfintech.com Investor Grievance E-Mail: einward.ris@kfintech.com
Statutory Auditor to the Bank:	B S R & Co. LLP, Chartered Accountants.
Self Certified Syndicate Banks:	The banks registered with SEBI, which offer the facility of ASBA services (i) in relation to ASBA, where the Bid Amount will be blocked by authorising an SCSB, a list of which is available on the website of SEBI at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes and updated from time to time and at such other websites as may be prescribed by SEBI from time to time, (ii) in relation to RIBs using the UPI Mechanism, a list of which is available on the website of SEBI at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes or such other website prescribed by SEBI as updated from time to time.
Registered Brokers:	You may submit Bid cum Application Forms in the Offer to Registered Brokers at the Broker Centres. For further details, see section titled “Offer Procedure” on page 520 of the RHP.
Details regarding website address(es)/ link(s) from which the investor can obtain a list of RTAs, CDPs and stock brokers who can accept applications from investors, as applicable:	The list of the Registered Brokers is provided on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively, or such other website as updated from time to time. The list of the RTAs eligible to accept ASBA Forms at the Designated RTA Locations, is provided on the websites of Stock Exchanges at http://www.bseindia.com/Static/Markets/PublicIssues/RtdDp.aspx? and http://www.nseindia.com/products/content/equities/ipos/asba_procedures.htm , respectively, as updated from time to time. The list of the CDPs eligible to accept ASBA Forms at the Designated CDP Locations, is provided on the websites of BSE at http://www.bseindia.com/Static/Markets/PublicIssues/RtdDp.aspx? and on the website of NSE at http://www.nseindia.com/products/content/equities/ipos/asba_procedures.htm , as updated from time to time. For further details, see section “Offer Procedure” on page 520 of the RHP.

PROMOTERS OF OUR BANK

Pursuant to SEBI's letter dated June 9, 2020, bearing reference no. SEBI/HO/CFD/CMD1/OW/2020, and approvals issued by the Stock Exchanges, each dated June 12, 2020, pursuant to Regulation 31A of the SEBI Listing Regulations, our Bank is professionally managed, and is a 'listed entity with no promoters' in terms of the SEBI Listing Regulations. For details, see “History and Certain Corporate Matters” beginning on page 232 of the RHP.

OUR BUSINESS OVERVIEW AND STRATEGY

We are a new generation private sector bank in India incorporated as a public limited company in November 2003 and obtained our certificate of commencement of business in 2004. In May 2004, we were granted a license by the RBI under Section 22(1) of the Banking Regulation Act to commence banking operations in India. We are a full service commercial bank with a presence in all 28 states and 8 union territories and one representative office in Abu Dhabi. The Bank has two separate business divisions – Wholesale Banking and Business & Retail Banking managed by dedicated relationship teams that focus on serving specific customer needs with an enhanced focus on compliance and governance. In March 2020, the Government of India notified the “YES Bank Limited Reconstruction Scheme 2020” and the Board was reconstituted with eight eminent professionals with vast experience within the banking industry. Since the implementation of the Reconstruction Scheme, we have formulated new strategic objectives which aim at augmenting deposit base and liquidity buffers, optimizing operating costs, building stronger governance and underwriting framework and focusing on stressed assets resolution over the next six to twelve months. Amidst the challenging environment, we continue to develop our young and dynamic talent pool as investment in human capital is the key to our long term sustainable success.

IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE RED HERRING PROSPECTUS

Our competitive strengths: 1) Simplified organisation structure backed by marquee institutions; 2) Differentiated technology platform leading to digital leadership; 3) Well-established granular banking platform with a strong focus on retail and SME advances; 4) Diverse and scalable revenue streams; 5) Strong governance and underwriting framework; 6) Knowledge-based approach to banking enabling cross-selling; 7) Wide Pan India Presence and 8) Award-winning quality of service with customer centric approach.

Our strategies: 1) Liability Led Business Model; 2) Sustainable and diversified revenue generation; 3) Focus on cost optimization; 4) Enhancing brand value and strengthening corporate governance; 5) Leverage digital capabilities to scale business and 6) Strengthen risk management framework.

