

INVESTOR PRESENTATION

Q3FY17 Update



FINANCIAL HIGHLIGHTS



Key Financial Highlights – Q3FY17

YES BANK

NET INTEREST INCOME

₹ 15,075 Mn.

30.3%

NET PROFIT

₹ 8,826 Mn.

30.6%

ADVANCES

₹ 1,170,870 Mn.

38.7%

DEPOSITS

₹ 1,323,758 Mn.

30.5%

TOTAL ASSETS

₹ 1,948,280 Mn.

31.9%

NIMs

3.5%

CASA Ratio

33.3%

25.9%

Retail TDs

ROA

1.8%

22.3%

ROE

GROSS NPA

0.85%

0.29%

NET NPA

TIER I*

12.2%

16.9%

TOTAL CAPAD*

✓ **Basic EPS of ₹ 20.9 and Diluted EPS of ₹ 20.4**

✓ **Book Value of ₹ 384.1**

** Including Net profit, adjusted for prorated dividends*

Robust earnings and growth with stable asset quality

Income Statement & Key Ratios

Income Statement (₹ Million)	Q3FY17	Q3FY16	y-o-y growth	Q2FY17	q-o-q growth
Net Interest Income	15,075	11,570	30.3%	14,462	4.2%
Non Interest Income	9,983	7,461	33.8%	8,879	12.4%
Total Net Income	25,058	19,031	31.7%	23,340	7.4%
Operating Expense	10,520	7,534	39.6%	9,481	11.0%
Operating Profit	14,538	11,496	26.5%	13,860	4.9%
Provisions & Contingencies	1,154	1,479	(22.0%)	1,617	(28.6)%
Provision for Tax	4,558	3,259	39.8%	4,228	7.8%
Profit After Tax	8,826	6,757	30.6%	8,015	10.1%

Key Ratios	Q3FY17	Q3FY16	Q2FY17
Return on Assets	1.8%	1.8%	1.8%
Return on Equity	22.3%	20.5%	21.4%
NIM	3.5%	3.4%	3.4%
Cost to Income Ratio	42.0%	39.6%	40.6%
Non Interest Income to Total Income	39.8%	39.2%	38.0%
EPS (not annualized) ₹	20.9	16.1	19.0

Healthy growth across income streams resulting in strong PAT growth

Balance Sheet & Key Ratios

Balance Sheet (₹ Million)	Dec 31 2016	Dec 31 2015	y-o-y growth	Sep 30 2016	q-o-q growth
Assets	1,948,280	1,477,540	31.9%	1,873,088	4.0%
Advances	1,170,870	843,962	38.7%	1,102,162	6.2%
Investments	497,485	456,354	9.0%	495,739	0.4%
Liabilities	1,948,280	1,477,540	31.9%	1,873,088	4.0%
Shareholders' Funds	162,471	135,613	19.8%	153,702	5.7%
Total Capital Funds*	268,648	195,252	37.6%	231,172	16.2%
Borrowings	369,212	266,671	38.5%	345,885	6.7%
Deposits	1,323,758	1,014,372	30.5%	1,280,238	3.4%
CASA	441,264	270,194	63.3%	387,840	13.8%

Key Ratios	Q3FY17	Q3FY16	Q2FY17
Capital Adequacy (Basel III)*	16.9%	16.1%	15.0%
Tier I Ratio (Basel III)*	12.2%	10.9%	10.1%
Book Value (₹)	384.1	323.3	364.2
Gross NPA	0.85%	0.66%	0.83%
Net NPA	0.29%	0.22%	0.29%

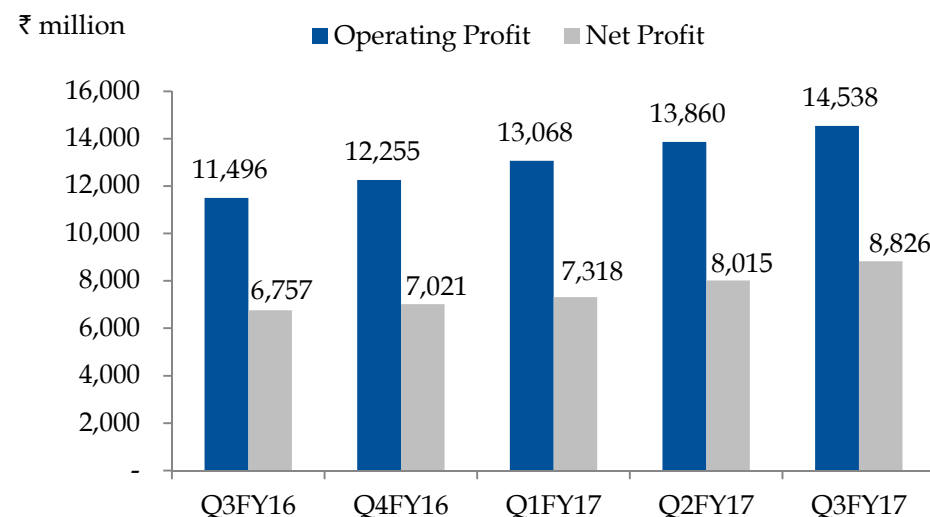
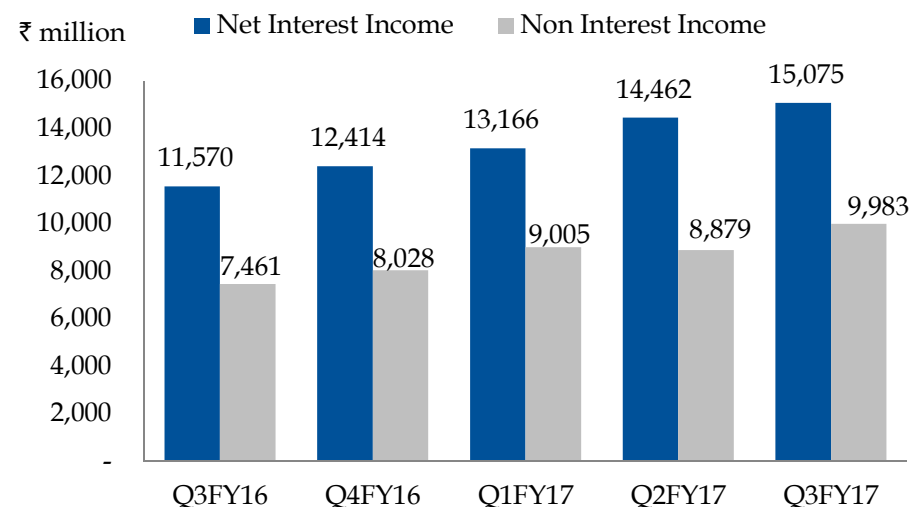
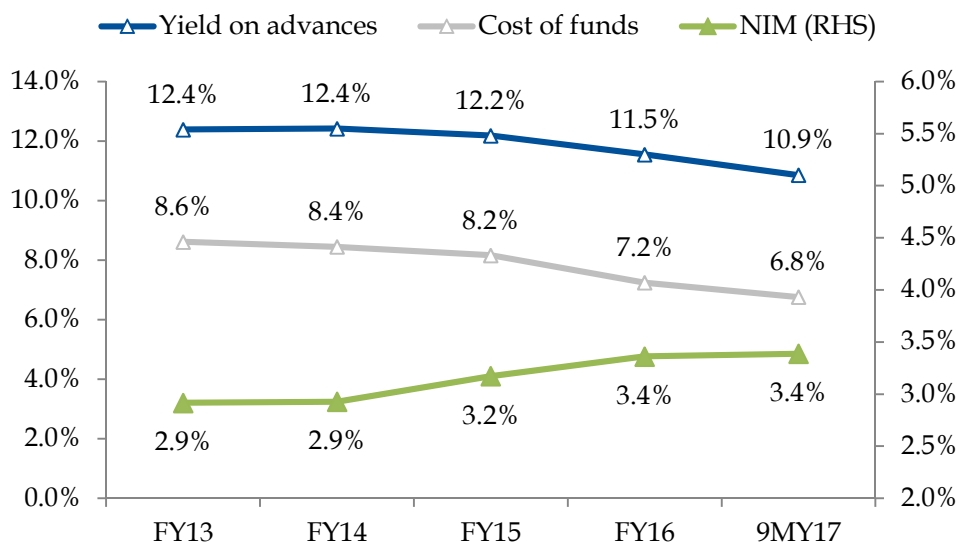
* Including Profit , excluding pro rated dividend

Robust Y-o-Y growth of CASA: 63.3%; and healthy Capital position

Income Growth Trends

✓ Steady growth in Net Interest Income (NII)

- NII for Q3FY17 increased by 30.3% y-o-y.
- This was on back of 38.7 % y-o-y growth in advances and improving CASA ratio and Margin expansion
- NIM expanded to 3.5% in Q3FY17



Consistent growth in Operating profit coupled with improving Margins and Spreads

Non-Interest Income Highlights

Non Interest Income Break-up

₹ Million	Q3FY17	Q3FY16	y-o-y growth	Q2FY17	q-o-q growth
Corporate Trade & Cash Management	995	1,119	(11.5)%	1,034	(3.8%)
Forex, Debt Capital Markets & Securities	3,077	1,025	200.2%	2,992	2.9%
Corporate Banking Fees	3,406	3,802	(10.4)%	2,757	23.4%
Retail Banking Fees	2,143	1,515	41.5%	2,096	2.3%
Total *	9,983	7,461	29.0%	8,879	8.37%

