

INVESTOR PRESENTATION

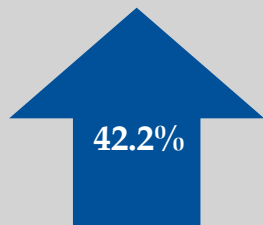
Q1FY16 Update



Financial Highlights for Q1 FY16

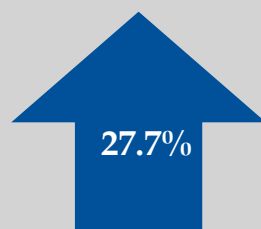
NET INTEREST INCOME

₹ 10,598 Mn.



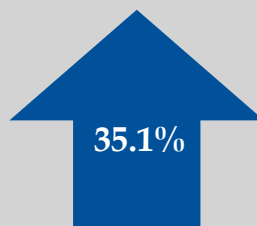
NET PROFIT

₹ 5,512 Mn.



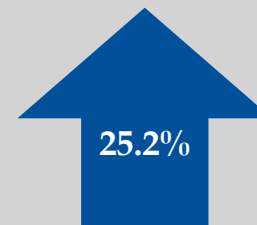
ADVANCES

₹ 796,656 Mn.



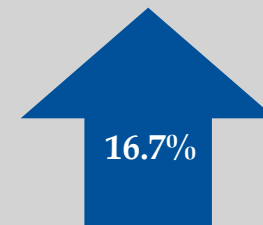
DEPOSITS

₹ 953,159 Mn.

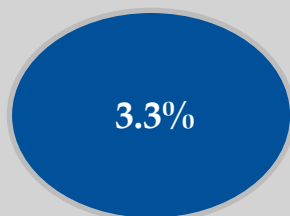


SHAREHOLDER'S FUNDS

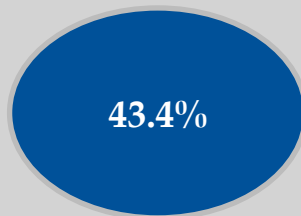
₹ 122,397 Mn.