BOARD OF DIRECTORS

Sr. No.	Name	Designation	Experience including current/past position held in other firms
1.	Prashant Kumar	Managing Director and Chief Executive Officer	He is Managing Director and Chief Executive Officer of our Bank and has over 35 years of experience in the banking field. He has previously held the position of deputy managing director of SBI at its corporate office in Mumbai.
2.	Sunil Mehta	Non-Executive Chairman	He is Non-Executive Chairman of our Bank. He is Fellow Member of Institute of Chartered Accountants of India and has over three and a half decades of experience in banking, financial services, insurance and investments and was formally non-executive chairman of Punjab National Bank.
3.	Mahesh Krishnamurti	Non-Executive Director	He is Non-Executive Director of our Bank. He has extensive experience in partnering closely with senior leadership teams in some of the most dynamic companies in the world and was previously the India country head of Resources Global Professional.
4.	Atul Chunilal Bheda	Non-Executive Director	He is Non-Executive Director of our Bank. He is a practicing Chartered Accountant for nearly three decades. He was previously a director of XBRL Limited in India and was the chairman of the Western India Regional Council (WIRC of ICAI).
5.	Rama Subramaniam Gandhi	Additional Director	He is an Additional Director of our Bank and has 37 years of experience as a central banker. He has served as a Deputy Governor of the Reserve Bank of India for three years from 2014 to 2017.
6.	Ananth Narayan Gopalakrishnan	Additional Director	He is an Additional Director of our Bank. He has experience in banking and financial markets and has previously worked with Standard Chartered Bank, Deutsche Bank and Citibank.
7.	Partha Pratim Sengupta	Non-Executive Director - Nominee Director of State Bank of India	He is a Nominee Director of SBI on the board of our Bank. He is presently the deputy managing director and chief credit officer at SBI. Prior to this, he was chief general manager of SBI, Kolkata Circle.
8.	Swaminathan Janakiraman	Non-Executive Director- Nominee Director of State Bank of India	He is Nominee Director of SBI on the board of our Bank. He is presently the Deputy Managing Director (Finance) of SBI and has a career spanning over 31 years with SBI. Previously, he was Deputy Managing Director (Strategy) & Chief Digital Officer of SBI.

OBJECTS OF THE OFFER

Our Bank intends to utilize the Net Proceeds towards ensuring adequate capital to support its growth and expansion, including enhancing its solvency and capital adequacy ratio.

Utilisation of the proceeds of the Offer

The details of the Offer Proceeds are set forth in the table below:

(In ₹ million)

Particulars	Amount*	Proposed Schedule for deployment of the Net Proceeds (Fiscal 2021)
Gross proceeds from the Offer**	[●]	[●]
Less: Estimated Offer related expenses	[●]	[●]
Net Proceeds	[●]	[●]

* To be determined after finalisation of the Offer Price and will be updated in the Prospectus.

** Assuming full subscription and Allotment.

Means of finance

The object detailed above is intended to be funded entirely from the Net Proceeds. Accordingly, we confirm that there is no need for us to make firm arrangements of finance through verifiable means towards at least 75% of the stated means of finance, excluding the amount to be raised through the Offer.

Terms of Issuance Convertible Security, if any: Not Applicable

Name of Monitoring Agency: Not Applicable

Details and reasons for non-deployment or delay in deployment of proceeds or changes in utilisation of issue proceeds of past public issues / rights issues, if any, of the Bank in the preceding 10 years: Not Applicable

Shareholding Pattern: The entire paid up share capital of our Bank is held by the public.

RESTATED FINANCIAL INFORMATION

Restated Standalone Financial Information:

(In ₹ million)

Particulars	Fiscal 2020	Fiscal 2019	Fiscal 2018
Total income from operations (net) (*)	102,467.25	143,991.84	129,608.93
Net Profit / (Loss) before tax and extraordinary items	(292,409.20)	23,573.47	61,943.09
Net Profit / (Loss) after tax and extraordinary items	(164,180.31)	17,202.79	42,245.64
Equity Share Capital	25,100.94	4,630.07	4,605.93
Reserves and Surplus	192,161.99	264,411.90	252,976.86
Net Worth	217,262.94	269,041.96	257,582.80
Basic earnings per share (₹)	(56.07)	7.45	18.43
Diluted earnings per share (₹)	(56.06)	7.38	18.06
Return on net worth (%)	-81.77%	6.53%	17.67%
Net asset value per share (₹)	17.31	116.22	111.85