* Above breakup excludes ₹362 Million
Recovery from Write Off

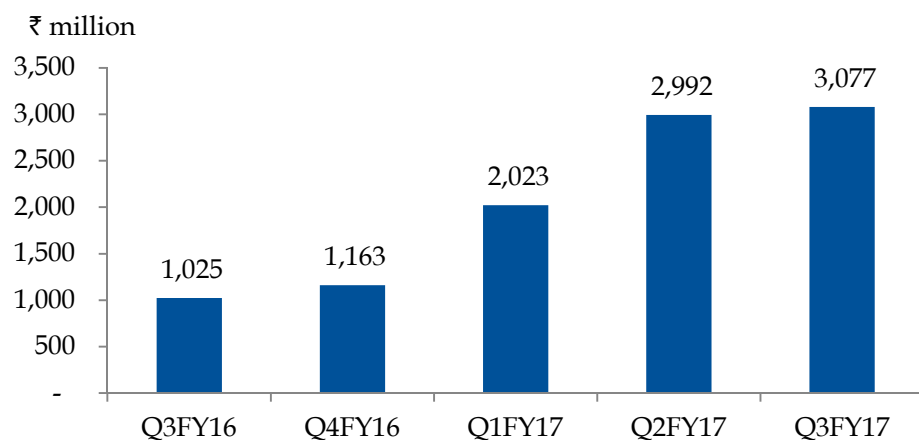
Retail Banking Fees Break-up

₹ Million	Q3FY17	Q2FY17	Q1FY17	Q4FY16	Q3FY16
Retail Banking Fees:	2,143	2,096	1,774	1,816	1,515
Trade & Remittance	588	719	709	580	529
Facility / Processing Fee	235	227	164	248	175
Third Party Sales	304	277	222	307	184
Interchange Income	517	456	369	347	360
General Banking Fees	499	415	310	335	267

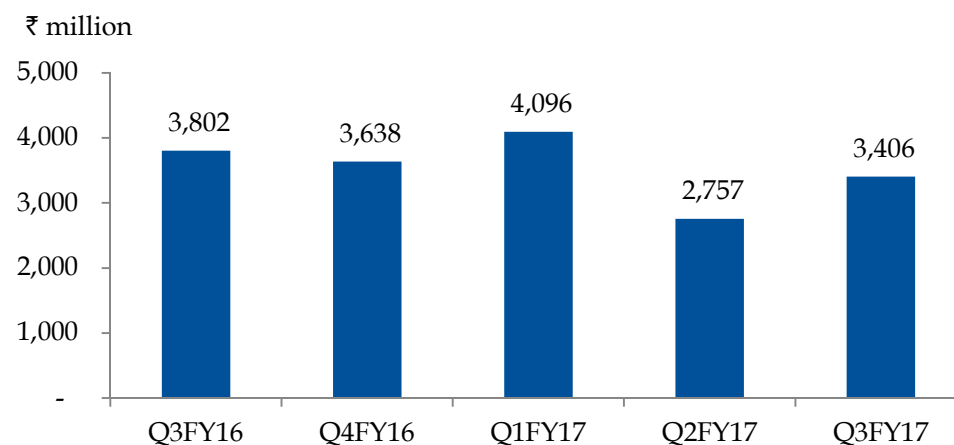
Granular & Healthy Non- Interest Income growth across all segments

Non – Interest Income Trends

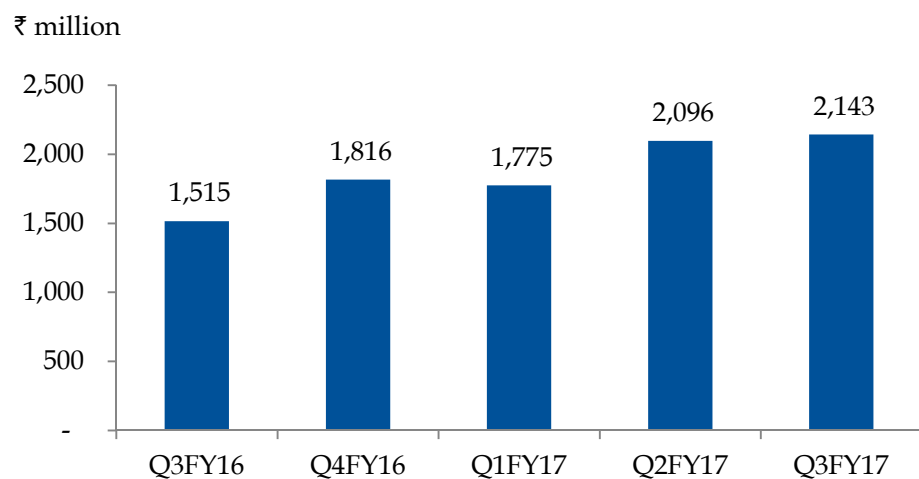
Forex, Debt Capital Markets & Securities



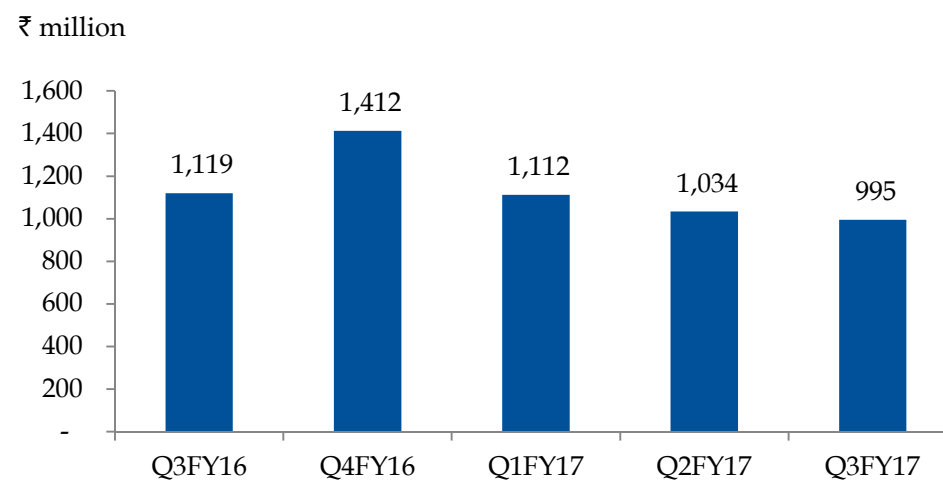
Corporate Banking Fees



Retail Banking Fees



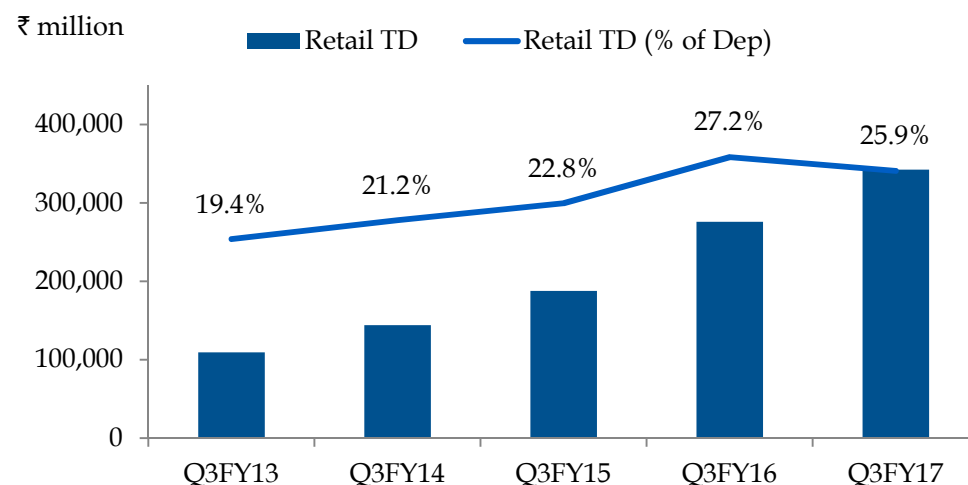
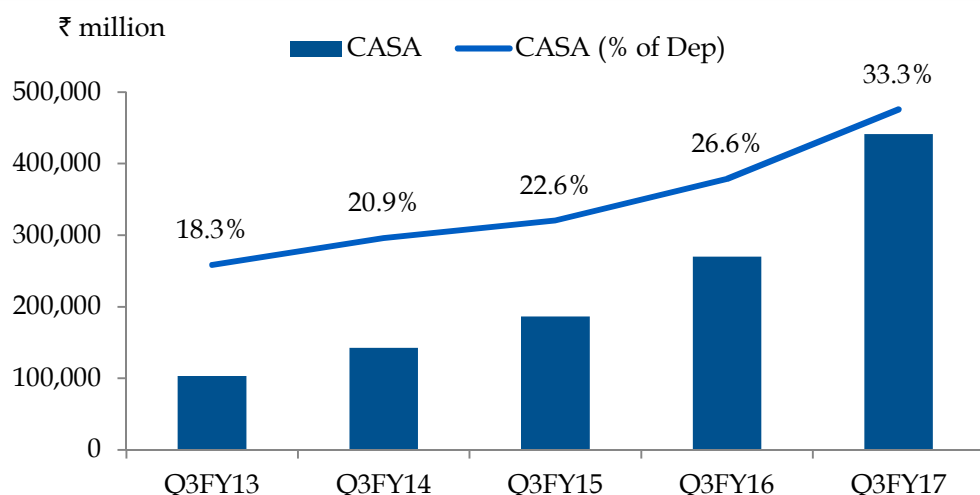
Corporate Trade & Cash Management



