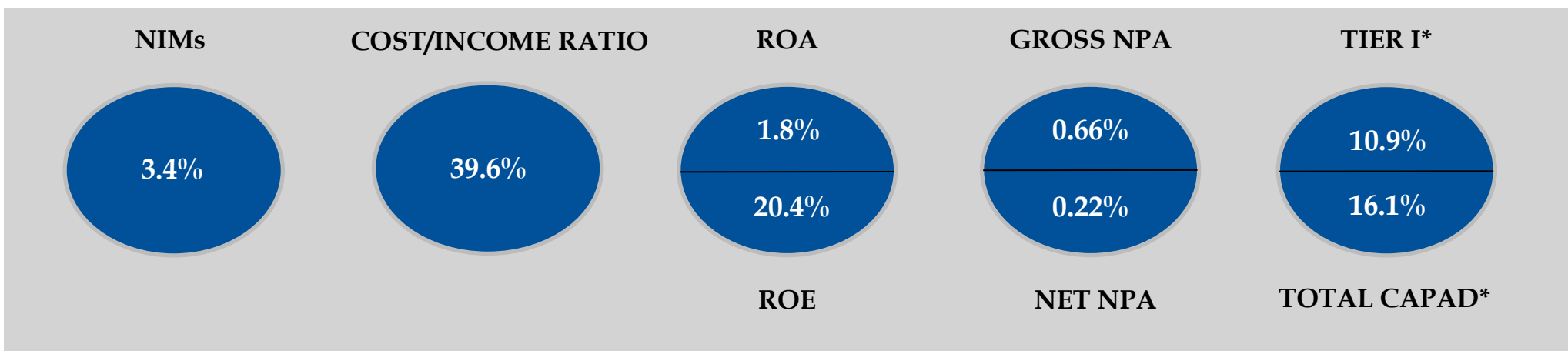
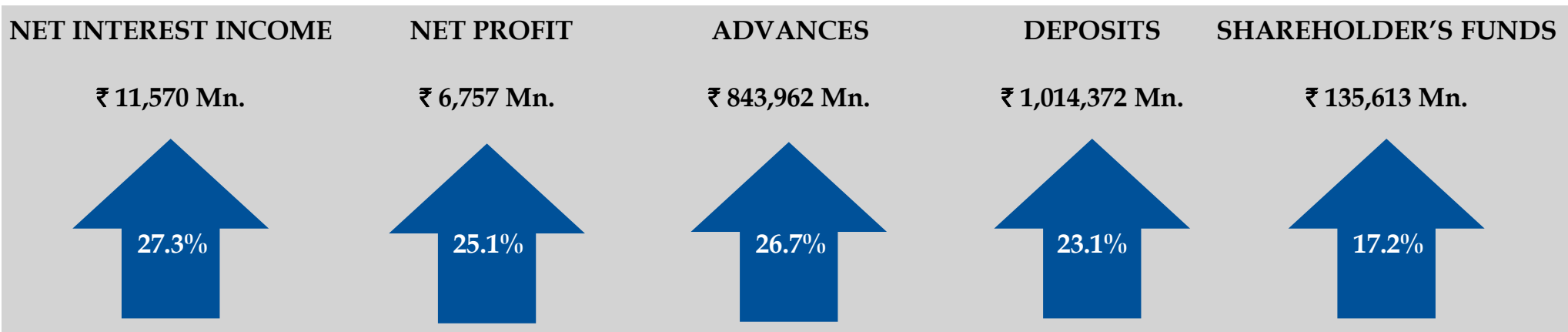


INVESTOR PRESENTATION

Q3FY16 Update



Key Financial Highlights



✓ Basic EPS of ₹ 16.1 and Diluted EPS of ₹ 15.8

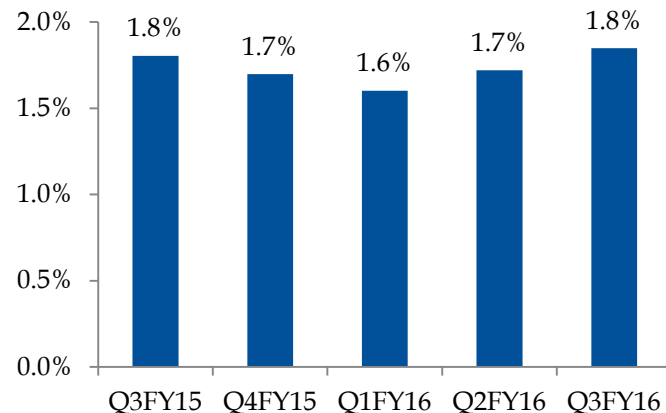
✓ Book Value of ₹ 323.3

* Including Net profit, adjusted for prorated dividends

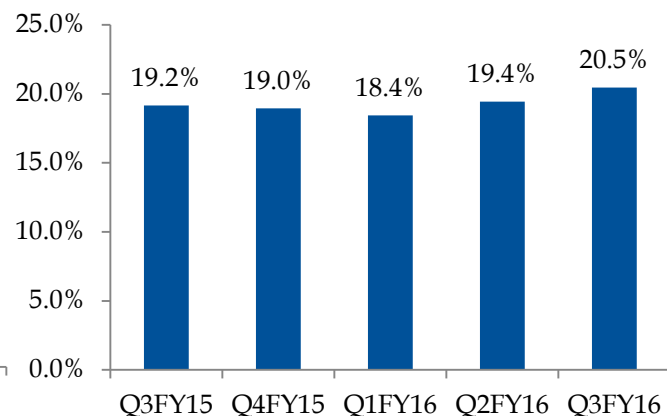
Robust growth with improving margins and stable asset quality

Key Metrics - Trends

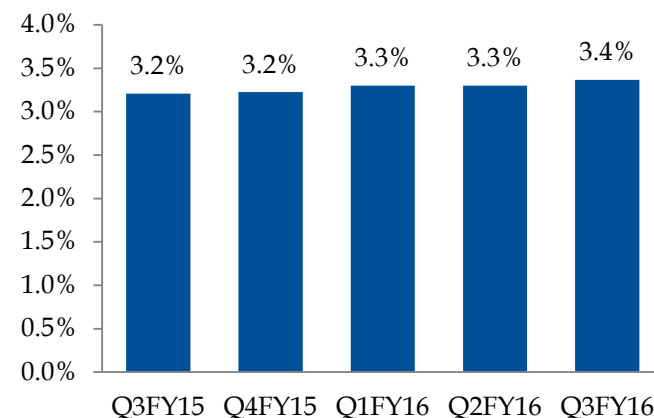
Return on Assets (RoA)



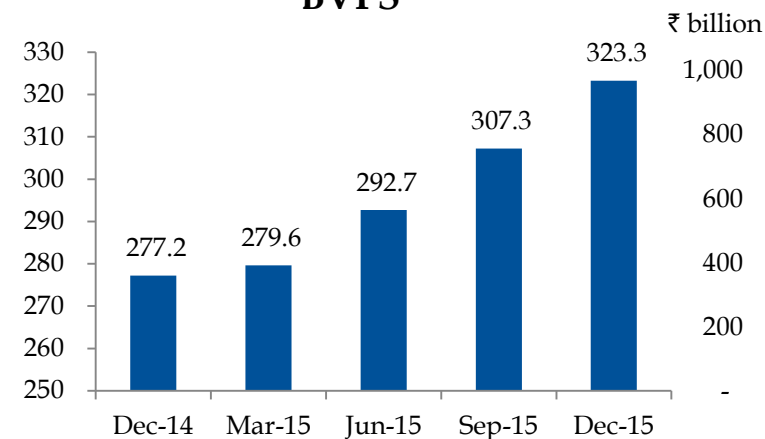
Return on Equity (RoE)



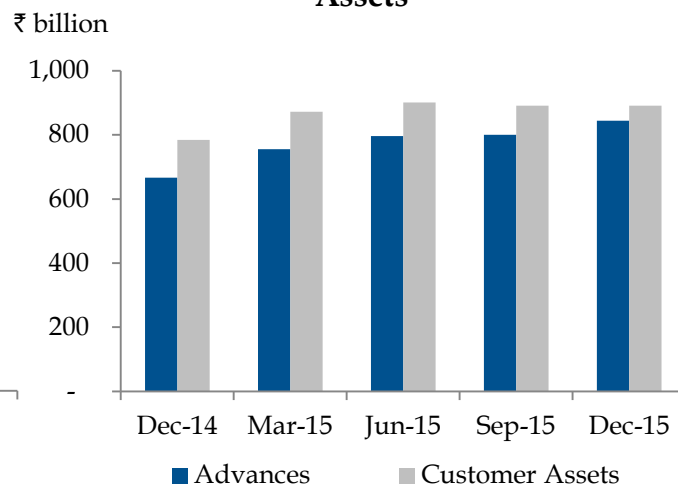
Net Interest Margin (NIM)



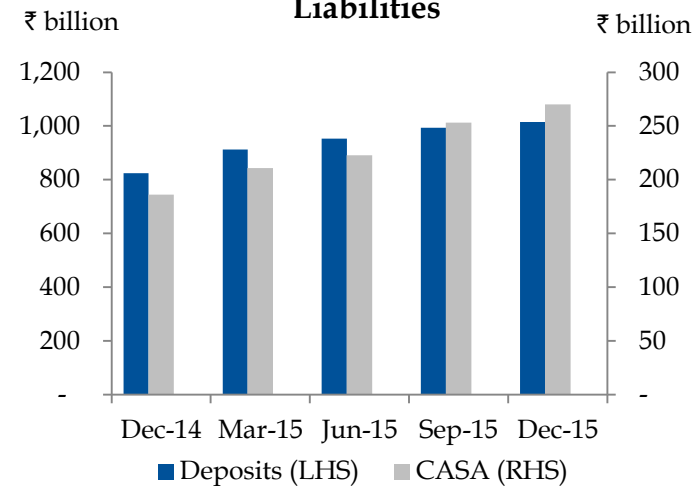
BVPS



Assets



Liabilities



Consistent and Robust business performance despite challenging Macro environment

Income Statement Highlights

Revenue and Profit growth

₹ Million	Q3FY16	Q3FY15	y-o-y growth	Q2FY16	q-o-q growth
Net Interest Income	11,570	9,090	27.3%	11,085	4.4%
Non Interest Income	7,461	5,368	39.0%	6,181	20.7%
Total Net Income	19,031	14,458	31.6%	17,266	10.2%
Operating Expense	7,534	5,831	29.2%	7,074	6.5%
Operating Profit	11,496	8,627	33.3%	10,191	12.8%
Provisions & Contingencies	1,479	699	111.8%	1,039	42.3%
Provision for Tax	3,259	2,526	29.0%	3,048	6.9%
Profit After Tax	6,757	5,403	25.1%	6,104	10.7%

Non Interest Income Breakdown

₹ Million	Q3FY16	Q3FY15	Q2FY16	₹ Million	Q3FY16	Q3FY15	Q2FY16
<i>Corporate Trade & Cash Management</i>	1,119	1,092	1,009	Retail Banking Fees:	1,515	1,153	1,451
<i>Forex, Debt Capital Markets & Securities</i>	1,025	795	1,523	<i>Trade & Remittance</i>	529	424	498
<i>Corporate Banking Fees</i>	3,802	2,328	2,197	<i>Facility / Processing Fee</i>	175	130	177
<i>Retail Banking Fees</i>	1,515	1,153	1,451	<i>Third Party Sales</i>	184	360	213
Total	7,461	5,368	6,181	<i>Interchange Income</i>	360	95	259
				<i>General Banking Fees</i>	267	144	304