* Excluding AT1 write down

Restated Consolidated Financial Information:

(In ₹ million)

Particulars	Fiscal 2020	Fiscal 2019	Fiscal 2018
Total income from operations (net) (*)	103,350.56	144,879.93	130,323.16
Net Profit / (Loss) before tax and extraordinary items	(292,531.93)	23,490.05	62,045.36
Net Profit / (Loss) after tax and extraordinary items	(164,325.80)	17,092.66	42,332.20
Equity Share Capital	25,100.94	4,630.07	4,605.93
Reserves and Surplus	191,848.66	264,244.04	252,919.14
Net Worth	216,949.60	268,874.10	257,525.07
Basic earnings per share (₹)	(56.11)	7.40	18.46
Diluted earnings per share (₹)	(56.11)	7.33	18.09
Return on net worth (%)	-81.94%	6.49%	17.72%
Net asset value per share (₹)	17.29	116.14	111.82

* Excluding AT1 write down

INTERNAL RISK FACTORS

- Any increase in our portfolio of NPAs or NPIs, RBI-mandated provisioning requirements or restructured advances could materially and adversely affect our business.
- Our auditors have issued their report to the audited consolidated and standalone financial statements with certain qualifications and highlighted that a material uncertainty exists relating to our going concern.
- Non-compliance with the RBI's observations may have a material adverse effect on our reputation, business, financial condition and results of operation.
- We have previously been fined by the regulators due to non-compliance with the guidelines relating to the recognition of NPAs.
- Non-compliance with the RBI's regulation on our exposure to our counterparties may subject us to adverse actions by the RBI which may affect our business and operations.
- We are in breach of certain restrictive covenants contained in our financing arrangements and if the lenders choose to exercise their rights for any such breach, it may have an adverse effect on our business, cash flows, financial condition and results of operations.
- Payment of interest in relation to our outstanding hybrid debt capital instruments is subject to certain regulatory restrictions prescribed by the Reserve Bank of India.
- We are exposed to certain NPAs concentrations with respect to the size of our corporate loans, the nature of our micro, small and medium-sized enterprises loans, and our loans to priority sectors, for example, resulting in increased risk of higher NPAs levels.
- In the course of our business, we are exposed to loan concentrations with respect to specific borrowers and also corporate borrowers in general and defaults by them would adversely affect our business, financial condition, results of operations and prospects.
- We have received and may in the future receive multiple anonymous and whistle blower complaints, which may adversely affect our reputation.

SUMMARY OF OUTSTANDING LITIGATIONS, CLAIMS AND REGULATORY ACTION

A. Total number of outstanding litigations against the Bank and the amount involved:

Type of proceedings	Number of cases	Amount*
		(₹ in million)
Cases against our Bank		
Criminal proceedings	3	N.A
Actions taken by statutory or regulatory authorities	1	N.A
Claims related to direct and indirect taxes	15	48,474.95
Other pending material litigation [#]	10	205,788.50
Total	29	254,263.45

* To the extent quantifiable

[#] Includes five writ petitions filed by different parties with respect to the same subject matter, i.e. write off of the AT-1 Bonds. While the amount involved in each of these writ petitions is ₹ 84,150 million, the liability of our Bank under all five petitions shall not exceed ₹ 84,150 million i.e. the amount of outstanding bonds.