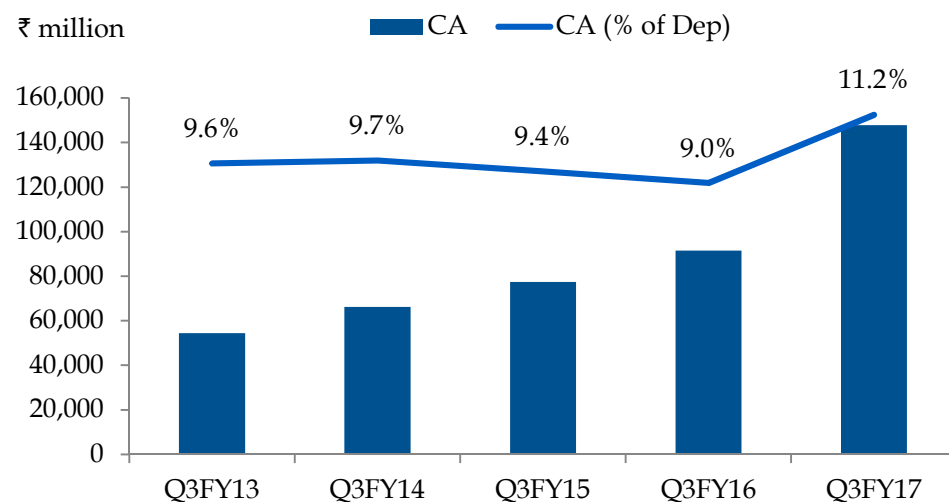
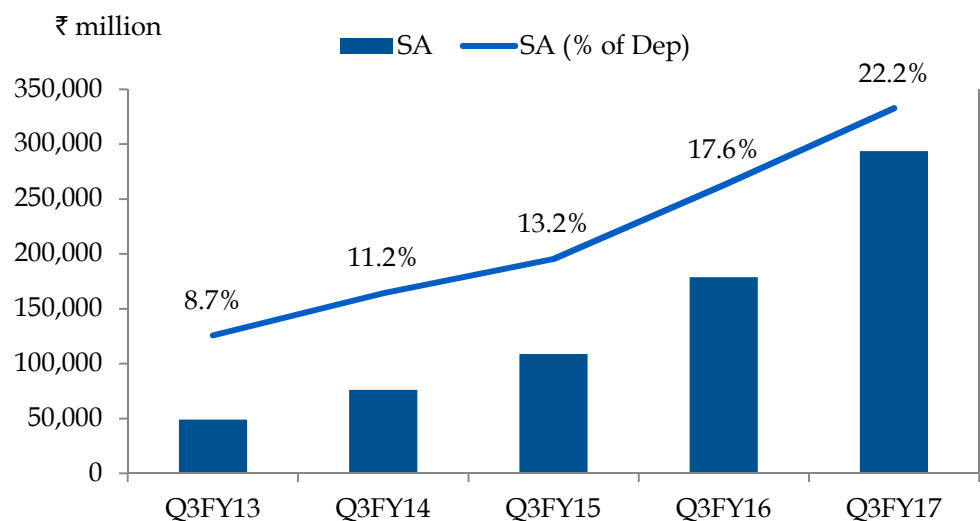
Healthy trends across Non Interest Income streams

BUSINESS HIGHLIGHTS

Well-diversified Liability Franchise



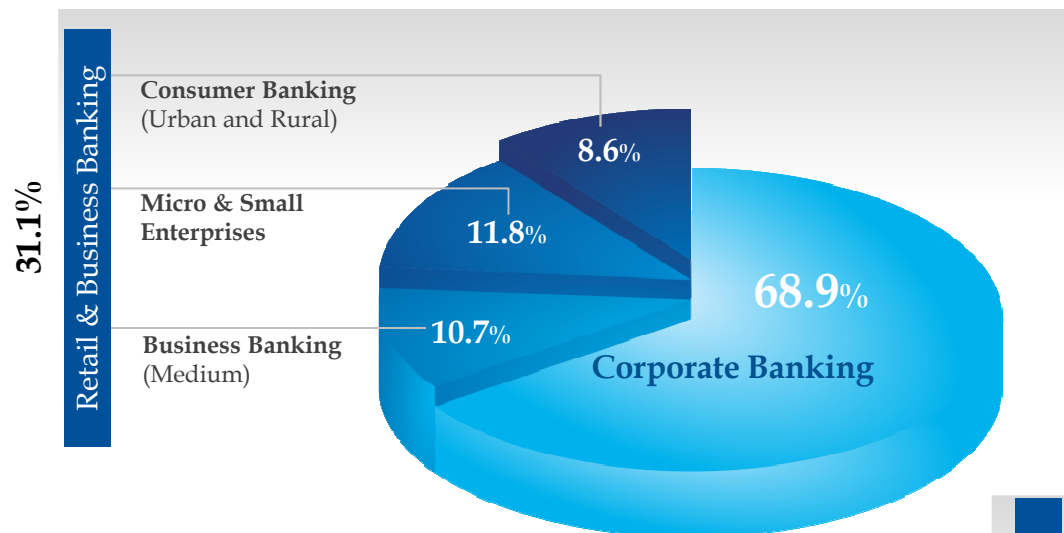
Steady improvement in Granular Deposits



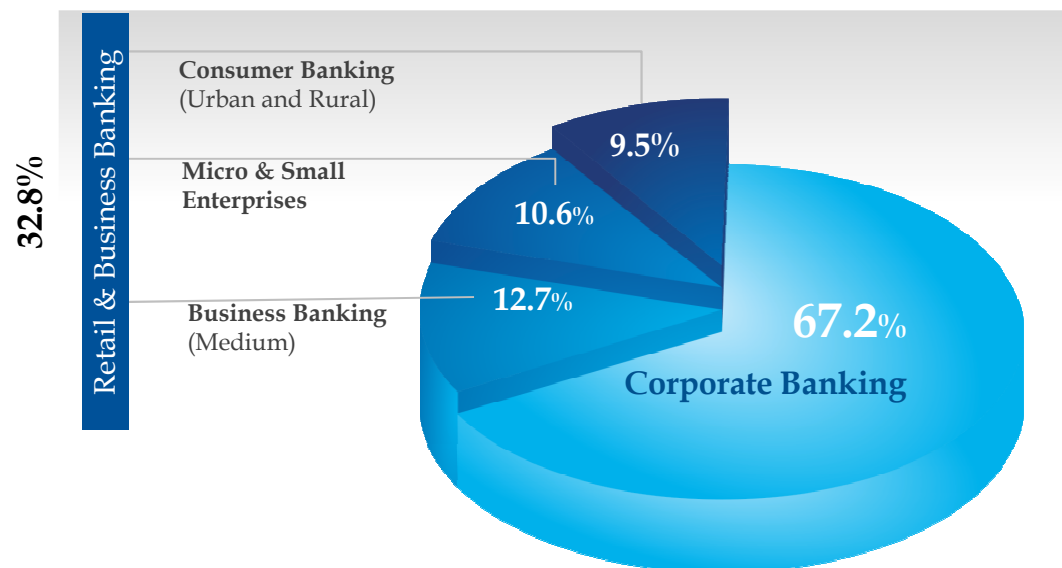
CASA+Retail FDs as % of Total Deposits stands at 59.2% as at Dec 31, 2016, up from 53.8% a year ago

Segmental Advances Mix

31st Dec 2016

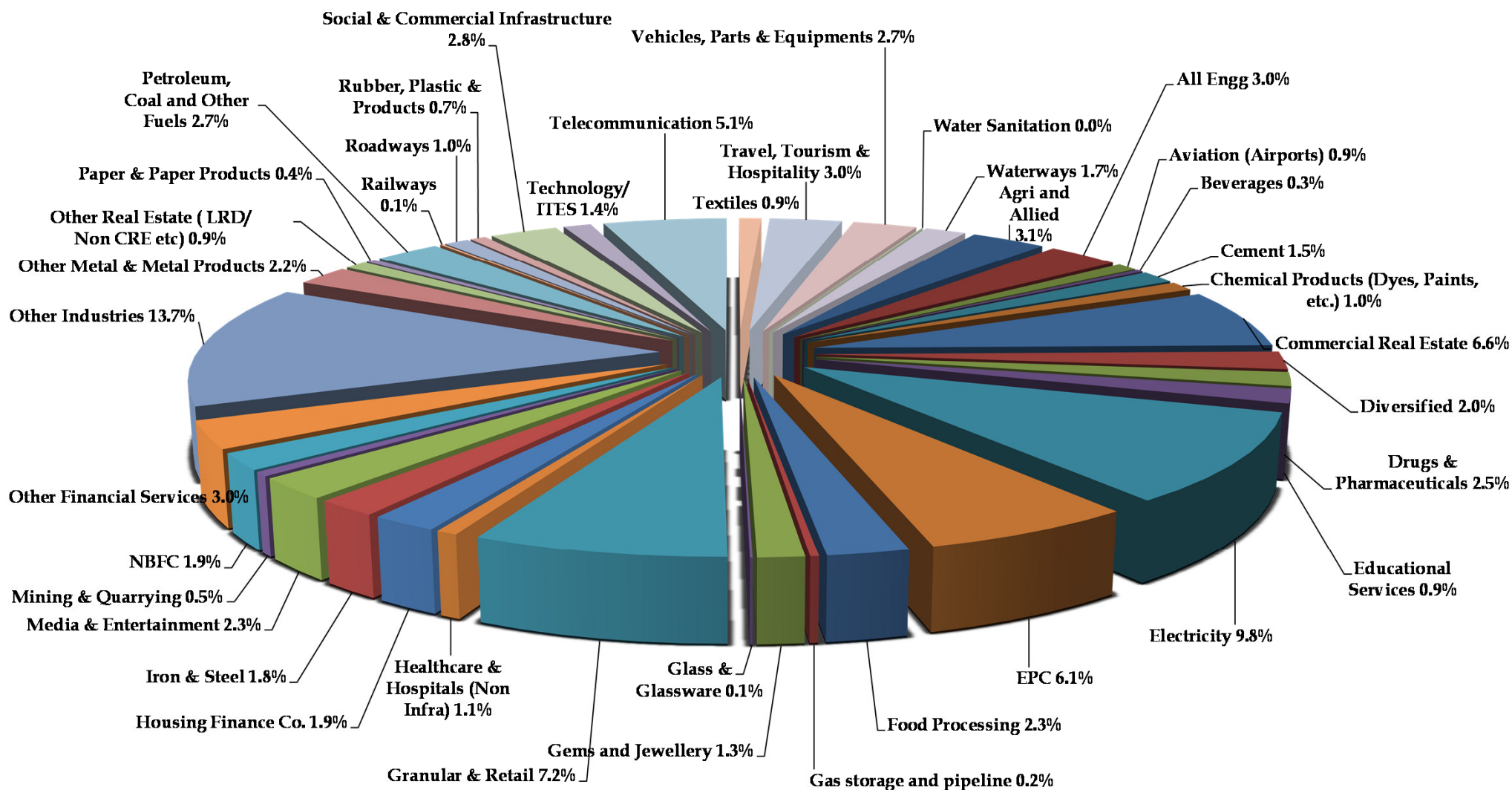


31st Dec 2015



Expanding Core Retail Assets

Sectoral Exposure Mix



Well diversified overall portfolio with significant deployment in YES Bank focused knowledge sectors