Robust NII and Non-Interest Income growth resulting in strong PAT growth

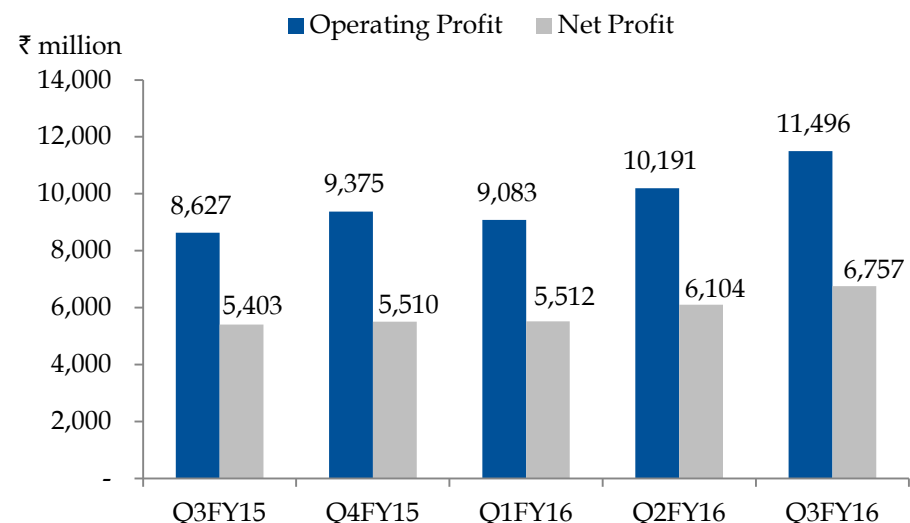
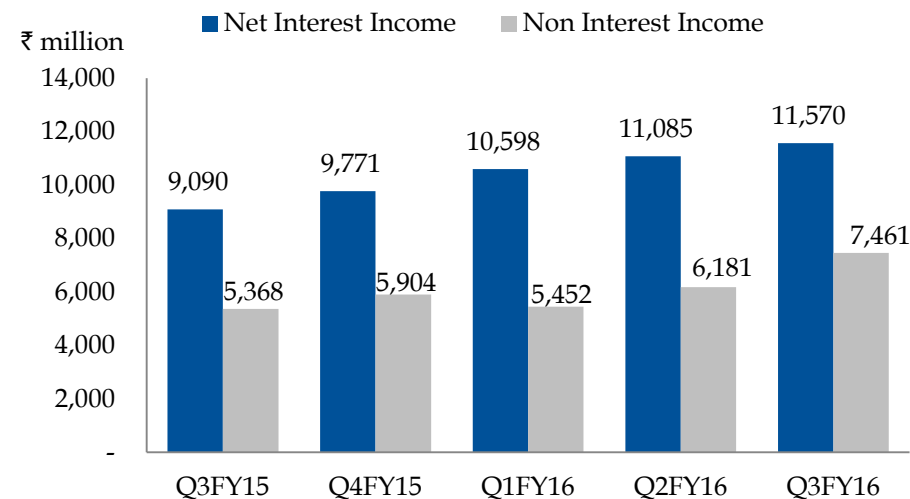
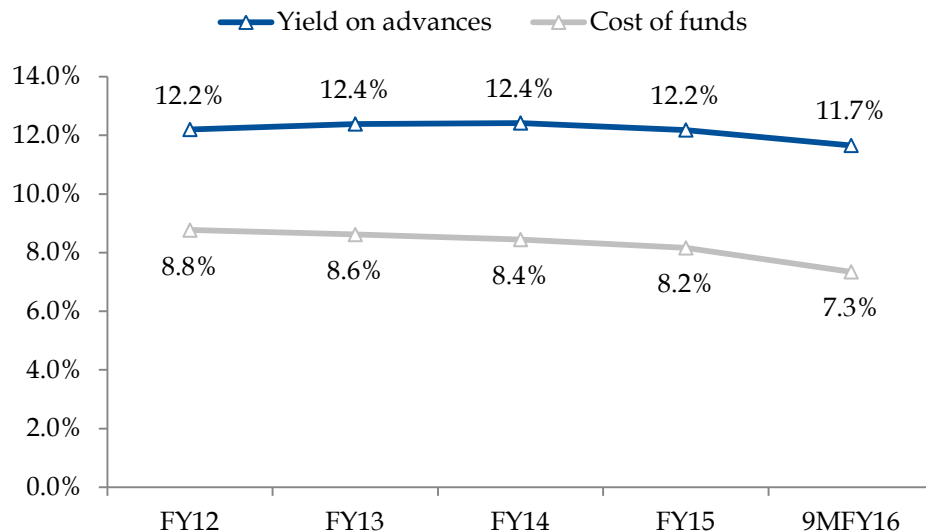
Income Statement Highlights... Contd.

✓ Steady growth in Net Interest Income (NII)

- NII for Q3FY16 increased by 27.3% y-o-y. This was on account of 26.7 % y-o-y growth in advances

✓ Healthy growth in Non Interest Income

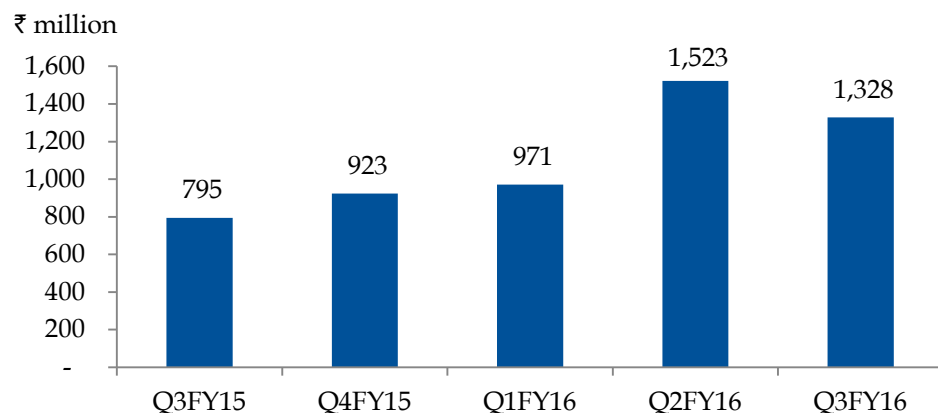
- Non Interest Income grew by 39.0% y-o-y on the back of continued growth across all the broad four categories



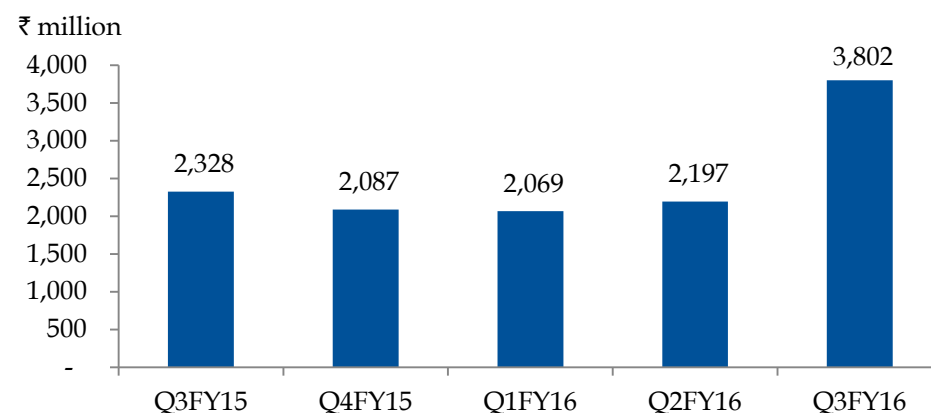
Consistent growth in Operating profit coupled with improving Margin and Spreads

Income Statement Highlights... Contd.

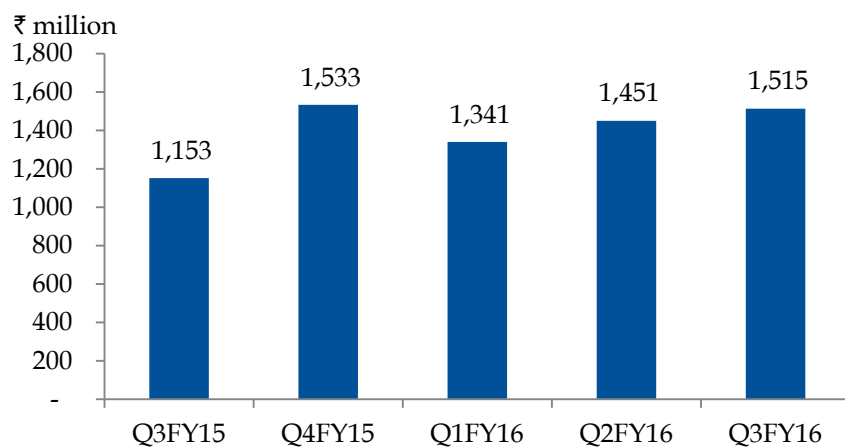
Forex, Debt Capital Markets & Securities



Corporate Banking Fees

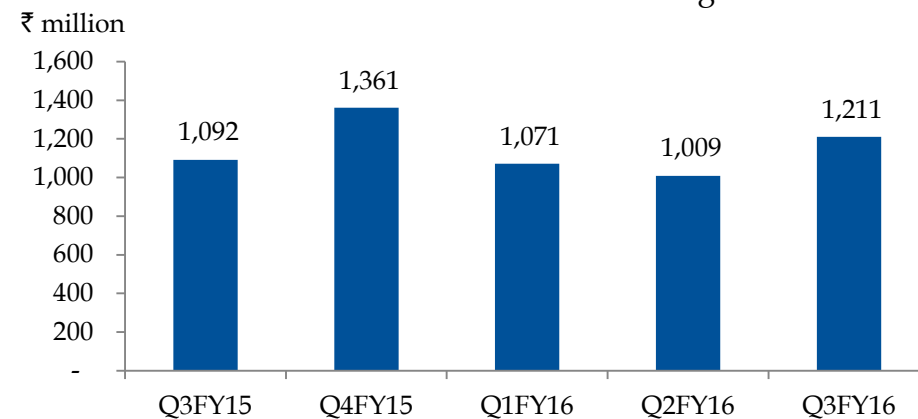


Retail Banking Fees



Corporate Trade & Cash Management

✓ Bank continues to deepen relationships through cross-sell and establish new ones across various business segments