B. Brief details of top five material outstanding litigations against the Bank and amount involved:

Sr. No	Particulars	Litigation filed by	Current Status	Amount involved (₹ in million)*
1.	Zoom Developers Private Limited (“Zoom”) and others have filed a suit before the Bombay High Court against 28 banks including our Bank.	Zoom	Pending	109,207.6
2.	On March 6, 2020, the RBI proposed a Draft YES Bank Reconstruction Scheme, 2020 in terms of Section 45 of the Banking Regulation Act, 1949, (“Draft Scheme”). Subsequently, on March 9, 2020, a writ petition was filed by Axis Trustee Services Limited (“ATSL”) bearing (L) no. 782/2020 (“ATSL Writ Petition 1”) against Union of India, RBI and our Bank in the Bombay High Court. This Trustee Writ Petition 1 is filed. On March 11, 2020, Larsen and Toubro Limited; & Larsen and Toubro Officers and Supervisory Staff Provident Fund (collectively “L&T”) filed a writ petition bearing (L) no. 793/2020, against Union of India, RBI and our Bank in the Bombay High Court (“L&T Writ Petition”). On March 14, 2020, our Bank wrote off, in entirety, the Additional Tier 1 Bonds issued by our Bank under ISIN no. INE528G08352 aggregating to ₹ 30,000 million and INE528G08394 aggregating to ₹ 54,150 million (“AT-1 Bonds”), pursuant to which, on March 16, 2020, ATSL has filed a fresh Writ Petition ((L) No. 850/2020), in its capacity as a AT-1 Bond Trustee, against our Bank, Prashant Kumar, Managing Director and Chief Executive Officer of our Bank (erstwhile Administrator of our Bank), and others, in the Bombay High Court as per instructions and on behalf of and for the benefit of AT-1 Bondholders/beneficial owners for the AT-1 Bonds written off (“ATSL Writ Petition 2”). A similar writ petition has also been filed by Indiabulls Housing Finance Limited (“IHFL”), bearing (L) No. 849/2020 in its capacity as bondholder of the AT-1 Bonds in the Bombay High Court (“IHFL Writ Petition”). Similarly, on June 1, 2020, 63 Moons Technologies Limited, in its capacity as a bondholder of AT-1 Bonds bearing ISIN no. INE528G08394 filed a writ petition bearing no. 8068 of 2020 against our Bank and others before the High Court of Madras.	ATSL, L&T, IHFL and 63 Moons Technologies Limited	Pending	84,150

* To the extent quantifiable

C. Regulatory Action, if any – disciplinary action taken by SEBI or Stock Exchanges against the Promoter in the last five financial years including outstanding action, if any: Not applicable, as our Bank is professionally managed and is a listed entity with no promoter.

D. Brief details of outstanding criminal proceedings against the Promoters: Not applicable, as our Bank is professionally managed and is a listed entity with no promoter.

DECLARATION BY THE BANK

We hereby declare that all relevant provisions of the Companies Act, 2013 and the rules, guidelines and regulations issued by the Government of India and the rules, guidelines or regulations issued by the Securities and Exchange Board of India, established under Section 3 of the Securities and Exchange Board of India Act, 1992 as the case may be, have been complied with and no statement made in the Red Herring Prospectus is contrary to the provisions of the Companies Act, 2013, the Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992 or the rules made or guidelines or regulations issued thereunder, as the case may be. We further certify that all statements made in the Red Herring Prospectus are true and correct.

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IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE RED HERRING PROSPECTUS (RHP)

BIDDER'S UNDERTAKING FOR REVISION FORM

I/We (on behalf of joint Bidders, if any) confirm that the Acknowledgement Slip for my/our Bids is enclosed for the revisions which are being requested. I/We agree to be bound by all the terms & conditions mentioned in the Bid Cum Application Form submitted earlier by me/us.

I/We (on behalf of joint Bidders, if any) authorise you to reject this Bid Revision Form, in case any of the details of my/our existing Bids as appearing on the electronic book building system do not tally with the details given in this Bid Revision Form.