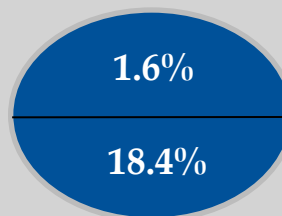
NIMs



COST/INCOME RATIO

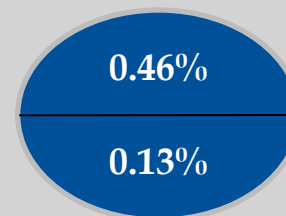


ROA



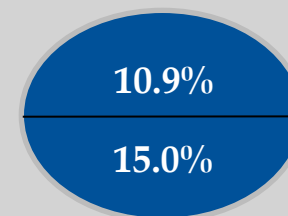
ROE

GROSS NPA



NET NPA

TIER I*



TOTAL CAPAD*

✓ **Basic EPS of ₹ 13.2 and Diluted EPS of ₹ 12.9**

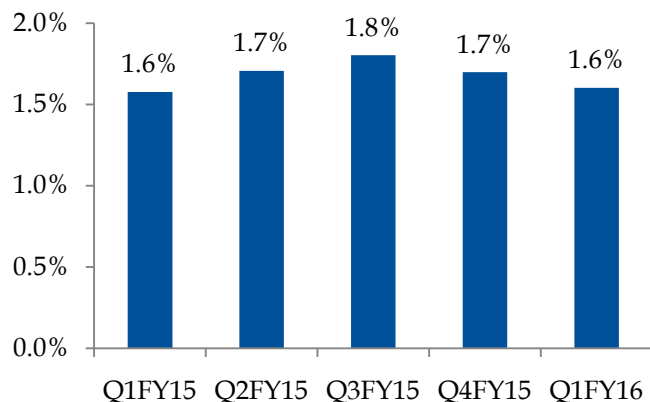
✓ **Book Value of ₹ 292.7**

** including Q1FY16 Net profit, adjusted for prorated dividends*

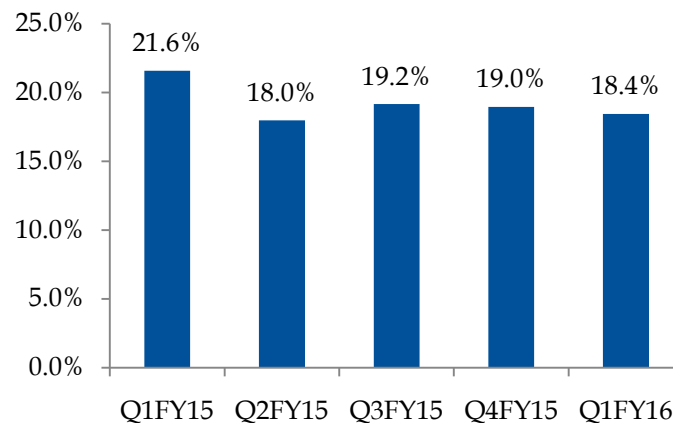
Retail banking Liabilities (CASA + Retail TDs) grew by 48.7% y-o-y to Rs. 492.5 Bn, 51.7% of Deposits

Key Metrics (Trend leading to Q1 FY16)

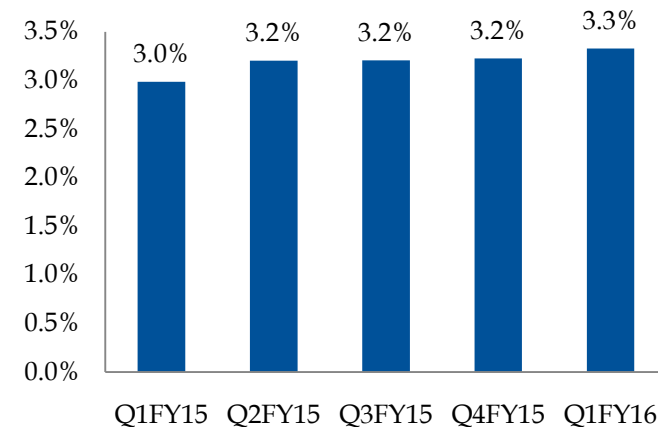
Return on Assets (RoA)



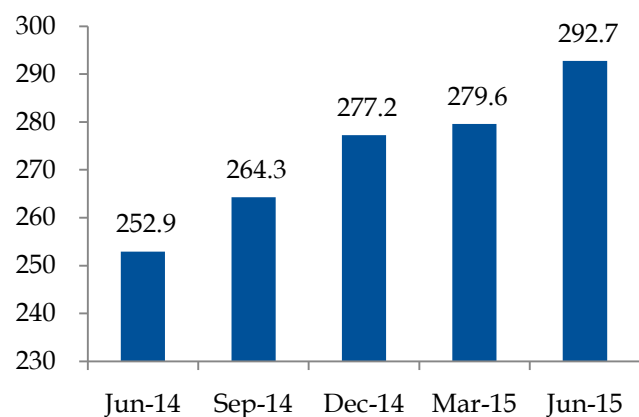
Return on Equity (RoE)



Net Interest Margin (NIM)