Continued traction in healthy and diversified Fee Income growth

Balance Sheet Highlights

Balance Sheet Growth

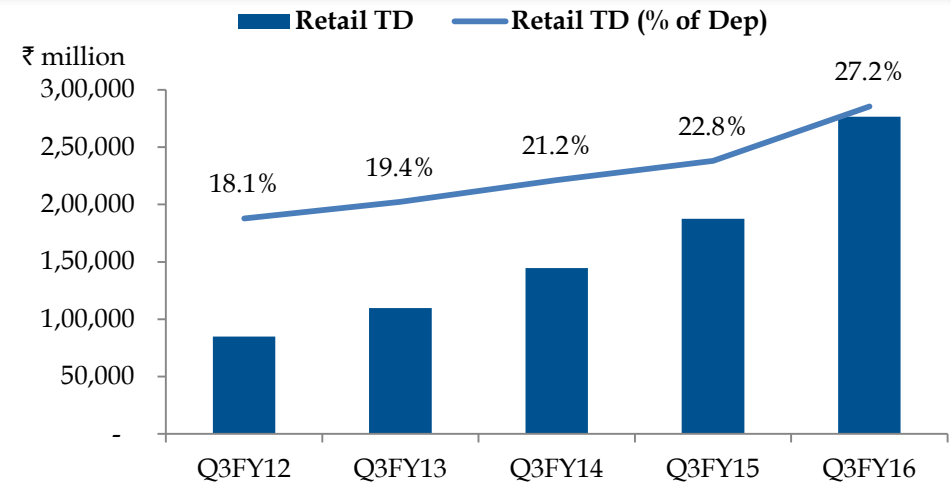
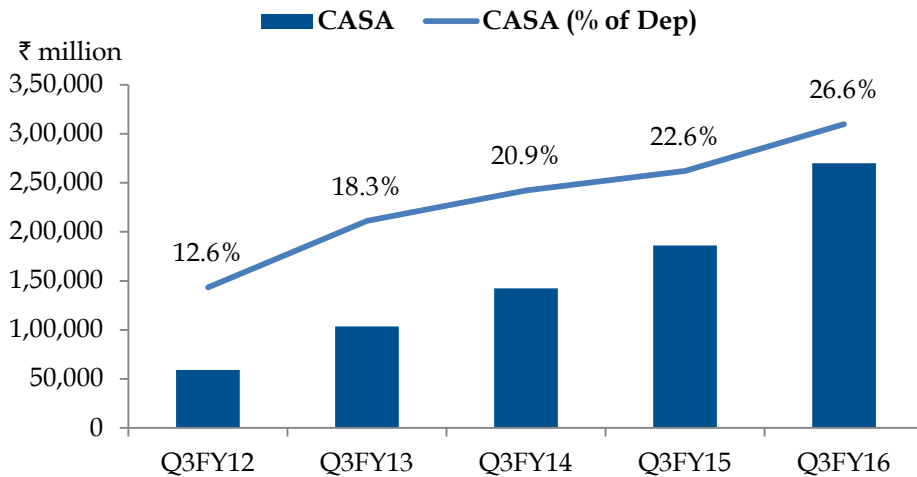
₹ Million	Dec 31 2015	Dec 31 2014	y-o-y growth	Sep 30 2015	q-o-q growth
Assets	1,477,540	1,232,975	19.8%	1,447,835	2.1%
Advances	843,962	666,069	26.7%	800,151	5.5%
Investments	456,354	427,962	6.6%	439,444	3.8%
Liabilities	1,477,540	1,232,975	19.8%	1,447,835	2.1%
Shareholders' Funds	135,610	115,669	17.2%	128,676	5.4%
Total Capital Funds	195,252	161,952	20.6%	174,552	11.9%
Borrowings	266,671	235,171	13.4%	237,706	12.2%
Deposits	1,014,372	823,700	23.1%	993,443	2.1%
CASA	270,194	186,226	45.1%	253,183	6.7%
Retail TDs	276,398	187,676	47.3%	268,157	3.1%

Key Financial Performance Indicators

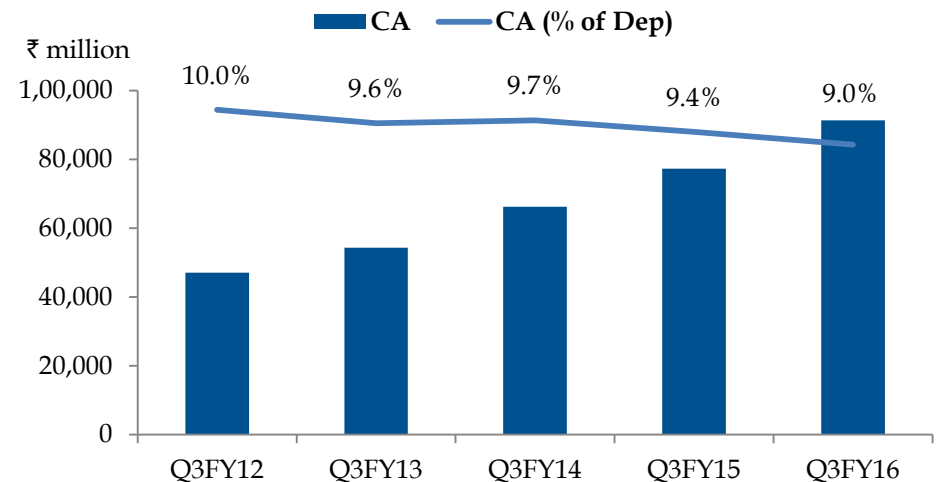
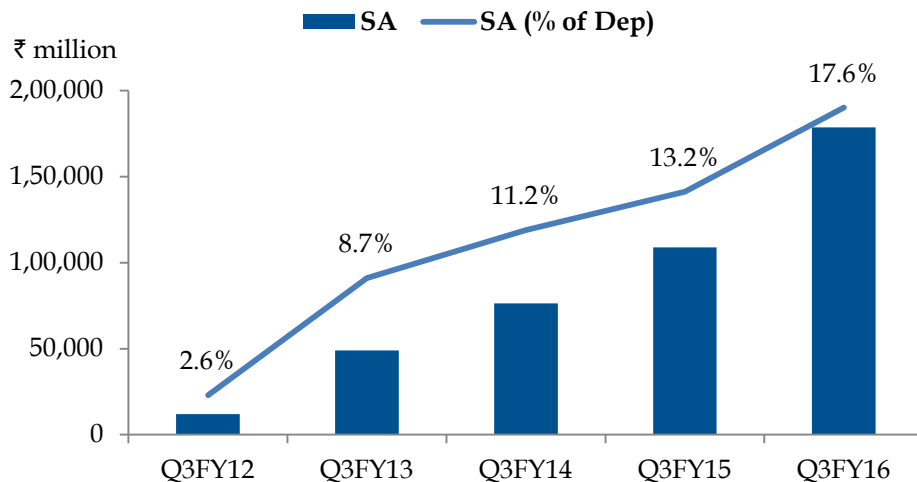
	Q3FY16	Q3FY15	Q2FY16
RoA	1.8%	1.8%	1.7%
RoE	20.5%	19.2%	19.4%
Cost to Income	39.6%	40.3%	41.0%
NIM	3.4%	3.2%	3.3%
Net NPA	0.22%	0.10%	0.20%
EPS (not annualized)	16.1	13.0	14.6
Book Value (in Rs.)	323.3	277.2	307.3

Robust Y-o-Y growth in: SA: 64.1%; and Retail Banking FDs: 47.3%

Well-diversified Liability Franchise



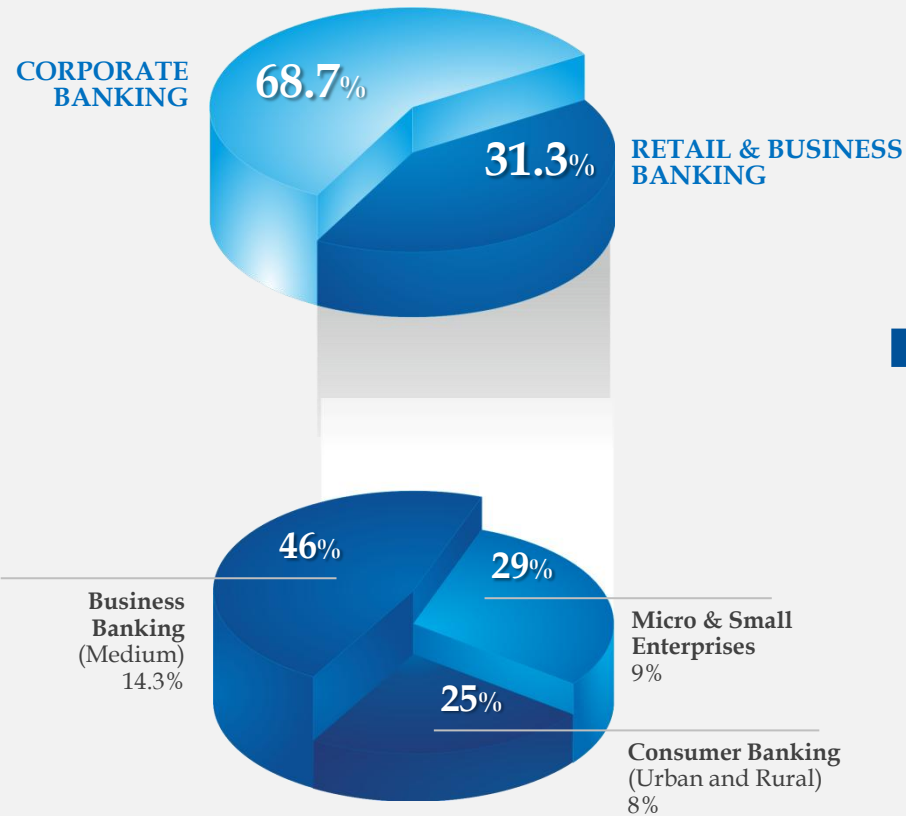
Steady improvement in Granular Deposits



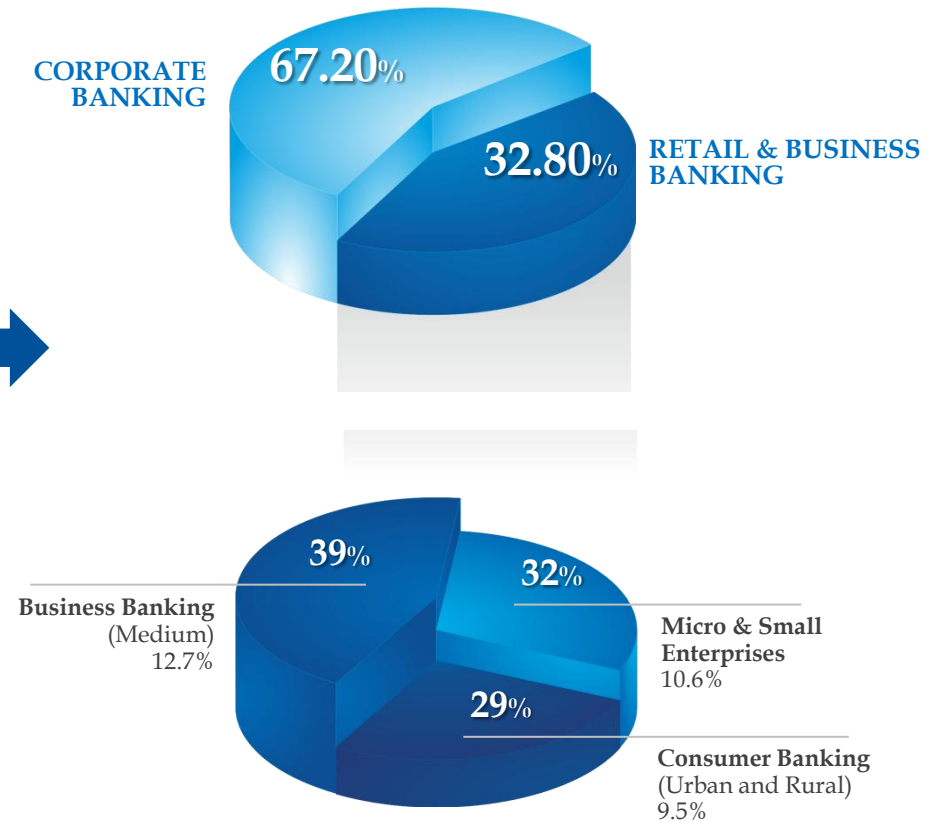
CASA+Retail FDs as % of Total Deposits stands at 53.9% as at December 31, 2015, up from 45.4% a year ago