INSTRUCTIONS FOR FILLING UP THE REVISION FORM

- Name of sole/ First Bidder should be exactly the same as it appears in the Depository records.
- Please ensure that the Bid Options provided are in the same order as that provided in the Bid Cum Application Form submitted earlier.
- In case there is no change in the particular Bid Option, please write "NO CHANGE". In case you want to cancel the Bid Option, please write "CANCELLED".
- Total Bid Amount payable must be calculated for the highest of three options, at Bid Price. Total Bid Amount to be paid must be calculated net of total amount paid at the time of submission of Bid Cum Application Form. Bidders, please ensure that your Bank has notified an SCSB Branch in the city where the Bid Cum Application Form is being submitted.
- Revision of Bids in case of Revision of Price Band:** In case of an upward revision in the Price Band, Retail Individual Bidders who had Bid at Cut-off Price could either (i) revise their Bid or (ii) shall make additional payment based on the cap of the revised Price Band (such that the total amount i.e., original Bid Amount plus additional payment does not exceed ₹ 200,000 if the Bidder wants to continue to Bid at Cut-off Price), with the SCSBs/ members of the Syndicate/Registered Brokers/RTA/CDPs to whom the original Bid was submitted. In case the total amount (i.e., original Bid Amount plus additional payment) exceeds ₹ 200,000, the Bid will be considered for allocation under the Non-Institutional Portion in terms of the RHP. If, however, the Bidder does not either revise the Bid or make additional payment and the Offer Price is higher than the cap of the Price Band prior to revision, the number of Equity Shares Bid for, shall be adjusted downwards for the purpose of Allotment, such that no additional amount would be required to be blocked and the Bidder is deemed to have approved such revised Bid at Cut-off Price. In case of a downward revision in the Price Band, announced as above, Retail Individual Bidders who have bid at Cut-off Price, could either revise their Bid or the excess amount blocked at the time of bidding would be unblocked from the ASBA Account after the Allotment is finalised.
- Only the First Bidder is required to sign the Bid Cum Application Form /Revision Form. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule to the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal. Applicants should specify only his/her ASBA bank account or UPI ID linked with his/her own bank account in case of sole Bidder and ASBA bank account or UPI ID linked with the bank account of First Bidder in case of joint Bidder, in the application form.
- Please note that application made using third party UPI ID or third party ASBA Bank A/c. are liable to be rejected.
 - QIB, Non-Institutional Investors and Employees bidding under Employee Reservation Portion cannot use UPI mechanism to apply.
 - For Retail Individual Bidders applying using UPI.**
 - Please ensure that your Bank is offering UPI facility for Public Offers.
 - Please mention UPI ID clearly in CAPITAL LETTERS only.
 - Ensure that the: (a) bank where the bank account linked to their UPI ID is maintained; and (b) the Mobile App and UPI handle being used for making the Bid, are listed on the website of SEBI at <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmid=40>
 - Eligible NRIs applying in the Offer through the UPI Mechanism, are advised to enquire with the relevant bank where their account is UPI linked prior to submitting their Bid Cum Application Form.
 - UPI ID cannot exceed 45 characters.
 - Please ensure that you are using your UPI ID only and not the UPI ID of any third party.
 - Retail Individual Investors Bidding using the UPI Mechanism shall ensure that details of the Bid are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorise the UPI Mandate Request using his/her UPI PIN. For further details, see "Offer Procedure" on page 520 of the RHP.
- Other Instructions:** a. Revision to Bids must be made only in the prescribed Revision Form, as applicable; b. Revision Form must be completed in full, in BLOCK LETTERS in ENGLISH. Bidders should note that the Syndicate Member/ SCSBs/Registered Brokers/ RTA/CDPs will not be liable for errors in data entry due to incomplete or illegible Revision Forms; c. Ensure that Acknowledgment Slip for your Bid and any other applicable documents in support of the revision are attached with the Revision Form; and d. Bidders shall only be required to issue instruction to block the revised amount in excess of their original blocked amount based on the cap of the revised Price Band upon an upward revision of their Bid.
- Revision(s) in the Bid, the Bidders/Applicants will have to use the services of the same Designated Intermediary through which such Bidder/Applicant had placed the original Bid. Bidders/Applicants are advised to retain copies of the blank Revision Form and the Bid(s) must be made only in such Revision Form or copies thereof.

For Bid / Revision in Bid submission timing, please refer page 518 of the RHP.