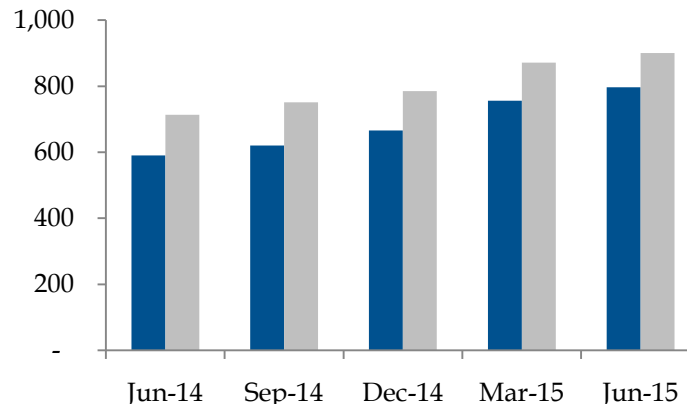


BVPS



₹ billion

Assets

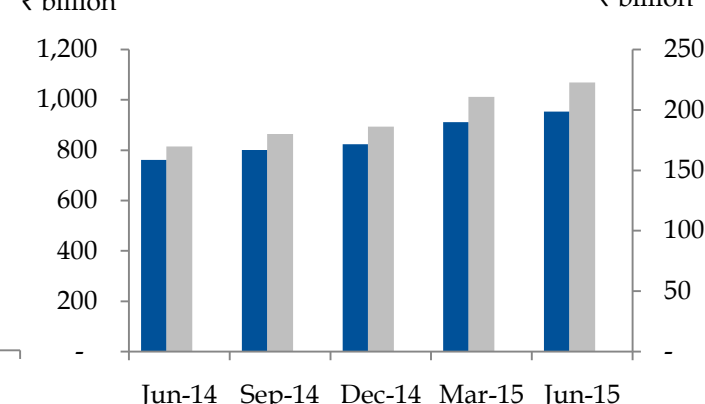


■ Advances

■ Customer Assets

₹ billion

Liabilities



■ Deposits (LHS)

■ CASA (RHS)

Business performance over challenging Macro environment demonstrates resilience of the Bank in delivering consistent performance

Income Statement Highlights – Q1FY16

Q1FY16 - Revenue and Profit growth

₹ Million	Q1FY16	Q1FY15	Growth	Q4FY15	Growth
Net Interest Income	10,598	7,453	42.2%	9,771	8.5%
Non Interest Income	5,452	4,136	31.8%	5,904	(7.7%)
Total Net Income	16,050	11,589	38.5%	15,675	2.4%
Operating Expense	6,967	5,267	32.3%	6,300	10.6%
Operating Profit	9,083	6,322	43.7%	9,375	(3.1%)
Provisions & Contingencies	980	237	312.6%	1,264	(22.5%)
Provision for Tax	2,591	1,769	46.5%	2,601	(0.4%)
Profit After Tax	5,512	4,316	27.7%	5,510	0.0%

Non Interest Income Breakdown

₹ Million	Q1FY16	Q1FY15	Growth	Q4FY15
Transaction Banking	1,264	1,282	(1.4)%	1,560
Financial Markets	1,242	354	250.5%	1,168
Financial Advisory	2,069	1,975	4.8%	2,087
Retail Banking Fees	877	525	67.1%	1,089
Total	5,452	4,136	31.8%	5,904

Robust NII growth of 42.2% supported by healthy advances growth of 35.1% resulting in strong PAT growth