Segmental Advances Mix

As on Dec 31, 2014

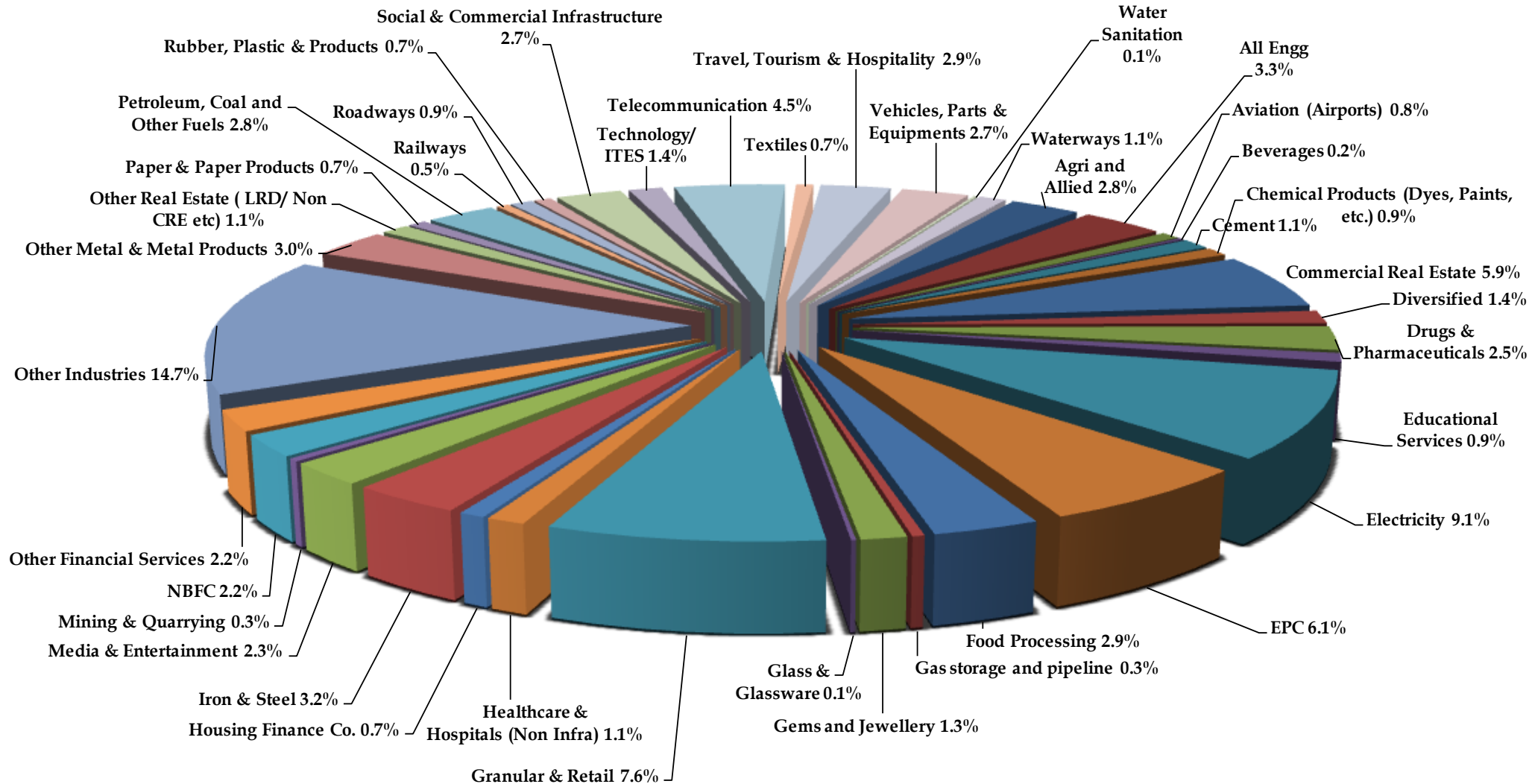


As on Dec 31, 2015



Improving Retail and Business Banking proportion in the segmental mix

Sectoral Exposure Mix



Well diversified Sectoral Exposures

Stable Risk Profile



Rating breakup of Corporate Banking exposures spread across 8 segmented corporate relationship groups

As a % of Total Exposure	Dec 31, 2015	Sept 30, 2015	June 30, 2015	Mar 31, 2015	Dec 31, 2014
AAA	19.4%	19.2%	19.0%	20.3%	19.1%
AA	17.6%	17.8%	15.8%	14.9%	14.7%
A	38.9%	38.6%	40.9%	41.6%	41.6%
BBB	21.8%	21.9%	22.0%	20.8%	22.3%
BB and Below	2.3%	2.5%	2.4%	2.5%	2.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Internal ratings mapped to external ratings

Sensitive Sector Disclosure

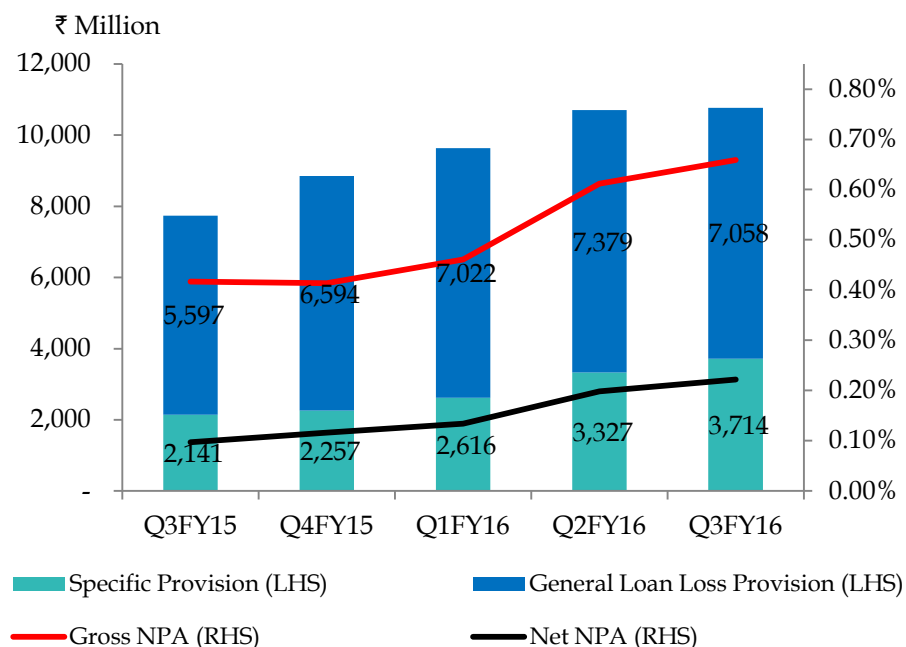
Sector/ Rating	Break-up	Sector/ Rating	Break-up
(A) Electricity	9.1%	(B) Iron & Steel	3.2%
AAA/AA rated investments	1.6%		
T&D	1.3%	A or above rated	2.3%
Renewable Exposures(Green-Financing)	3.1% of which 1.5% is operational	(C) EPC	6.1%
Non-Renewable	3.1% of which 2.9% is operational		
Exposure to SEBs	Nil	A or above rated	4.1%

Well rated corporate exposure with over 75% rated A or above

Healthy Asset Quality

Update on NPA and Restructured Advances

- ✓ Gross NPA at **0.66%** (₹ 5,586 mn); Net NPA at **0.22%** (₹1,872 mn)
- ✓ Specific provision coverage ratio of 66.5%
- ✓ Total Standard Restructured Advances stand at ₹ 5,683 million as at Dec 31, 2015. This represents 0.67% of Gross Advances
- ✓ During the quarter, the Bank **has not done any restructuring**. Further, there were **no slippages from the restructured book** into NPA, during the current fiscal
- ✓ There has been **no sale to ARC** during the last five quarters.
- ✓ The Bank has **not refinanced any loan through 5-25** route and has **not participated in any SDR** since the introduction of these schemes

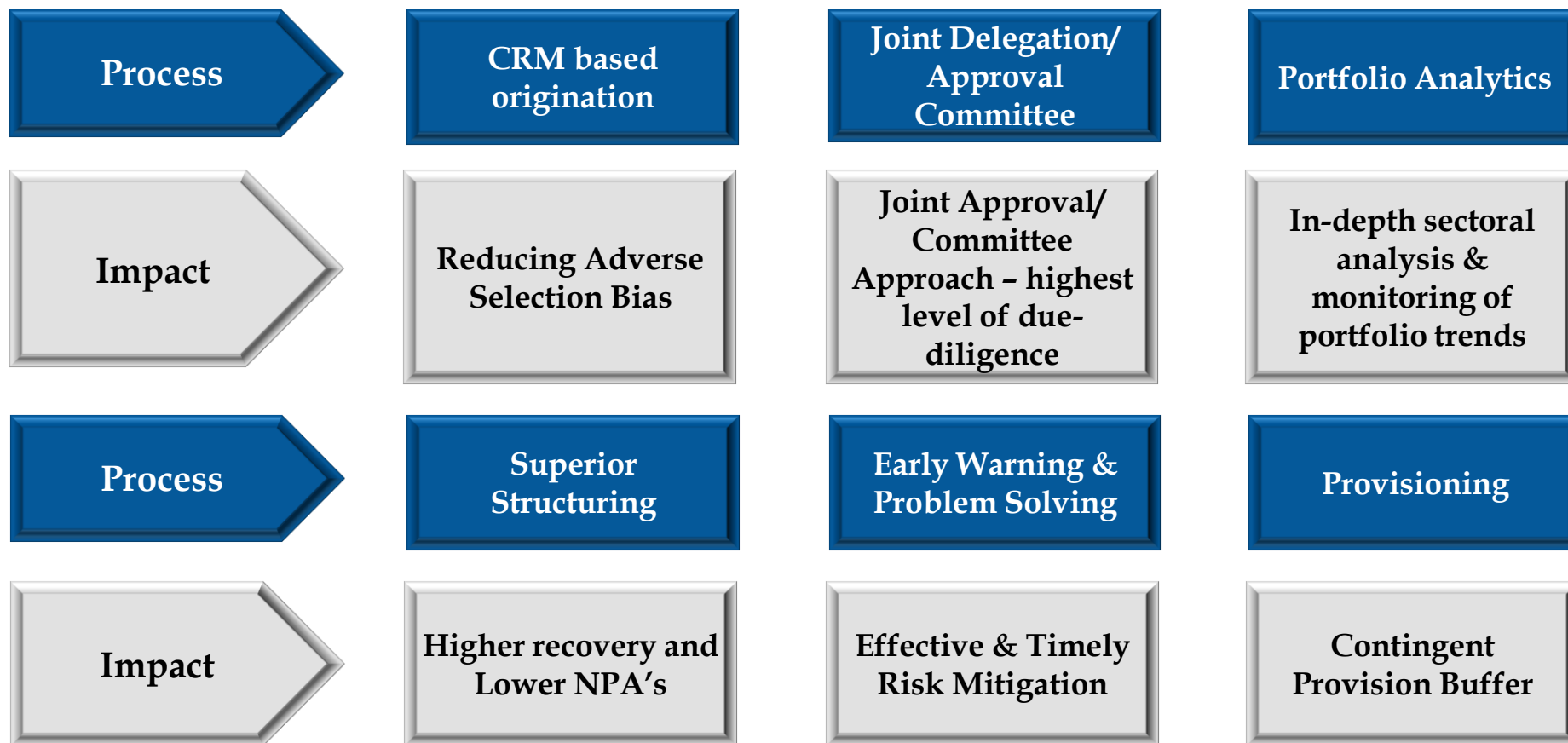


Trend of key Asset Quality parameters

	As a % of Advances	Dec 31, 2015	Sept 30, 2015	June 30, 2015	Mar 31, 2015	Dec 31, 2014
A	1. Gross NPA %	0.66%	0.61%	0.46%	0.41%	0.42%
	2. Net NPA %	0.22%	0.20%	0.13%	0.12%	0.10%
	3. Provision Coverage Ratio	66.5%	67.7%	71.0%	72.0%	76.8%
B	Restructured Advances %	0.67%	0.71%	0.71%	0.51%	0.26%
C	Security Receipts (Net) %	0.25%	0.27%	0.28%	0.29%	0.33%