OFFER STRUCTURE

Particulars	QIBs ^a	Non-Institutional Bidders	Retail Individual Bidders	Eligible Employees
Number of Equity Shares available for Allotment / Allocation ^(b)	Not more than [●] Equity Shares or the Net Offer less allocation to Retail Individual Bidders and Non-Institutional Bidders.	Not less than [●] Equity Shares or Net Offer less allocation to QIB Bidders and Retail Individual Bidders shall be available for allocation.	Not less than [●] Equity Shares or Net Offer less allocation to QIB Bidders and Non-Institutional Bidders shall be available for allocation.	Up to [●] Equity Shares.
Percentage of Offer available for allocation	Not more than 50% of the Net Offer shall be available for allocation to QIB Bidders. However, up to 5% of the Net QIB Portion shall be available for allocation proportionately to Mutual Funds only. Mutual Funds participating in the 5% reservation in the Net QIB Portion will also be eligible for allocation in the remaining QIB Portion. The unsubscribed portion in the Mutual Fund reservation will be available for allocation to QIBs (other than Anchor Investor Portion).	Not less than 15% of the Net Offer or the Net Offer less allocation to QIBs and Retail Individual Bidders made available for allocation.	Not less than 35% of the of the Net Offer or Net Offer less allocation to QIBs and Non-Institutional Bidders made available for allocation.	The Employee Reservation Portion shall constitute up to [●]% of the post-Offer paid-up Equity Share capital of our Bank.
Basis of Allotment/ allocation if respective category is oversubscribed ^c	Proportionate as follows (excluding the Anchor Investor Portion): (a) up to [●] Equity Shares shall be available for allocation on a proportionate basis to Mutual Funds; and (b) [●] Equity Shares shall be Allotted on a proportionate basis to all QIBs including Mutual Funds receiving allocation as per (a) above.	Proportionate.	Proportionate, subject to minimum Bid Lot.	Proportionate ^d .
Minimum Bid	Such number of Equity Shares so that the Bid Amount exceeds ₹ 200,000 and in multiples of [●] Equity Shares thereafter.	Such number of Equity Shares so that the Bid Amount exceeds ₹ 200,000 and in multiples of [●] Equity Shares thereafter.	[●] Equity Shares and in multiples thereof.	[●] Equity Shares and in multiples of [●] Equity Shares thereafter.
Maximum Bid	Such number of Equity Shares, not exceeding the size of the Offer, subject to applicable limits.	Such number of Equity Shares in multiples of [●] Equity Shares not exceeding the size of the Offer (excluding QIB Portion), subject to applicable limits.	Such number of Equity Shares in multiples of [●] whereby the Bid Amount does not exceed ₹ 200,000.	Such number of Equity Shares and in multiples of [●] Equity Shares so that the maximum Bid Amount by each Eligible Employee in this portion does not exceed ₹ 500,000 (net of Employee Discount) ^d .
Mode of Allotment	Compulsorily in dematerialised form.			
Bid Lot	[●] Equity Shares and in multiples thereof			
Allotment Lot	A minimum of [●] Equity Shares and in multiples of one Equity Share thereafter. For Retail Individual Bidders and Eligible Employees Bidding in the Employee Reservation Portion, [●] Equity Shares and in multiples of one Equity Share thereafter, subject to availability in the Retail Portion and the Employee Reservation Portion.			
Trading Lot	One Equity Share			
Who can Apply ⁽²⁾	Mutual Funds, Venture Capital Funds, AIFs, FVCIs, FPIs (other than individuals, corporate bodies and family offices) public financial institution as defined in Section 2(72) of the Companies Act, 2013, a scheduled commercial bank, multilateral and bilateral development financial institution, state industrial development corporation, insurance company registered with the Insurance Regulatory and Development Authority, provident fund with minimum corpus of ₹ 250 million, pension fund with minimum corpus of ₹ 250 million, National Investment Fund set up by the Government of India, insurance funds set up and managed by army, navy or air force of the Union of India, insurance funds set up and managed by the Department of Posts, India and NBFC-SI.	Eligible NRIs, Resident Indian individuals, HUFs (in the name of the Karta), companies, corporate bodies, scientific institutions, societies and trusts and FPIs that are individuals, corporate bodies and family offices.	Resident Indian individuals, HUFs (in the name of the Karta) and Eligible NRIs.	Eligible Employees
Terms of Payment ⁽³⁾	In case of all other Bidders: Full Bid Amount shall be blocked by the SCSBs in the bank account of the ASBA Bidder, or by the Sponsor Bank through the UPI mechanism (only for RIBs), that is specified in the Bid Cum Application Form at the time of submission of the Bid Cum Application Form In case of Anchor Investors: Full Bid Amount shall be payable by the Anchor Investors at the time of submission of their Bids			
Mode of Bidding	Only through the ASBA process (except for Anchor Investors).			