ASSET QUALITY

Stable Risk Profile



Rating breakup of Corporate Banking exposures

Ratings*	Dec 31, 2016	Sep 30, 2016	Jun 30, 2016	Mar 31, 2016
AAA	17.1%	17.8%	18.4%	18.4%
AA	19.5%	19.9%	17.6%	18.5%
A	39.6%	39.6%	40.4%	39.6%
BBB	22.1%	21.1%	21.8%	21.7%
BB and Below	1.7%	1.6%	1.8%	1.8%
Total	100.0%	100.0%	100.0%	100.0%

*Internal ratings mapped to external ratings

Sensitive Sector Disclosure

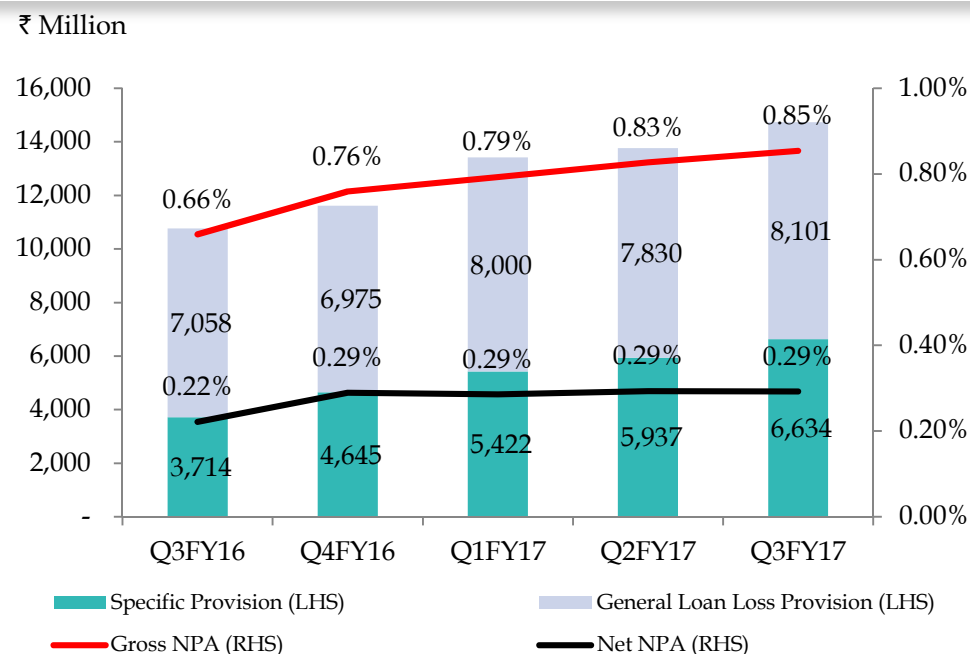
Sector/ Rating	Break-up	Sector/ Rating	Break-up
(A) Electricity	9.8%	(B) Iron & Steel	1.8%
AAA/AA rated investments	0.4%		
T&D	1.3%	A or above rated	1.3%
Renewable Exposures(Green-Financing)	4.3% of which 2.2% is operational	(C) EPC	6.1%
Non-Renewable	3.9% all operational		
Exposure to SEBs	Nil	A or above rated	3.8%

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

Healthy Asset Quality

YES BANK

- ✓ Credit Costs at 8 bps for Q3FY17
- ✓ During the quarter,
 - No additional restructuring
 - No sale to ARC
 - No instance of restructuring through 5:25 route
 - One instance of SDR during the quarter



Trend of key Asset Quality parameters

	As a % of Advances	Dec 31, 2016	Sep 30, 2016	Jun 30, 2016	Mar 31, 2016	Dec 31, 2015
A	1. Gross NPA %	0.85% (₹ 10,059 Mn)	0.83%	0.79%	0.76%	0.66%
	2. Net NPA %	0.29% (₹ 3,424 Mn)	0.29%	0.29%	0.29%	0.22%
	3. Provision Coverage Ratio	66.0%	64.8%	64.2%	62.0%	66.5%
B	Restructured Advances %	0.42% (₹ 5,002 Mn)	0.46%	0.49%	0.53%	0.67%
C	Security Receipts (Net) %	0.22% (₹ 2,588 Mn)	0.23%	0.19%	0.20%	0.25%
D	Standard SDR	0.17% (₹ 2,049 Mn)	0.03%	0.03%	-	-
E	5:25 Refinancing	0.09% (₹ 1,031 Mn)	0.09%	-	-	-

Bank continues to show resilience on all Asset Quality parameters

Risk Management Process



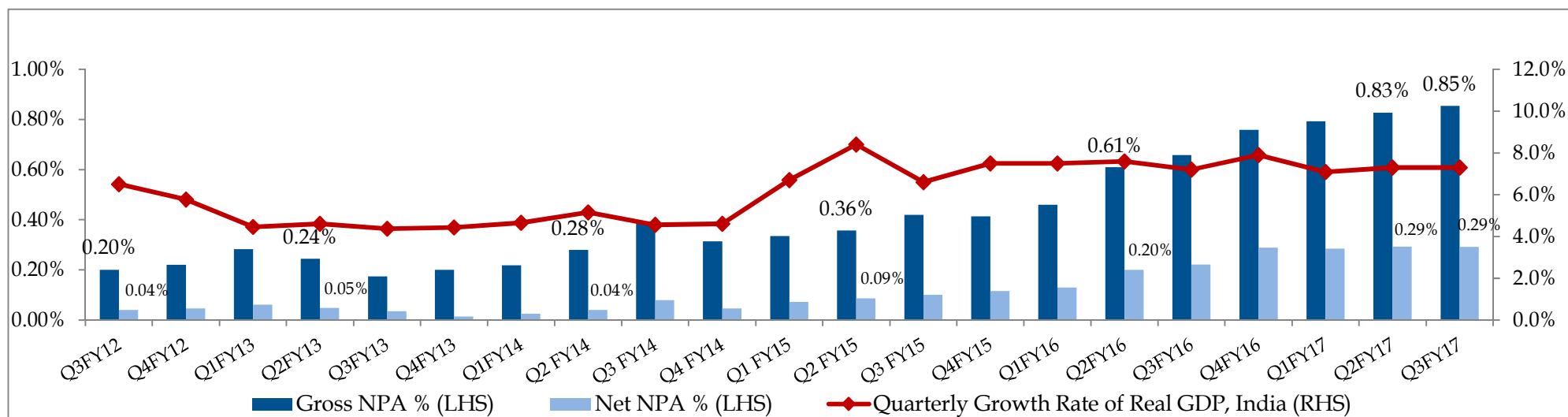
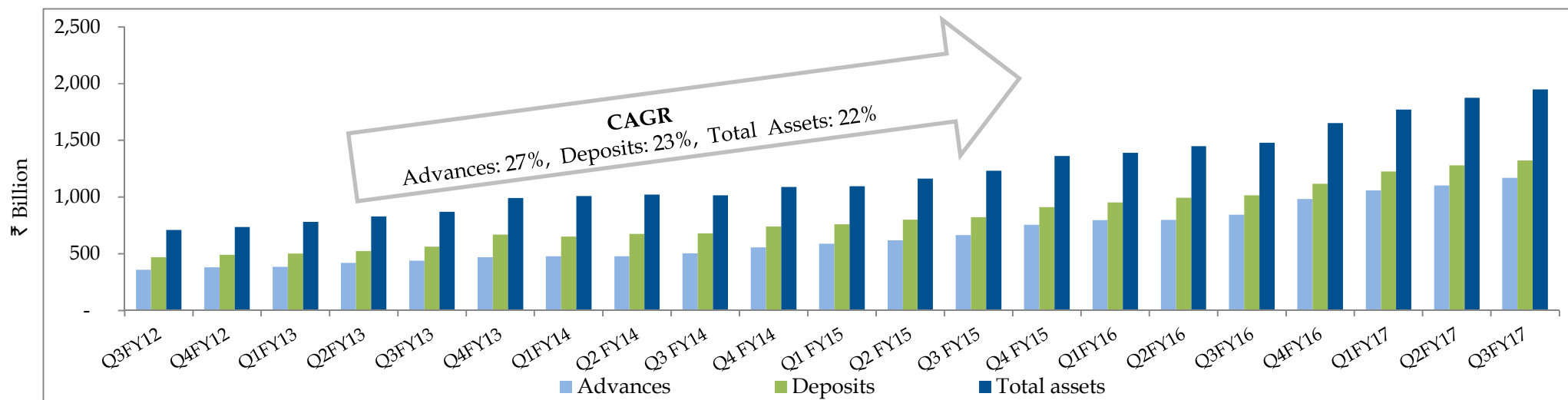
- ✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly
- ✓ Overall portfolio is well distributed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

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

TRENDS OF KEY PARAMETERS

Sustained Growth with preservation of Asset Quality

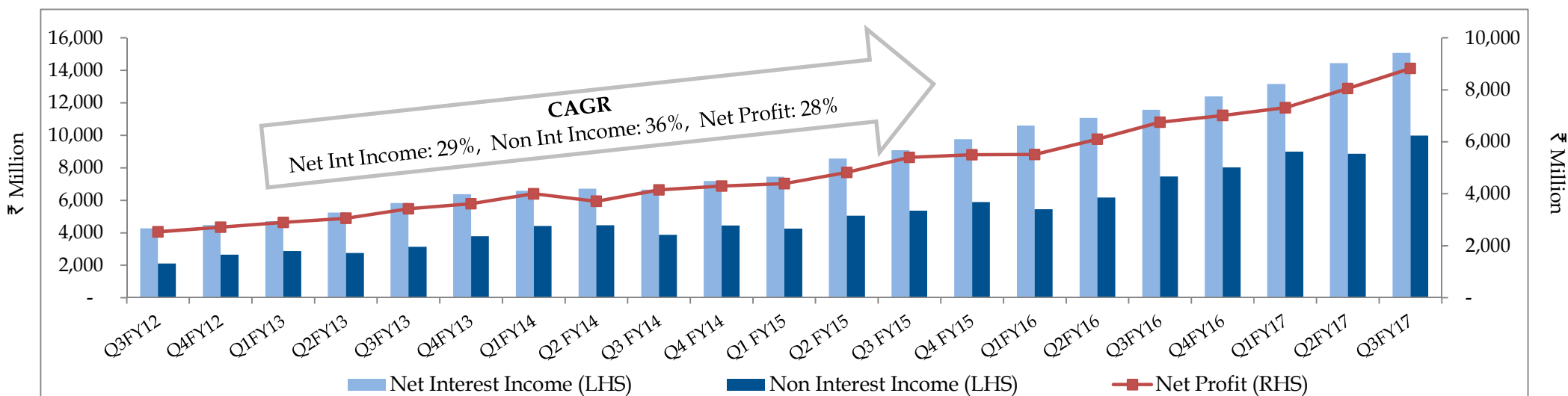
YES BANK



GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q3FY17 is based on estimates