Bank continues to show resilience on all Asset Quality parameters

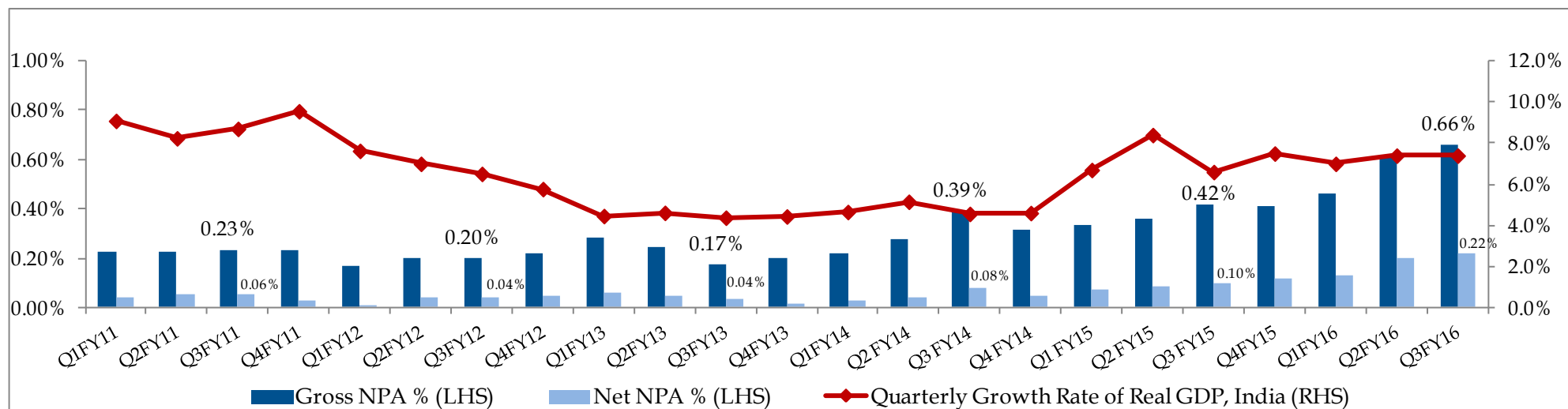
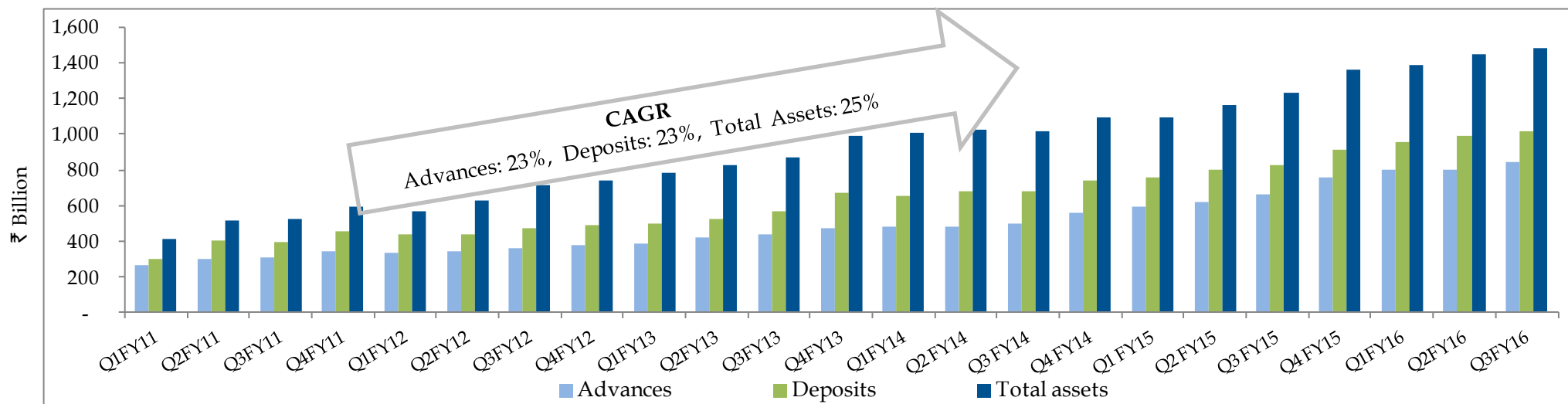
Risk Management Process



- ✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly
- ✓ Overall portfolio is well distributed with significant deployment in focused knowledge with considerable sectoral expertise developed with specialized Relationship Managers, Product Managers and Risk Managers

Robust Risk Management System in place to provide early identification of potential problem accounts

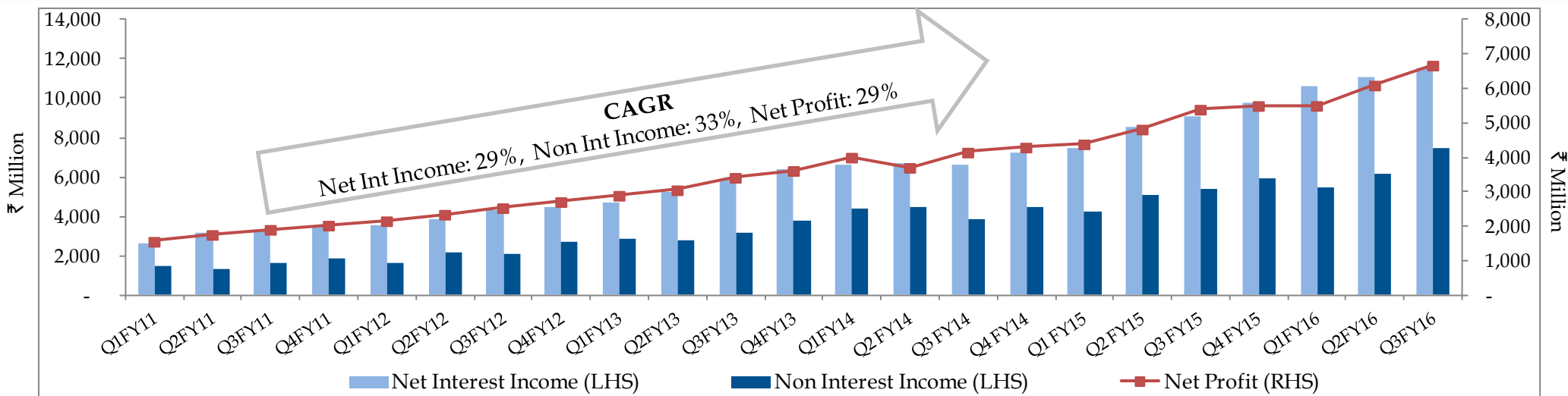
Sustained Growth with preservation of Asset Quality



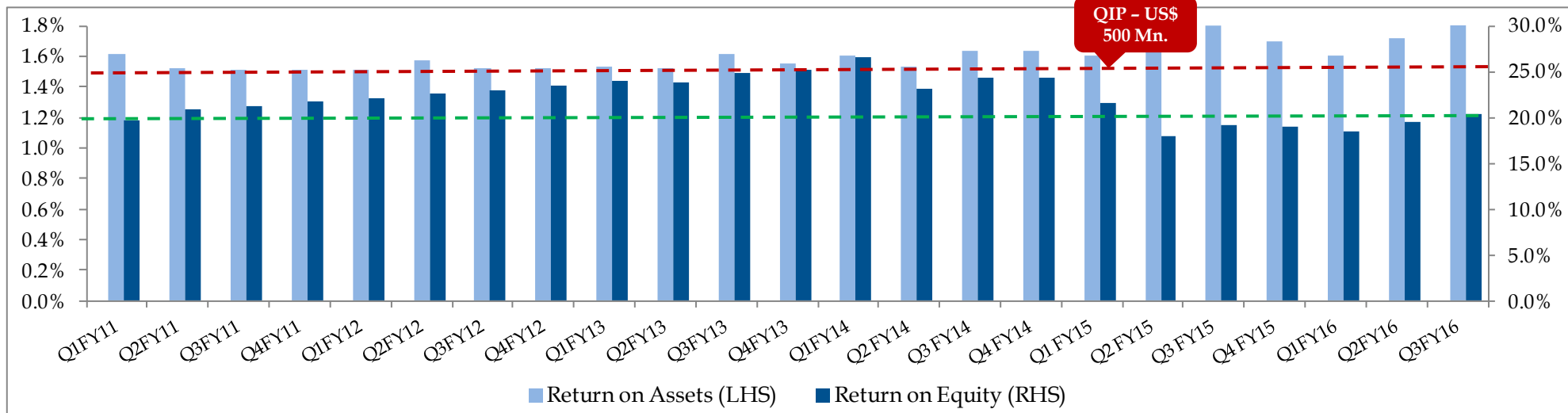
GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q3FY16 is based on estimates

YES BANK has maintained stable growth of advances & deposits while maintaining best in class asset quality

