

CERTIFICATE OF BUSINESS CORRESPONDENT

Date: 28th September 2016

Mumbai

This is to confirm that MOBISAFAR SERVICE PVT LTD., a company incorporated under the Companies Act, 1956 and having its registered office at 153 City Garden, 33FT road, Ludhiana, Punjab- 141016 has been appointed as the Business Correspondent of YES Bank Limited vide the Business Correspondent Agreement dated 26th February 2016 ("Agreement"), executed by and between YES Bank Limited and MOBISAFAR SERVICE PVT LTD.

Pursuant to the terms and conditions of the Agreement, MOBISAFAR SERVICE PVT LTD. Ltd is authorized to source and service the customers of YES Money, on behalf of YES Bank pursuant to the Guidelines issued by the Reserve Bank of India. The Business Correspondent is authorized to provide the following products available under YES Money Program:

- 1. Domestic Money Remittance
- 2. Prepaid card
- 3. Cash management solutions

CHIEF FINANCIAL INCLUSION OFFICER

This certificate has been issued at the specific request of the MOBISAFAR SERVICE PVT LTD to confirm the Business Correspondent arrangement between MOBISAFAR SERVICE PVT LTD and YES Bank Limited.

Ajay Desai

Chief Financial Inclusion Officer YES Bank Limited India Bulls Finance Center, Elphinstone Mills Compound, Senapati Bapat Marg Elphinstone (W), Mumbai - 400013