^(a)Our Bank, in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations. One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allotment Price. In the event of under-subscription or non-allotment in the Anchor Investor Portion, the balance Equity Shares in the Anchor Investor Portion shall be added to the Net QIB Portion.

^(b) Assuming full subscription in the Offer.

- ⁽¹⁾ Subject to valid Bids being received at or above this Offer Price. This Offer is being made in accordance with the Regulation 129(1) SEBI ICDR Regulations. Subject to valid Bids being received at or above the Offer Price, under-subscription, if any, in the Non-Institutional Portion, Employee Reservation Portion or the Retail Portion would be allowed to be met with spill-over from other categories or a combination of categories at the discretion of our Bank, in consultation with the BRLMs and the Designated Stock Exchange, on a proportionate basis. However, under-subscription, if any, in the QIB Portion will not be allowed to be met with spill-over from other categories or a combination of categories. For further details, please see "Terms of the Offer" on page 511.
- ⁽²⁾ In case of joint Bids, the Bid cum Application Form should contain only the name of the First Bidder whose name should also appear as the first holder of the beneficiary account held in joint names. The signature of only such First Bidder would be required in the Bid cum Application Form and such First Bidder would be deemed to have signed on behalf of the joint holders.
- ⁽³⁾ Provided that any difference between the price at which Equity Shares are allocated to the Anchor Investors and the Anchor Investor Offer Price, shall be payable by the Anchor Investor Pay - in Date as mentioned in the CAN.

^(d) Allotment to an Eligible Employee in the Employee Reservation Portion may not exceed ₹ 200,000 in value (net of Employee Discount). Only in the event of an under-subscription in the Employee Reservation Portion, post the initial Allotment, such unsubscribed portion may be Allotted on a proportionate basis to Eligible Employees Bidding in the Employee Reservation Portion, subject to the total Allotment to an Eligible Employee not exceeding ₹ 500,000 in value (net of Employee Discount).

**COMMON BID
REVISION FORM**

YES BANK LIMITED - FURTHER PUBLIC OFFER - NR

Registered and Corporate Office: YES BANK Tower, IFC -2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013, Maharashtra, India Tel: +91 (22) 3366 9000 Contact Person: Shivanand R Shettigar, Company Secretary and Compliance Officer
E-mail: shareholders@yesbank.in; Website: www.yesbank.in; Corporate Identity Number: L65190MH2003PLC143249

INCLUDING ELIGIBLE NRIS, FVCIS, FPIS AND REGISTERED BILATERAL AND MULTI LATERAL DEVELOPMENT FINANCIAL INSTITUTIONS APPLYING ON A REPATRIATION BASIS

YES BANK

To,
The Board of Directors
YES BANK LIMITED

100% BOOK BUILT OFFER
ISIN : INE528G01035

**Bid cum
Application
Form No.**

SYNDICATE MEMBER'S STAMP & CODE	REGISTERED BROKER / SCSB / CDP / RTA STAMP & CODE	1. NAME & CONTACT DETAILS OF SOLE / FIRST BIDDER
		Mr. /Ms./M/s. _____ Address _____ _____ Email _____ Tel. No. (with STD code) / Mobile _____
SUB-BROKER'S / SUB-AGENT'S STAMP & CODE	SCSB BRANCH STAMP & CODE	2. PAN OF SOLE / FIRST BIDDER

BANK BRANCH SERIAL NO.	SCSB SERIAL NO.	3. BIDDER'S DEPOSITORY ACCOUNT DETAILS <input type="checkbox"/> NSDL <input type="checkbox"/> CDSL
		For NSDL enter 8 digit DP ID followed by 8 digit Client ID / For CDSL enter 16 digit Client ID