Income Growth with consistent RoA & RoE ratios

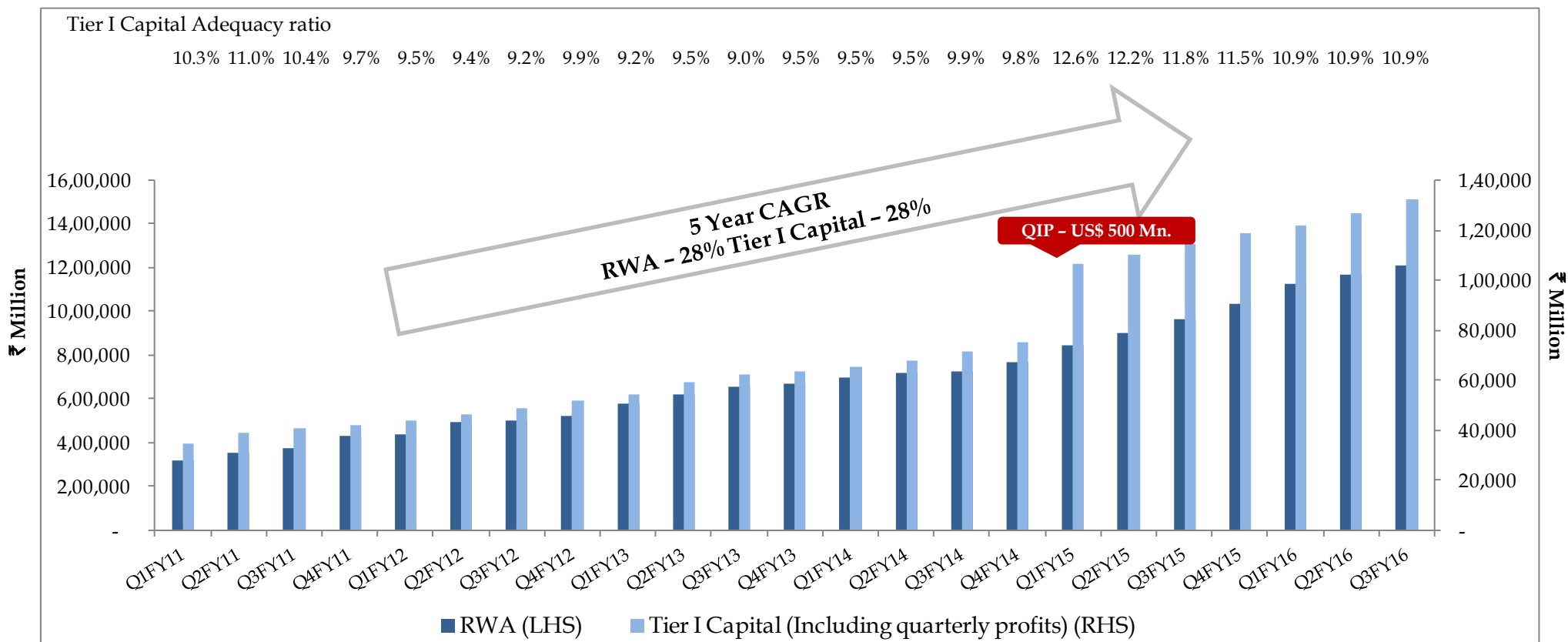


RoA



Growth with quality, improving productivity and efficiency

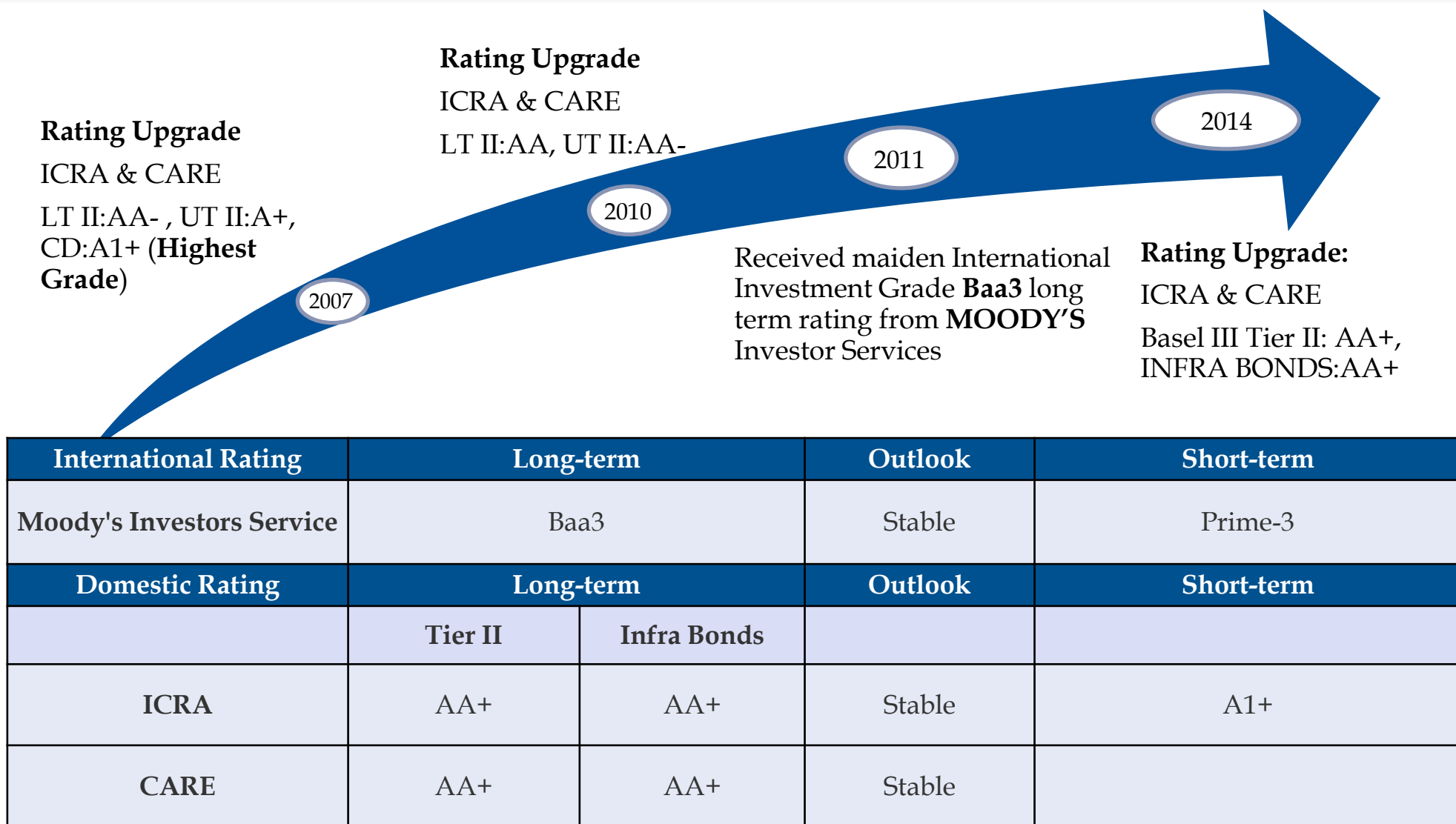
Capital Growth through internal accretion



- ✓ Well capitalized with Total CRAR at 16.1% and Tier I ratio at 10.9%. Total Capital Funds stand at Rs. 195,252 million as on Dec 31, 2015
- ✓ ROE @ 18-25% along with profit retention allowing sustained balance-sheet growth
- ✓ Bank also raised ₹ 1,500 Cr of Basel III compliant Tier II bonds in the quarter

Strong ROEs allow healthy internally funded growth

YES Bank's Debt Ratings Journey



Rating Upgrades – reflection of sustainable growth oriented financial model with robust risk management policies

Leading Global Financial Institutions have reposed their commitment in YES BANK



IFC

USD 275 Million

Tenor: 9 yrs

A World Bank group
Development Financial
Institution

Investment in YES BANK
Green Bond issue

&

Upper Tier II & Long Term
Senior loan

OPIC



USD 220 Million

Tenor: 12 yrs

US Government's
Development Finance
Institution

MoU to increase lending to
MSMEs



USD 200 Million

Tenor: 7 yrs

Development Bank focussed
on the Asia region

Unsecured Loan for Women
Self Help Group



USD 34 million

Tenor: 6 yrs

A KfW Bankengruppe
Development Financial
Institution

Long Term Senior loan



EUR 13.25 million

Tenor: 10 yrs

An AfD Group
Development Financial
Institution

Upper Tier II loan

Successive Successful Loan Syndications

YES BANK

Dual Currency Syndicated Loan Facility

2012

USD 155 Mio & EUR 50 Mio

14 banks representing 9 countries



Dual Currency Syndicated Loan Facility

2013

USD 255 Mio

Participation from 11 banks in Americas, Middle East, Europe & APAC



Dual Currency Syndicated Loan Facility

2014

USD 422 Mio

Participation from 21 banks across 14 countries



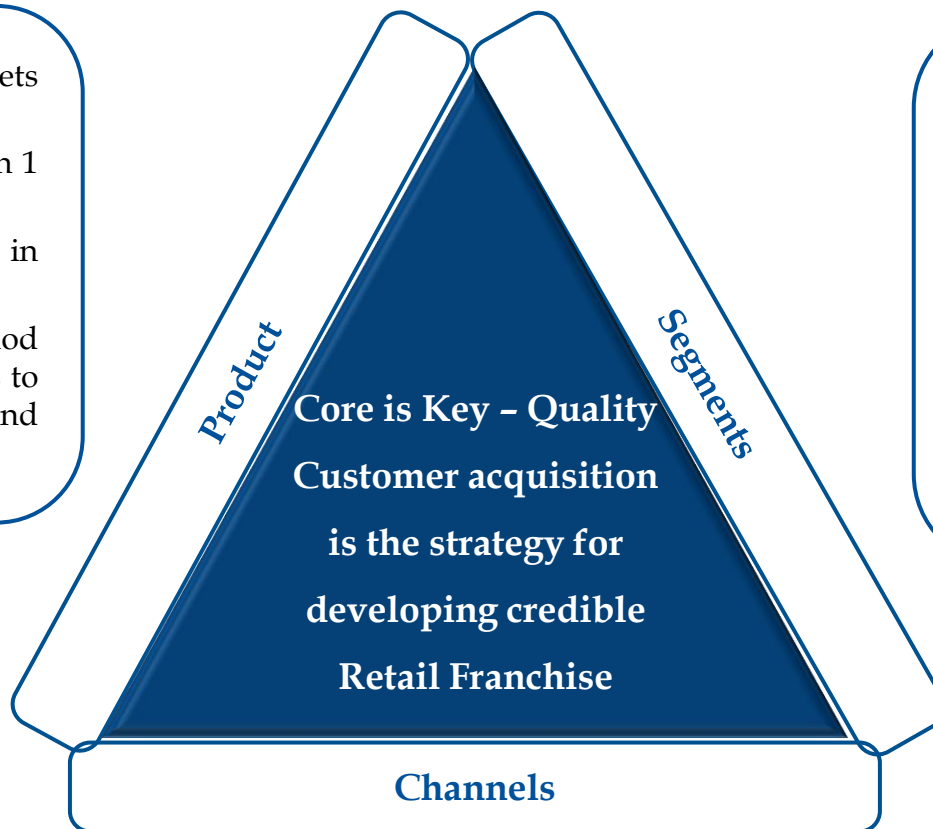
- ✓ Progressively larger number of participants with longer tenor and improved pricing
- ✓ Won the Asia Pacific Loan Market Association (APLMA) award in 2012 and 2013

RETAIL BUSINESS OVERVIEW



Three Pronged Customer Acquisition, Engagement and Retention Strategy

- ✓ Complete Suite of Retail Assets and Liabilities Products
- ✓ Launch of YES Securities 3 in 1 account
- ✓ Launch of Credit Cards in foreseeable future
- ✓ **Multiplier effect:** Initial period of gestation for Retail Assets to be followed by Scale up and exponential Growth



- ✓ Focused Segmented Approach:
 - ✓ Senior Citizens
 - ✓ Commercial Segment
 - ✓ Y-Corps
 - ✓ TASC
 - ✓ HNI
 - ✓ YES First
 - ✓ YES Prosperity
 - ✓ GIB
 - ✓ OPDT