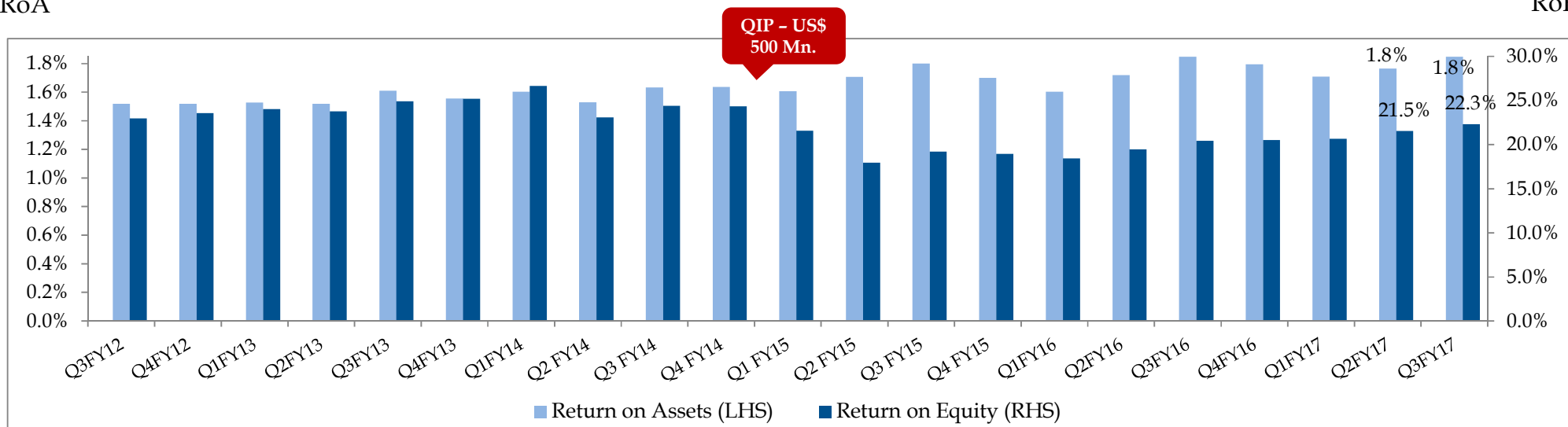
YES BANK has sustained growth of advances & deposits while maintaining best in class asset quality

Income Growth With Consistent RoA & RoE Ratios



RoA

RoE

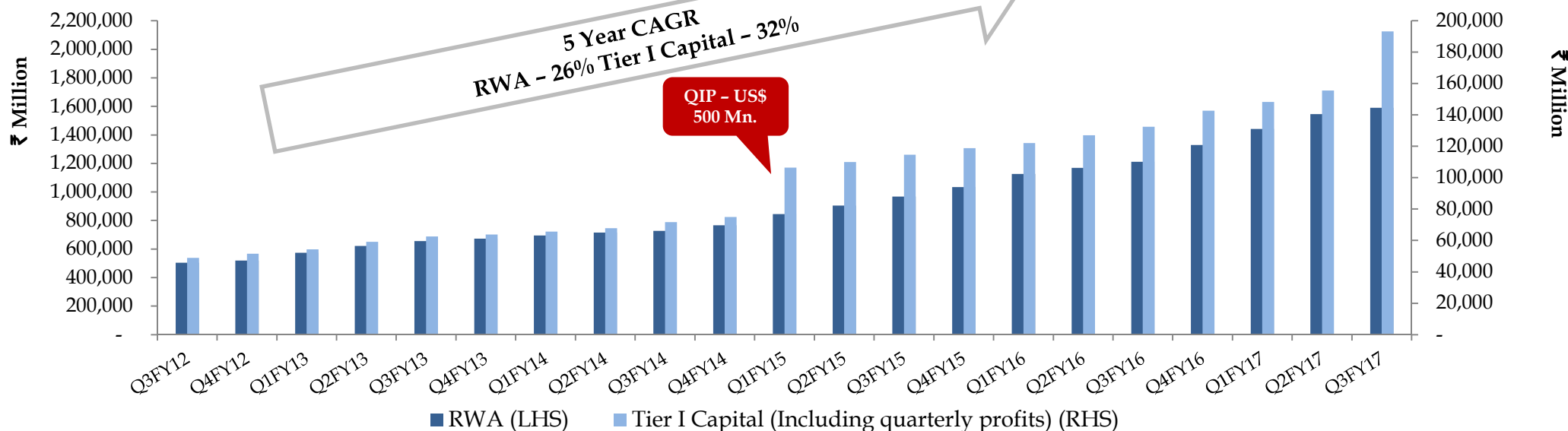


Growth with quality, improving productivity and efficiency

Capital Growth Through Internal Accretion

Tier I Capital Adequacy ratio

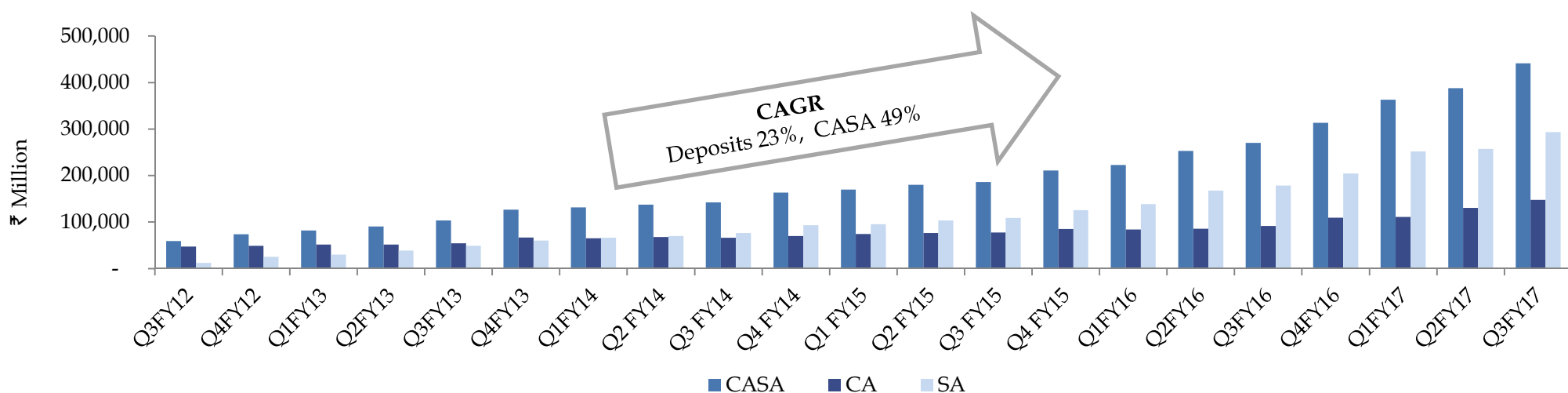
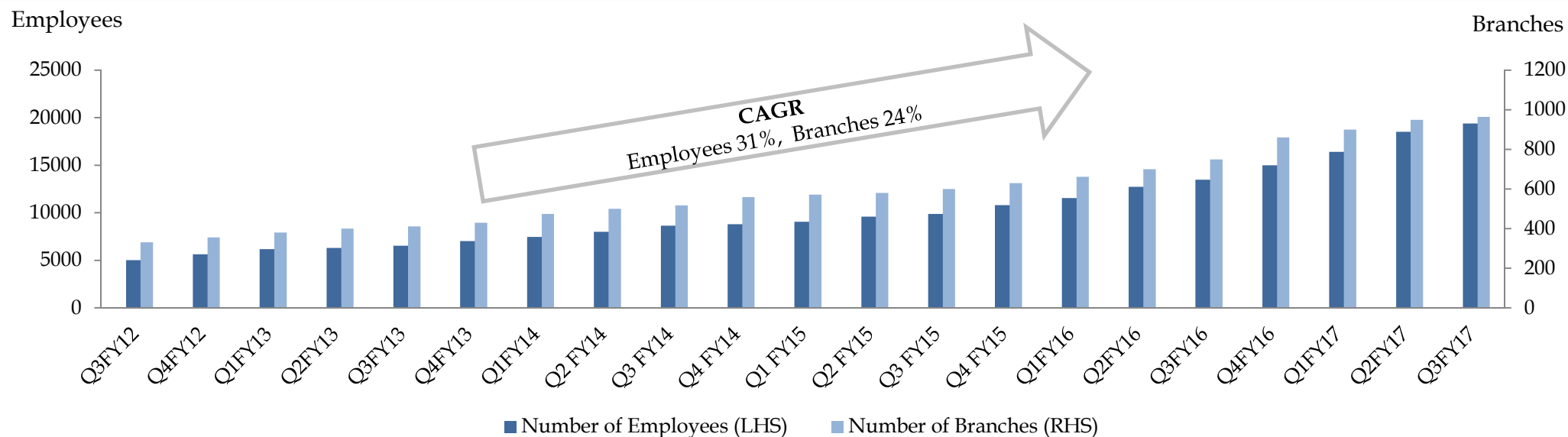
9.2% 9.9% 9.2% 9.5% 9.0% 9.5% 9.5% 9.5% 9.9% 9.8% 12.6% 12.2% 11.8% 11.5% 10.9% 10.9% 10.9% 10.7% 10.3% 10.1% 12.2%