PLEASE CHANGE MY BID

4. FROM (AS PER LAST BID OR REVISION)													
Bid Options	No. of Equity Shares Bid (Bids must be in multiples of Bid Lot as advertised)								Price per Equity Share (₹) / "Cut-off" (Price in multiples of ₹ 1/- only)				
	(In Figures)								(In Figures Only)				
	8	7	6	5	4	3	2	1	Bid Price	Retail Discount	Net Price	"Cut-off" (Please ✓ tick)	
Option 1													
(OR) Option 2													
(OR) Option 3													
5. TO (REVISED BID) (ONLY RETAIL INDIVIDUAL BIDDERS CAN BID AT "CUT-OFF")													
Bid Options	No. of Equity Shares Bid (Bids must be in multiples of Bid Lot as advertised)								Price per Equity Share (₹) / "Cut-off" (Price in multiples of ₹ 1/- only)				
	(In Figures)								(In Figures Only)				
	8	7	6	5	4	3	2	1	Bid Price	Retail Discount	Net Price	"Cut-off" (Please ✓ tick)	
Option 1													
(OR) Option 2													
(OR) Option 3													

6. PAYMENT DETAILS [IN CAPITAL LETTERS]										PAYMENT OPTION : FULL PAYMENT <input checked="" type="checkbox"/>									
Additional Amount Blocked (₹ in figures) _____ (₹ in words) _____																			
ASBA Bank A/c No. _____																			
Bank Name & Branch _____																			
OR UPI ID (Maximum 45 characters) _____																			

I/WE (ON BEHALF OF JOINT BIDDERS, IF ANY) HEREBY CONFIRM THAT I/WE HAVE READ AND UNDERSTOOD THE TERMS AND CONDITIONS OF THIS BID REVISION FORM, THE ATTACHED ABRIDGED PROSPECTUS AND THE GENERAL INFORMATION DOCUMENT FOR INVESTING IN PUBLIC OFFERS ("GID") AND HEREBY AGREE AND CONFIRM THE BIDDER'S UNDERTAKING AND CONFIRMATION FOR BID CUM APPLICATION FORM AS GIVEN ALONG WITH THE BID CUM APPLICATION FORM. I/WE (ON BEHALF OF JOINT BIDDERS, IF ANY) HEREBY CONFIRM THAT I/WE HAVE READ THE INSTRUCTIONS FOR FILLING UP THE BID REVISION FORM GIVEN OVERLEAF.

7A. SIGNATURE OF SOLE / FIRST BIDDER	7B. SIGNATURE OF ASBA BANK ACCOUNT HOLDER(S) (AS PER BANK RECORDS)	SYNDICATE MEMBER / REGISTERED BROKER / SCSB / CDP / RTA STAMP (Acknowledging upload of Bid in Stock Exchange system)
	I/We authorise the SCSB to do all acts as are necessary to make the application in the Offer.	
	1) _____	
	2) _____	
	3) _____	
Date : _____, 2020		

TEAR HERE

YES BANK	YES BANK LIMITED	Acknowledgement Slip for Syndicate Member / Sub-Syndicate Member /Registered Broker/SCSB/CDP/RTA	Bid cum Application Form No.
	BID REVISION FORM - FURTHER PUBLIC OFFER - NR		
DPID / CLID			PAN of Sole / First Bidder
Additional Amount Blocked (₹ in figures) _____ ASBA Bank A/c No./UPI ID _____		Stamp & Signature of SCSB Branch	
Bank Name & Branch _____			
Received from Mr./Ms./M/s. _____			
Telephone / Mobile _____ Email _____			

TEAR HERE

YES BANK LIMITED - BID REVISION FORM - FURTHER PUBLIC OFFER - NR		Option 1	Option 2	Option 3	Stamp & Signature of Syndicate Member / Sub-Syndicate Member / Registered Broker / SCSB / CDP / RTA	Name of Sole / First Bidder
	No. of Equity Shares					
	Bid Price					
	Additional Amount Blocked (₹ in figures)					
ASBA Bank A/c No. /UPI ID _____					Acknowledgement Slip for Bidder	Bid cum Application Form No.
Bank Name & Branch _____						

Important Note : Application made using third party UPI ID or ASBA Bank A/c are liable to be rejected.

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