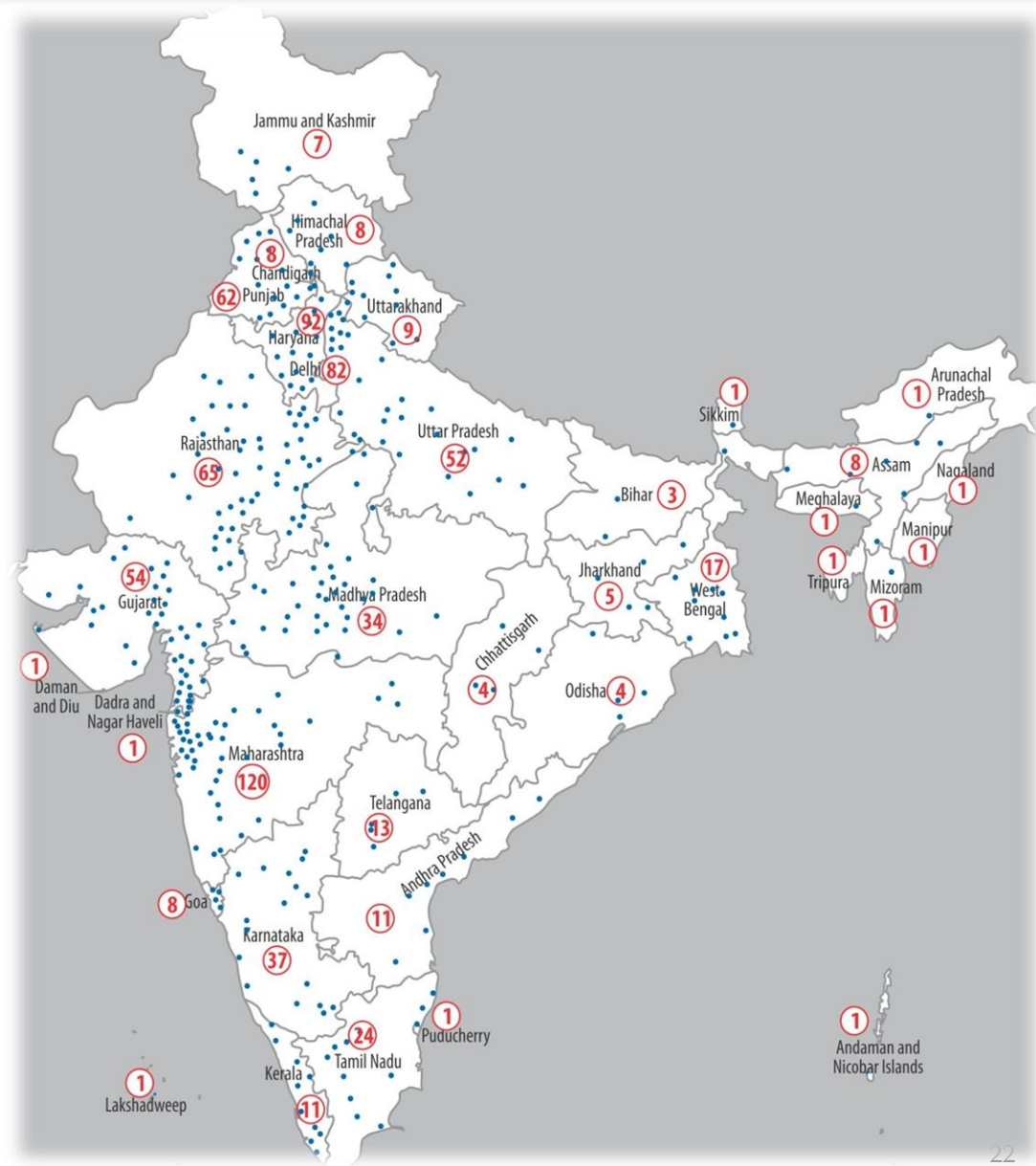
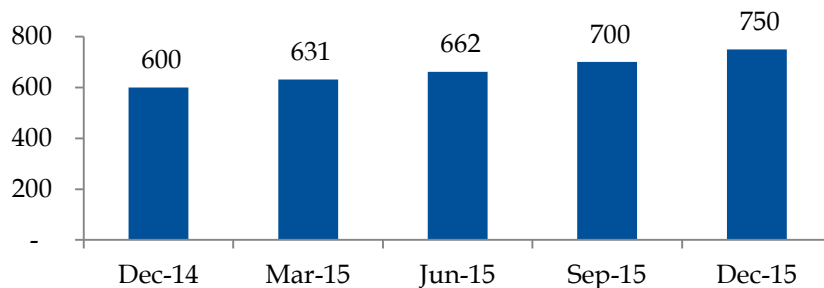
- ✓ Launch of Digital Channels and Digitization of Products and Processes
- ✓ Ramp Up Alternate Sales Management
- ✓ Implementation of New CBS and Advanced CRM+ Analytics systems
- ✓ Digital Channels: Web/ Mobile/ Contact Centre/ ATMs/ Self Service Kiosks/ Digital Branches to be at the forefront of Acquisition, Engagement, Servicing and Retention of Customers

Branch Network Expansion

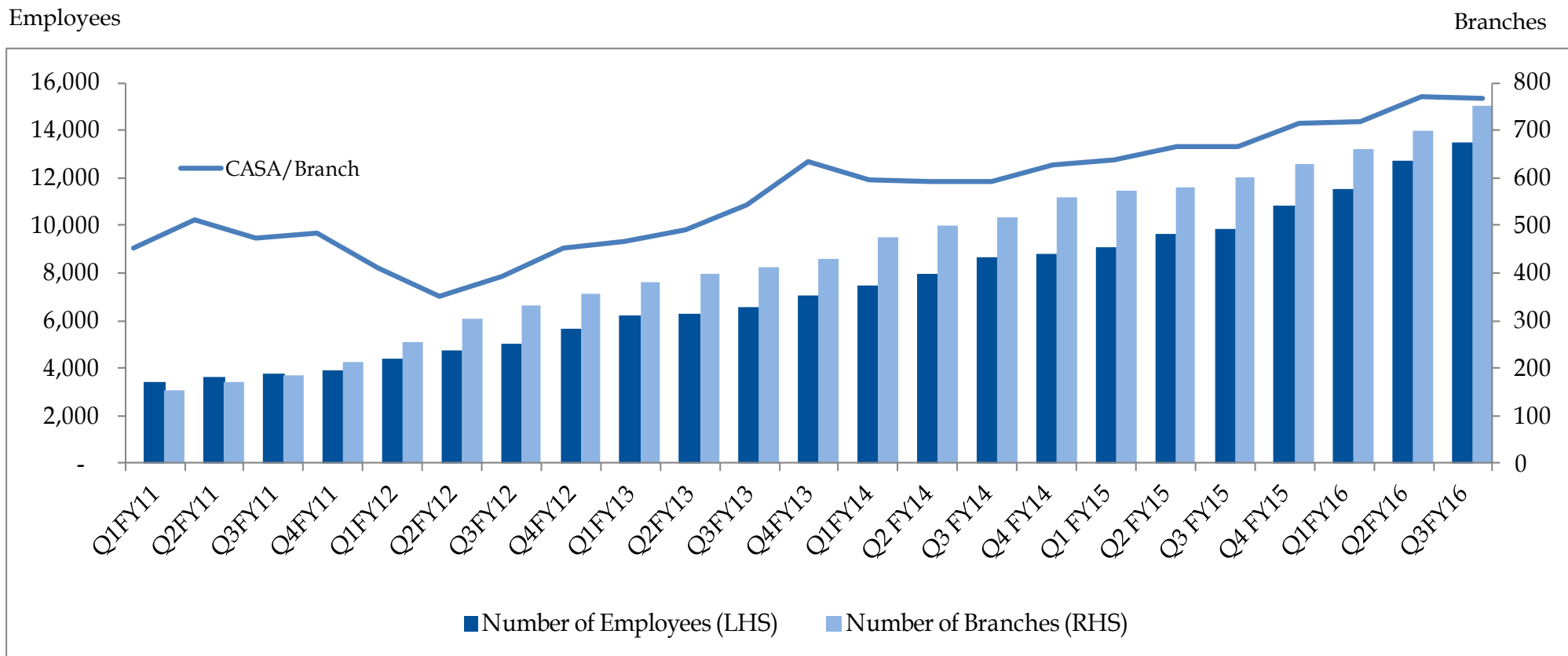
Expansion of Distribution network

- 750 Branches across key liability corridors as of Dec 31, 2015 up from 600 as of Dec 31, 2014
 - ATM and BNA Network of 1,480
 - Hub and Spoke model for faster maturity and greater efficiency of branch network
 - Relationship Management & Service Excellence oriented strategy
 - Transformation from traditional to Digital approach
 - Higher density in top deposit centers
 - Increasing footprint across all cities
- ✓ Substantial focus on North & West Regions (DMIC/Make in India/GIB corridor) with evolving network in South & East
 - ✓ Covering all 53 Metro locations, 29 States and 7 Union Territories
 - ✓ 15 Regions – 75 Clusters Hubs – 180 Hubs
 - ✓ Focused Rural & Inclusive Banking Strategy in partnership with Corporate Business teams through B2B2C model

Number of Branches



Growing Retail Banking Platform



- ✓ Branch growth from 185 in Dec 2010 to 750 in Dec 2015
- ✓ Employee headcount increased from 3,785 as of Dec 2010 to 13,477 as of Dec 2015
- ✓ Consistent increase in CASA/Branch ratio showcasing improving operational leverage

Increasing retail traction resulting in 5 year CASA CAGR at 43.6% vis-à-vis Deposit CAGR at 19.7%

Strategic Pillars - Building Retail & Business Banking Assets



Human Capital

- Attracting and retaining best talent from the industry
- Skilled to scale team of dedicated employees built towards establishing quality franchise
- Seasoned experienced leadership being built along with appropriate structure

Distribution and creating franchise

- Leverage internal channels - Branch, ATM, Net Banking, Mobile Banking, Apps
- Creating franchise -Dealers and large External channels
- Partnership/ Alliances - Key Manufacturers, Builders and New age channels (E-com)

Technology

- Invest in technology to create holistic customer acquisition platform through which all banking products can be offered to the customer on real time basis through all touch points

Digitization & Analytics Leadership

- Create innovative solutions and capabilities
- Focus on product innovation, delivery system enhancing customer experience
- Exclusive customer offering to both internal and NTB using analytics and behavioral information
- Seamless processing through digitization

Risk Management

- Risk management with good control over portfolio and focus on process & compliance with conscience
- Robust collection framework in place and build the manpower/vendor structure

Branding & Marketing

- Creating a higher brand recall with display of the product availability at all the customer touch points

Building a strong Consumer and SME platform for scalable growth

Full suite of product portfolio for Consumer and SME

	Consumer Retail	Commercial Retail & Mortgage	SME and MSME
Product	<ul style="list-style-type: none"> ➤ Auto Loans ➤ Two Wheeler Loans ➤ Gold Loan ➤ Personal Loan 	<ul style="list-style-type: none"> ➤ Commercial Vehicle ➤ Construction Equipment ➤ LAP/LAS ➤ Healthcare Finance ➤ Home Loans 	<ul style="list-style-type: none"> ➤ Smart Overdraft ➤ Fast track lending Program ➤ Scorecard Lending program ➤ LGD Program (Linking Collateral with Rating for high ticket customers)
Focus segment	<ul style="list-style-type: none"> ➤ Salaried and Self Employed 	<ul style="list-style-type: none"> ➤ Professionals ➤ Infrastructure & Logistics ➤ Retail Investors ➤ Self Employed 	<ul style="list-style-type: none"> ➤ 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing & Packaging ➤ CBB/EBB/ABB
Strategy	<ul style="list-style-type: none"> ➤ Tapping Liability customers ➤ Branch Channel ➤ Technology aided processing ➤ Focused activities ➤ Manufacture Tie-ups 	<ul style="list-style-type: none"> ➤ Cash flow based Credit underwriting ➤ Adequate Collaterals ➤ Risk based pricing ➤ SME rich lending program ➤ PSL benefits 	<ul style="list-style-type: none"> ➤ Building Granular MSME book ➤ CRM Based sourcing ➤ Tapping Corporate linked Supply Chain - Channel Financing
	➤ Ramping up branches across the country to build up Retail Assets		➤ Largely Secured Portfolio