- ✓ Well capitalized with Total CRAR at 16.9% and Tier I ratio at 12.2%. Total Capital Funds stand at ₹ 268.6 Bn as on Dec 31, 2016

Strong ROEs allow healthy internally funded growth

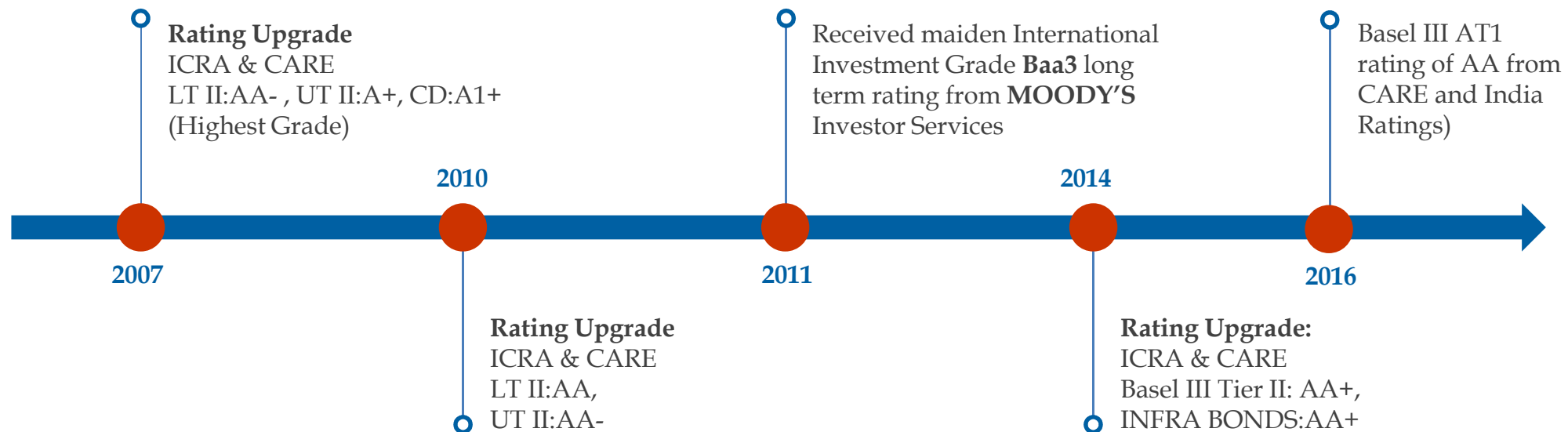
Improved Traction In Liabilities Generation



Improved retail traction showcasing improved efficiency and operational leverage

RATINGS & BORROWINGS

YES Bank's Debt Ratings Journey



International Rating	Long-term			Outlook	Short-term
Moody's Investors Service	Baa3			Stable	Prime-3
Domestic Rating	Long-term			Outlook	Short-term
	Basel III AT1	Tier II	Infra Bonds		
ICRA		AA+	AA+	Stable	A1+
CARE	AA	AA+	AA+	Stable	
India Ratings	AA		AA+	Stable	

Ratings reflect a sustainable growth oriented financial model with robust risk management policies

Commitment from Leading Global Financial Institutions

YES BANK

FMO

Entrepreneurial
Development
Bank

USD 50 Million

Tenor: 7 yrs

FMO – Dutch Development
Bank

Placed ₹ 3.30 Bn

Green Infrastructure Bonds.

FMO's 1st investment in a Green
Bond by a bank in India.

OPIC



USD 245 Million

Tenor: 12 yrs

US Government's
Development Finance
Institution

Unsecured loan to increase
lending to MSMEs

ADB

USD 200 Million

Tenor: 7 yrs

Unsecured Loan for Women
Self Help Groups

+

Technical Assistance Grant
for capacity building



USD 34 million

Tenor: 6 yrs

A KfW Bankengruppe
Development Financial
Institution

Long Term Senior loan

IFC

A World Bank group Development
Financial Institution

Average tenor 9 years

USD 225 Million

Investment in YES BANK Upper Tier II & Long
Term Senior loan

USD 50 Million

Investment in YES BANK Green Bond issue

USD 50 Million

Gender Financing

Loan to be used exclusively to lend to women-
owned businesses



EUR 13.25 million

Tenor: 10 yrs

An AfD Group
Development Financial
Institution

Upper Tier II loan

Successive Successful Loan Syndications



2016

5 year loan from Taiwan

USD 130 Mio

Participation from 10 Taiwanese Banks
Syndication led by **CTBC Bank Co., Ltd** and
Taiwan Cooperative Bank Ltd



CTBC BANK
中國信託銀行



2014

Dual Currency Syndicated
Loan Facility
USD 422 Mio

Participation from 21 banks from 14 countries



2013

Dual Currency Syndicated
Loan Facility
USD 255 Mio

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



2012

Dual Currency Syndicated Loan
Facility
USD 155 Mio & EUR 50 Mio
14 banks representing 9 countries

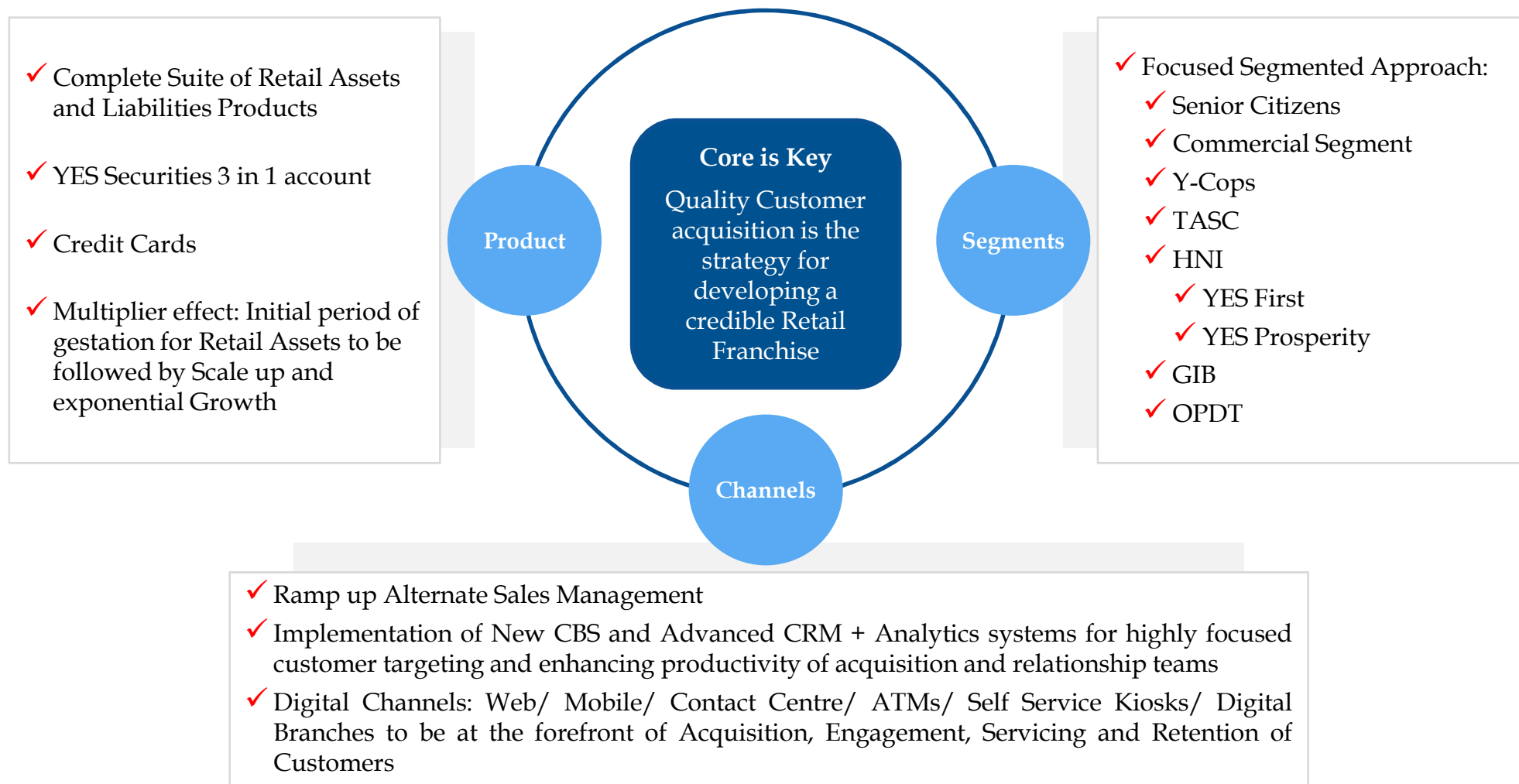


- ✓ Progressively broader markets, higher number of participants with longer tenor and improved pricing
- ✓ Won the Asia Pacific Loan Market Association (APLMA) award in 2012 and 2013