Digital Banking: Taking Technology to Customers

YES BANK

VISION

To foster CUSTOMER RELATIONSHIPS by providing CONVENIENT Banking Transactions and Payments

Alliances

- Co-create Digital products and Payment Solutions
- Reach out for customers on partner channels
- Create Value / Benefits in form of freebies

Relationships

- Understand customers through partner data and offer relevant benefits
- Focus on superior UX while designing customer solutions

Technology

- Invest in Best in Class technology
- Offer Payments on contemporary technologies like Smart phones ,Social Media & Wearable devices

YES MONEY -
Domestic Remittance
using Award Winning
Remittance Bridge
Platform



Won **14** Awards over last
3 years

A-R-T of Digital Acquisition and Payments

Our Product Suite



Electronic and Social Payments using
Cards, Internet, Smart Phones, Social
Media and Chat Messengers



API Banking - Plug-ins for Collections, Bulk
Payments and Remittance | Co-branded Cards &
Wallets | Smart Payment Solutions for e-com



Self Service Kiosks - ATMs |
Bunch Note Acceptors | Recyclers
Video Banking Kiosks

The Brand - YES / BANK

Building a Trustmark

YES BANK

- ✓ Young, vibrant and highly visible brand
- ✓ Driven through Knowledge, Innovation & Technology
- ✓ Brand with a heart and soul: Strongly instilled values of Trust, Transparency & Responsible Banking

BRAND PILLARS



Knowledge



Financial Trust



Transparency



Technology



*Responsible
Banking*



Growth



SOCIAL MEDIA LEADERSHIP



India's **HIGHEST** & World's 2nd Highest
Followed Bank Brand On Twitter



More than 2.6 million fans
on Facebook

HIGHEST Share of Voice, twitter
Engagement & Social Mentions

2015



Featured amongst Top 10 Most
Social Bank Brands* in the world

2016

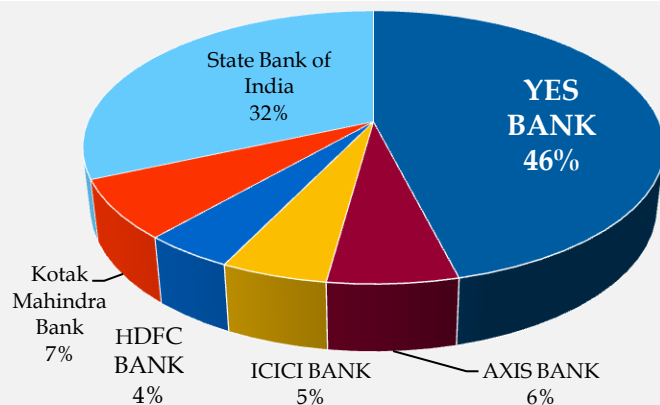
THE FINANCIAL BRAND

Best Use of Social Networks &
Social Media in BFSI

2016



Twitter Followers



Fans



Followers

	Fans	Followers
YES BANK	2,602k [4]	84k [5]
AXIS Bank	3,183k [3]	198k [2]
ICICI Bank	4,649k [2]	179k [3]
HDFC Bank	2,297k [5]	119k [4]
Kotak Mahindra Bank	632k [6]	46k [6]
State Bank of India	4,966k [1]	200k [1]

Sustainable & Responsible Banking Leadership



Vision: Be the Benchmark Financial Institution for Inclusivity and Sustainability



First Signatory Indian

- Banking Commission member for 160 FIs
- Global Steering Committee member
- APAC Chair



UNEP Finance Initiative
Changing finance, financing change



First Signatory Indian

- On the Carbon Disclosure Leaders Index for five consecutive years



First & Only Indian Bank

- Listed on the DJSI - Emerging Markets

MEMBER OF
Dow Jones Sustainability Indices
In Collaboration with RobecoSAM



YES BANK Commitment - COP21

The Bank committed to achieve the following by 2020:



PARIS2015
UN CLIMATE CHANGE CONFERENCE
COP21-CMP11

- Mobilize USD 5 billion for climate action, including target funding of 5000MW of clean energy
- Contribute towards creating a carbon sink by planting 2 million trees
- Touch 100 million lives through its safe and clean drinking water program

First Indian Bank to launch Green Bonds

- First private sector bank to commit to funding 5 GW of Renewable Energy at MNRE's RE-Invest 2015

First Indian Bank to be ISO 14001:2004 certified

- 79 locations across India certified
- Phase III underway

First & Only Indian Signatory

- Chair of NCD Steering Committee
- Member of Working Group I



Natural Capital Declaration

BOARD APPROVED CSR

- Over 700,000 lives touched through CSR interventions -FY15
- Supporting MSME sector, Skill Development, Water & Livelihood Security



2008



2011

2012



2013

2014

2015



2012

2013

2014

2015



2014



Progress Widely Recognized By Leading Agencies



Institutional Excellence

Bank of the Year, India
The Banker
London - 2015

Strongest Bank in India
by Balance Sheet
The Asian Banker Awards
Singapore - 2015

Most Improved Bank, Best
Mid-Sized - Overall, Growth
& Asset Quality 2015
Business Today - KPMG Best
Banks Annual Survey

High Performance Brand
Award
All India Management
Association & R K Swamy BBDO
Delhi - 2015



Technology, Innovation & Service

Best Trade Finance
Bank in India - 2015
Best Corporate Trade
Finance Deal in India - 2015
Best Cash Management
Project in India - 2015
The Asian Banker Achievement
Awards
Hong Kong 2015

Best Corporate/Institutional
Digital Bank - India
Best Information Security
Initiatives - Asia Pacific
Global Finance Best Digital Bank
Award New York - 2015

India Domestic Cash
Management Bank of the Year
India Domestic Trade Finance
Bank of the Year
Asian Banking & Finance
Wholesale Banking Awards
Singapore 2015x

Payments Winner
The Banker Transaction Banking
Awards London - 2014



Sustainability & CSR Excellence

1st and Only Indian Bank
included in Dow Jones
Sustainability Index
New York - 2015

Sustainability Award
Environment
Management Award
Golden Peacock Global
Convention London 2015

Renewable Energy
deal of the Year
The Asset Triple A
Infrastructure Awards
Hong Kong -2015

Sustainable
Environmental
Initiatives
Bombay Chambers Civic
Awards Mumbai 2015

Outstanding Business
Sustainability
Achievement Award
Karlsruhe Sustainable
Finance Awards,
Germany - 2015

Human Capital Management



Making YES BANK a Great Place to Work



University & Schools Relationship Management 'Preferred Employer of Choice'

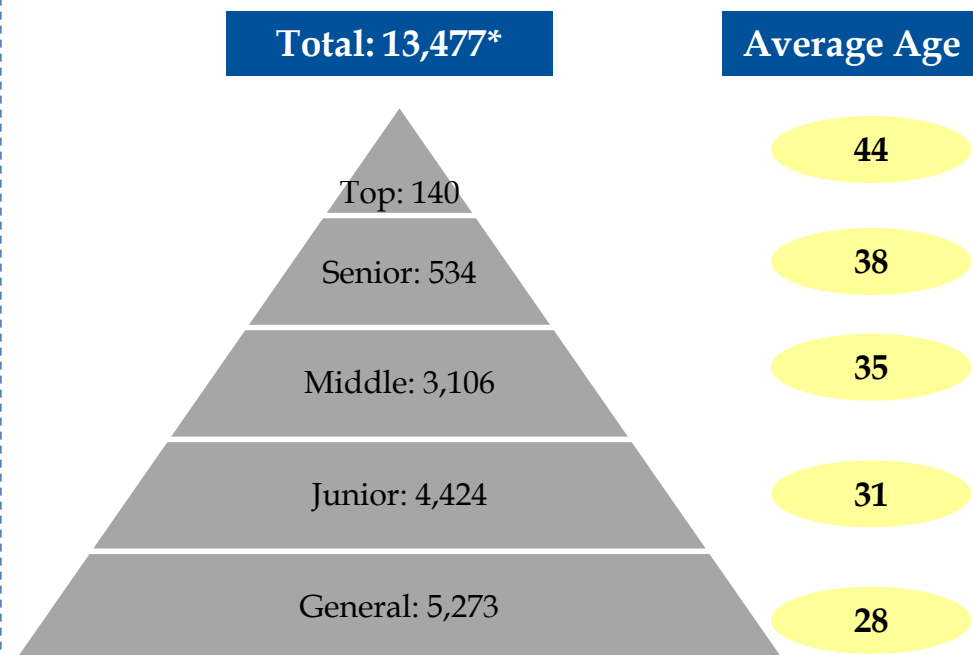


- Structured engagement with over 1000 B-Schools
- Employer Branding: Articles in print media, Participation in panel discussion, Industry awards, etc

HCM Strategy

- **Competitive C&B** to attract, motivate and retain talent
- **'Professional Entrepreneurship'** Culture based on values to sustain competence, collaboration and compliance.
- **Robust & Diversified Talent Acquisition**
- World class **HCM Service Delivery & Process**
- Initiatives to continuously enhance organizational and individual **productivity**/effectiveness/cost management
- Building a **'Leadership Supply Chain'**

Flat Organization Structure (5 levels)



*As of Dec 31, 2015

- ✓ Average Age - 31 years
- ✓ Headcount increase of 777 in Q3 FY16
- ✓ Average vintage in YES BANK:
7 yrs for Top Management & 5 years for Sr. Management
- ✓ **Wealth creation** through ESOPs
- ✓ Talent acquisition from Peer Private Sector & MNC Banks

Distinguished Board



Name	Designation	Background
Ms. Radha Singh	Non executive Part-time Chairperson	Former Union Agriculture Secretary, GOI
Mr. Ajay Vohra	Independent Director	Senior Advocate designated by the Delhi High Court, Ex-Managing Partner of the Corporate, Tax and Business Advisory Law firm, Vaish Associates
Mr. Brahm Dutt	Independent Director	Former Secretary, Ministry of Road Transport and Highways, GOI
Mr. Diwan Arun Nanda	Independent Director	Chairman & Managing Directors - Rediffusion Dentsu Young and Rubicam Private Limited
Mr. M. R. Srinivasan	Non Independent Director	Former Chief General Manager in-Charge, Dept of Banking Operations & Development - RBI
Lt Gen (Retd.) Mukesh Sabharwal	Independent Director	Former Lt General in Indian Army
Mr. Ravish Chopra	Independent Director	Former Managing Director of HSBC Private Bank (UK) Limited
Mr. Saurabh Srivastava	Independent Director	Former Member of Advisory Board-Imperial Business School, London. Chairman & Co-founder NASSCOM
Mr. Vasant Gujrathi	Independent Director	Former Partner - PwC
Mr. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur

- ✓ 10 eminent professionals as Directors with varied backgrounds, pioneers in respective fields
- ✓ Well structured performance evaluation process for its Directors including MD & CEO
- ✓ 11 Board level Committees with specialized functions including Risk Monitoring Committee and Corporate Social Responsibility Committee
- ✓ Best Corporate Governance and Transparency:
 - ✓ 70% of Board constituted by Independent Directors
 - ✓ Woman Chairperson

Pedigree Board ensuring transparency and highest standards of Corporate Governance

Important Notice



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THANK YOU