RETAIL BUSINESS OVERVIEW



Three Pronged Customer Acquisition, Engagement and Retention Strategy

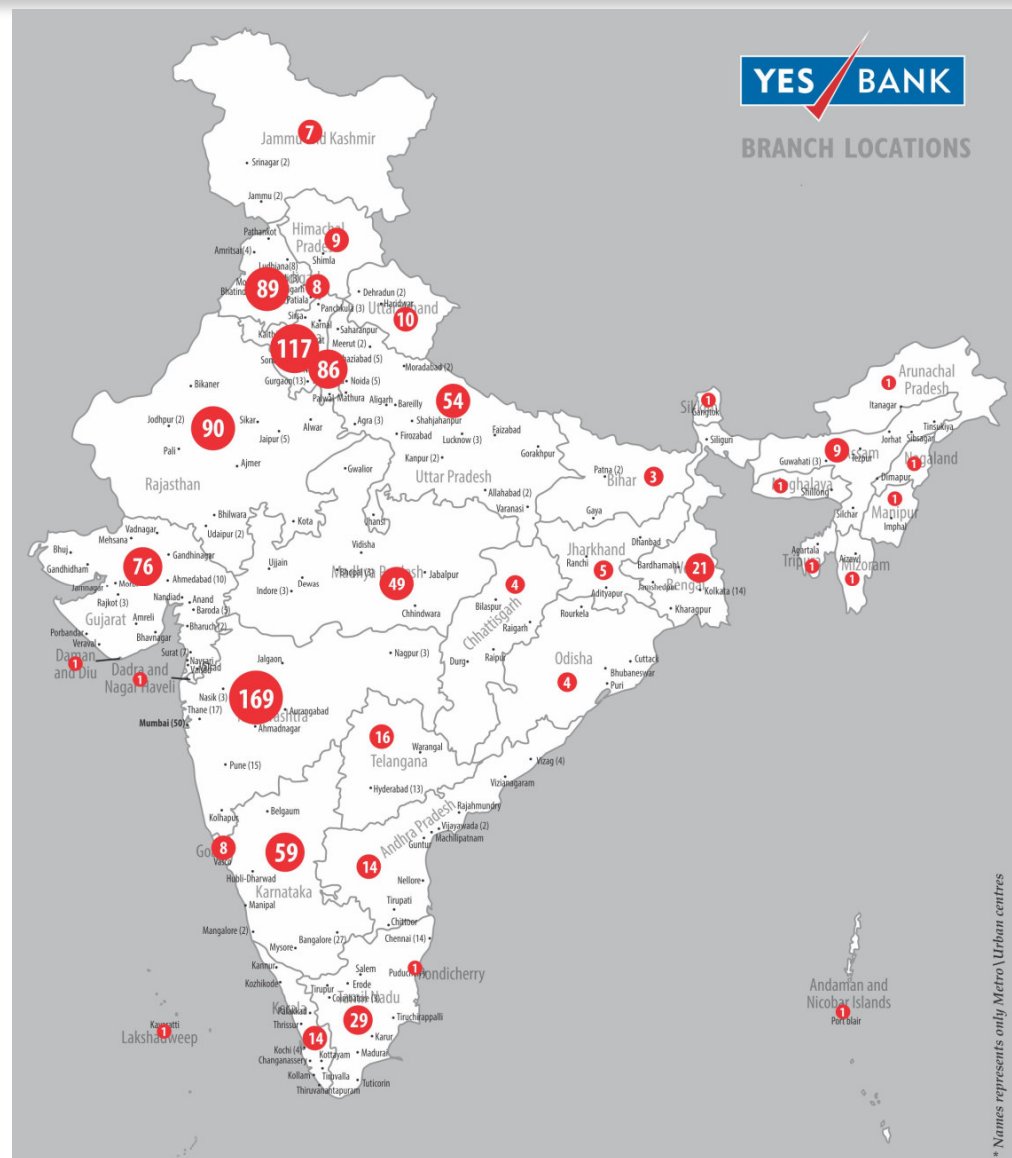


Retail Banking: Expanding the National Footprint

YES BANK



- ✓ 964 Branches across key liability corridors as on Dec 31, 2016 up from 750 branches as of Dec 31, 2015
- ✓ Total ATM network stands at 1,757 as on Dec 31, 2016, including Bunch Note Acceptors (BNA)/ Recyclers
- ✓ Covering all 53 Metro locations, 29 States and 7 Union Territories
- ✓ Higher density in top deposit centers
- ✓ 16 Regions – 250 Hubs
- ✓ Hub and Spoke model for faster maturity and greater efficiency of branch network
- ✓ Relationship Management & Service Excellence oriented strategy
- ✓ Substantial focus on North & West Regions (DMIC/Make in India/GIB corridor) with evolving network in South & East
- ✓ Specialized Focus on Rural & Inclusive Banking Strategy



A Clearly Articulated 2 Pronged Strategy: Metro + Urban & Semi-Urban + Rural to achieve 2500 Branches by FY20

Strategic Pillars - Building Retail & SME 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 now in place 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-commerce)

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

- Increasingly capturing customer mindshare through improved brand recall

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 Mid Corporates
Product	<ul style="list-style-type: none"> ✓ Auto Loans ✓ Two Wheeler Loans ✓ Gold Loan ✓ Personal Loan ✓ Credit Cards 	<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/ SBB
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

VISION : To make banking & payments SIMPLE, SECURE and OMNI PRESENT



ACQUISITION

DIGITAL ACQUISITION
DIGITAL ENGAGEMENT



PAYMENTS & TRANSACTIONS

GO SOCIAL
FLEXI PAYMENTS



CUSTOMER SERVICE

BE EFFICIENT
STAY RELEVANT

YES Bank's Initiatives



YES Mobile



YES PAY



Payment Products



Application Programming
Interface



YES Money



YES Tag



SMART BOX



YES SIM Se Pay



YES Secure



UPI

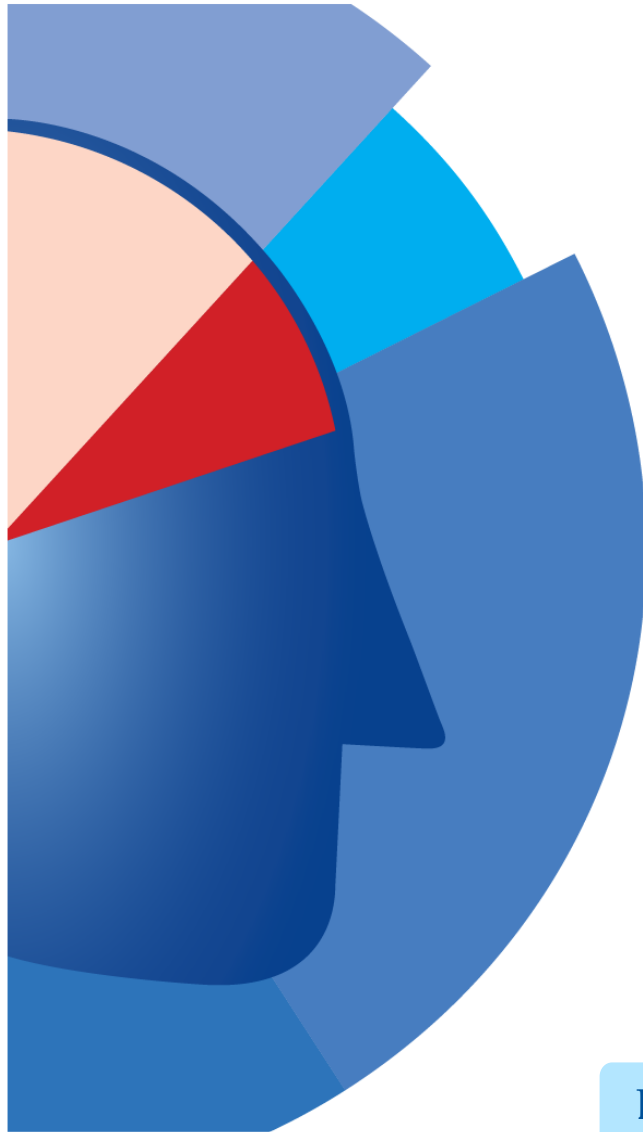
YES MONEY

Domestic Remittance
using Award Winning
Remittance Bridge

Platform



Building the YES BANK Brand



LARGE FORMAT EVENTS AND ADVERTISING

- ✓ Indian Premier League
- ✓ INDIA BOLE YES
- National campaign across print, Outdoors & digital mediums

CUSTOMER AND COMMUNITY ENGAGEMENT

- ✓ 800+ monthly YES COMMUNITY events
- ✓ Product Marketing
- ✓ Partnership & Alliances
- ✓ Catchment led Engagement

DIGITAL AND SOCIAL MEDIA MARKETING

- ✓ Brand Campaigns
- ✓ Online Customer Acquisition
- ✓ SEO /SEM
- ✓ Online reputation management

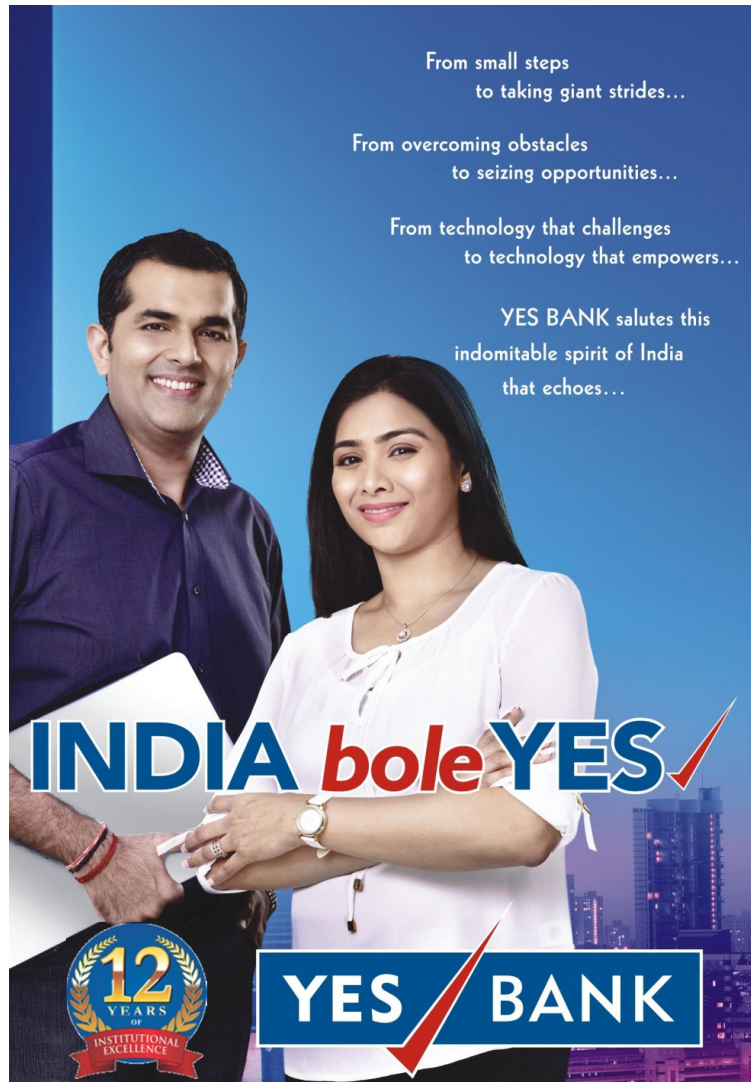
KNOWLEDGE BANKING

- ✓ Knowledge Events
- ✓ CFO Forum
- ✓ B2B Blogs
- ✓ Publications & Newsletters
- ✓ Advisory to Trade Associations

Broadening Customer **Mindshare**

Building **Market Share**

Taking the brand a notch higher



INDIA *bole* YES✓

- ✓ Highly Positive Campaign instilling a sense of pride and confidence in the India of today
- ✓ Matches YES BANK ethos as a forward looking, positive, optimistic and a proud Indian Organization

- ✓ Through external and internal visibility & reiteration, YES BANK has adopted the **INDIA bole YES!** way of life
- ✓ Presence across TV, Print, Outdoors, Digital & Social media
- ✓ Digital First Campaign launched in partnership with twitter

SOCIAL MEDIA LEADERSHIP



Highest Followed Bank Brand in the World
1.5 Million+ Followers



2nd Highest Page Likes
for a Bank Brand in the World
5.1 Million+ Fans



Highest Followed Bank Brand in India
220k+ Followers

Featured amongst Top 5 Most
Social Bank Brands* in the world

2016

THE FINANCIAL BRAND

*As published on January 10, 2016

First Bank in India to launch
Workplace by Facebook

2016

@workplace
by facebook

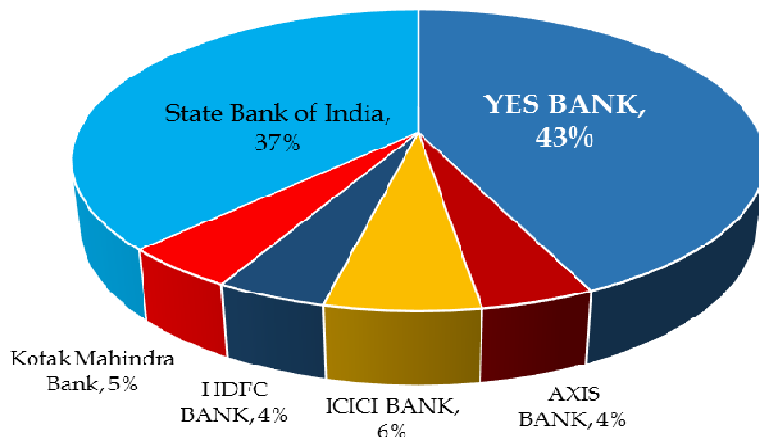
Best Use of Social Media in BFSI, Customer Engaged Brand
Campaign of the Year - #INDIAboleYES

2016

ACEF
Asian Customer Engagement Forum & Awards



Twitter Followers



Followers



Fans



Followers

	Followers	Fans	Followers
YES BANK	1,500k [1]	5,123k [2]	219k [1]
AXIS Bank	156k [5]	3,293k [4]	64k [3]
ICICI Bank	213k [3]	4,875k [3]	N.A.
HDFC Bank	151k [6]	2,362k [5]	29k [4]
Kotak Mahindra Bank	160k [4]	678k [6]	N.A.
State Bank of India	1,302k [2]	8,485k [1]	215k [2]

Sustainable & Responsible Banking Leadership



Vision: Be the Benchmark Financial Institution for Inclusivity and Sustainability

First Indian Signatory

- Banking Commission member
- Past Global Steering Committee member
- APAC Chair



First Indian Signatory

- On the Carbon Disclosure Leaders Index for five consecutive years



First & Only Indian Bank

- Listed on the DJSI - Emerging Markets 2015 & 2016



Environmental, Social & Governance Leadership

- AAA rating on MSCI ESG Ratings 2016



YES BANK Commitment - COP21



First Indian Bank to launch Green Bonds

- Launched India's First Green Infrastructure Bonds raising INR 1000 crores in February 2015
- Green Masala Bonds - private placement by IFC for INR 315 crores in August 2015
- Issued INR 330 crores of Green Bonds with FMO, on a private placement basis in September 2016

First Indian Bank to be ISO 14001:2004 certified

- 447 locations across India ISO 14000: 2015 certified

First & Only Indian Signatory

- Chair of Natural Capital Finance Alliance Steering Committee



The Bank committed to achieve the following by 2020:

- 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



2008 | 2011 | 2012



2013 | 2014 | 2015 | 2016



2012 | 2013 | 2014 | 2015 | 2016



2014 | 2016



2015 | 2016



2016

Progress Widely Recognized By Leading Agencies

YES BANK

Institutional Excellence



Best Mid-sized Bank

Business Today - KPMG Best Banks Annual Survey - 2016



Strongest Bank in India - 2015

The Asian Banker Awards Geneva - 2016

The Banker



Transaction Banking Awards

Payments Winner London, 2016, 2014



Youngest Indian Company in Forbes Global 2000

2016



Bank of the Year, India The Banker

London - 2015



Digital Bank of Distinction Corporate/ Institutional Bank - Asia, London - 2016

Best Corporate/ Institutional Digital Bank - India, New York - 2015

Global Finance Best Digital Bank Award



Best Trade Finance Bank in India - 2016
Best Corporate Payments Project India - 2016

The Asian Banker Achievement Awards Vietnam 2016



India Domestic Cash Management Bank of the Year 2016, 2015

India Domestic Trade Finance Bank of the Year, 2015

Asian Banking & Finance Wholesale Banking Awards Singapore



Innovation Award for API Banking' and 'Bank in a Box'

India - 2016

Technology, Innovation & Service



Asia's Best Bank For Corporate Social Responsibility

Euromoney Excellence Awards Hong Kong -2016



Continues to be the First and Only Indian Bank included in DJSI Emerging Markets Index

New York - 2016, 2015



Sustainability Award

Environment Management Award Golden Peacock Global Convention London 2016



Best Innovation & Sustainable Financial Products & Services

Karlsruhe Sustainable Finance Awards, Germany, 2016

Sustainability & CSR Excellence

MSCI ESG

AAA rating for Environment, Social and Governance Excellence

MSCI ESG October, 2016

Human Capital Management

YES BANK

Making YES BANK a Great Place to Work



University & Schools Relationship Management 'Preferred Employer of Choice'

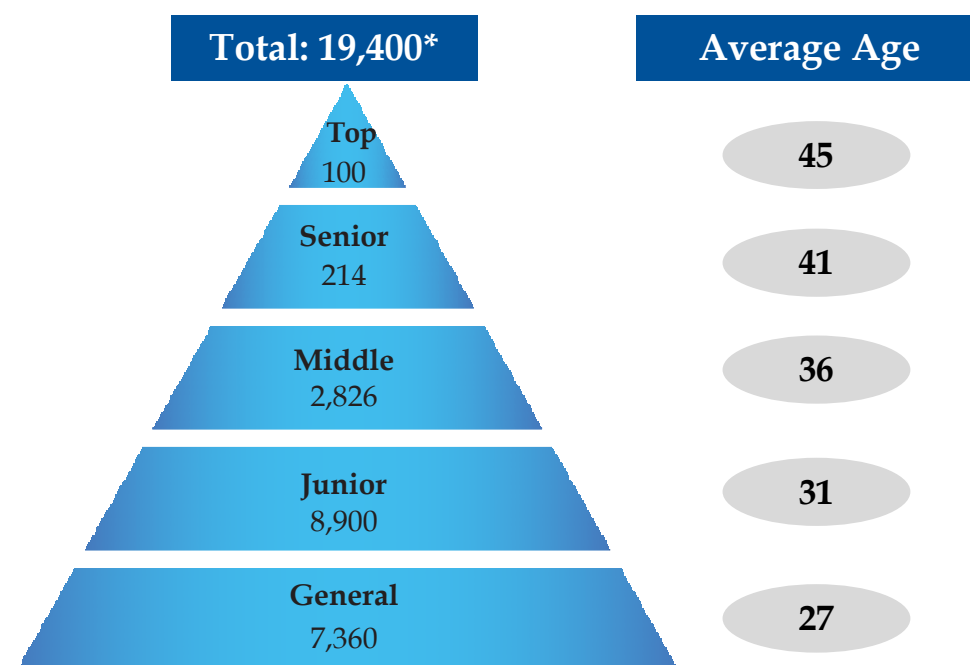


- Facebook@Work launched in May 2016 - YES BANK becomes the 1st Bank in Asia to launch this with 100% activations within 45 days of launch
- YES League of Excellence - an online Recognition, Appreciation & Engagement platform
- Structured engagement with over 1000 B-Schools

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

Flat Organization Structure (5 levels)



*As of Dec 31, 2016

- ✓ Average Age - 31 years
- ✓ Headcount increase of 869 as compared to September 2016
- ✓ Average vintage in YES BANK: 7 yrs for Top Management & 6 years for Sr. Management
- ✓ Wealth creation through ESOPs
- ✓ Talent acquisition from Peer Private Sector & MNC Banks
- ✓ Building a 'Leadership Supply Chain'
- ✓ Employer Branding: Articles in print media, Participation in panel discussion, Industry awards, etc

Distinguished Board



Name	Designation	Background
Mr. Ashok Chawla	Non-Executive Independent Chairman	Former Chairman of Competition Commission of India and a distinguished civil servant
Mr. Brahm Dutt	Independent Director	Former Secretary, Ministry of Road Transport and Highways, GOI
Lt Gen (Dr.) Mukesh Sabharwal (Retd.)	Independent Director	Former Lt General in Indian Army
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. Ajai Kumar	Non - Executive Non-Independent Director	Ex-CMD of Corporation Bank and a veteran Banker
Mr. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur

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

Pedigree Board ensuring transparency and highest standards of Corporate Governance

Important Notice



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THANK YOU