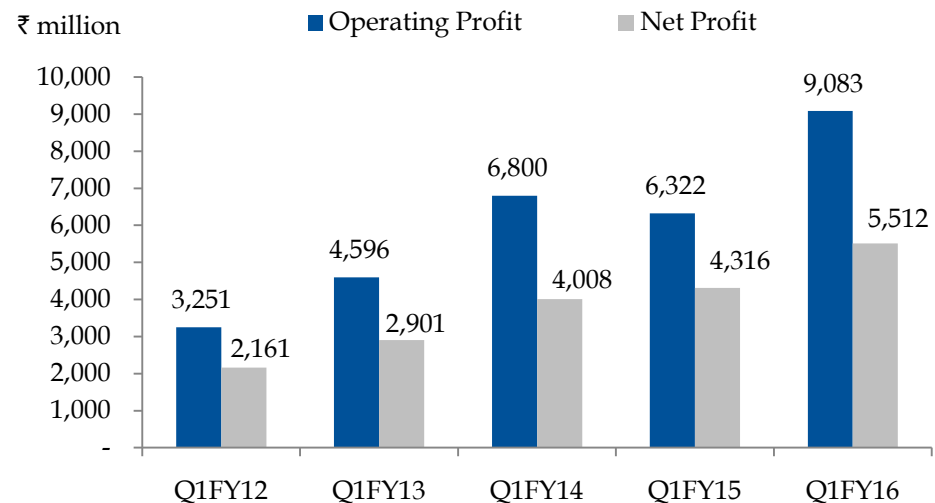
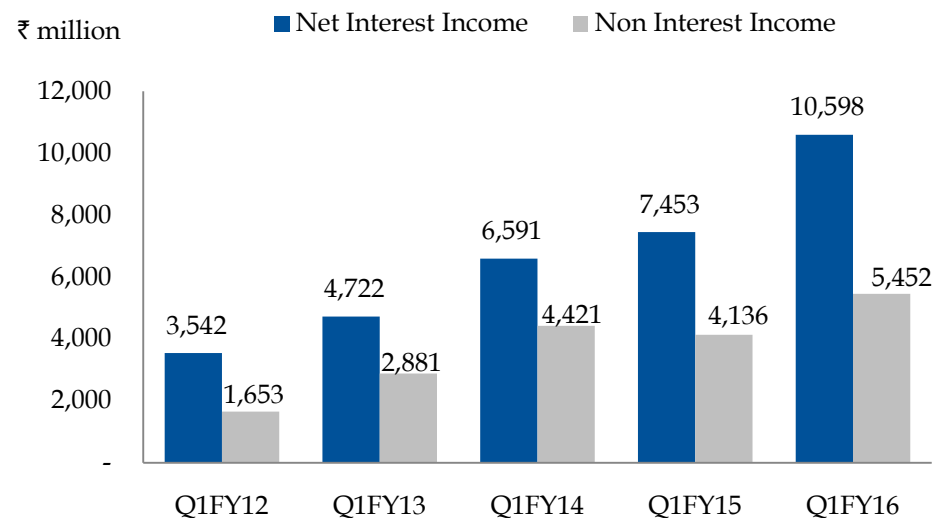
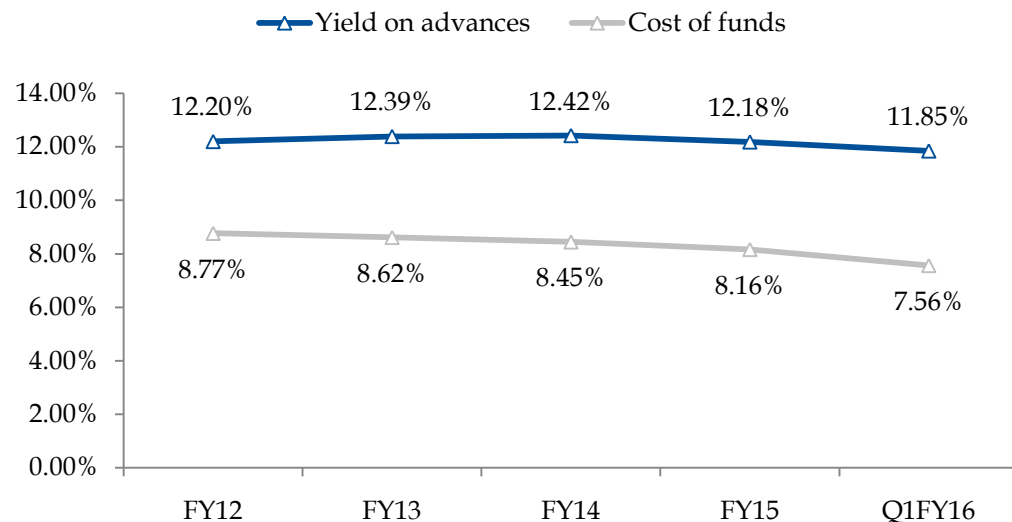
Income Statement Highlights

✓ Steady growth in Net Interest Income (NII)

- NII for Q1FY16 increased by 42.2% y-o-y. This was on account of healthy growth in advances coupled with NIM expansion to 3.3% from 3.0% in Q1FY15

✓ Healthy growth in Non Interest Income

- Non Interest Income grew by 31.8% y-o-y on the back of continued growth across Financial Markets, Retail Banking Fees, that showed firm traction y-o-y.



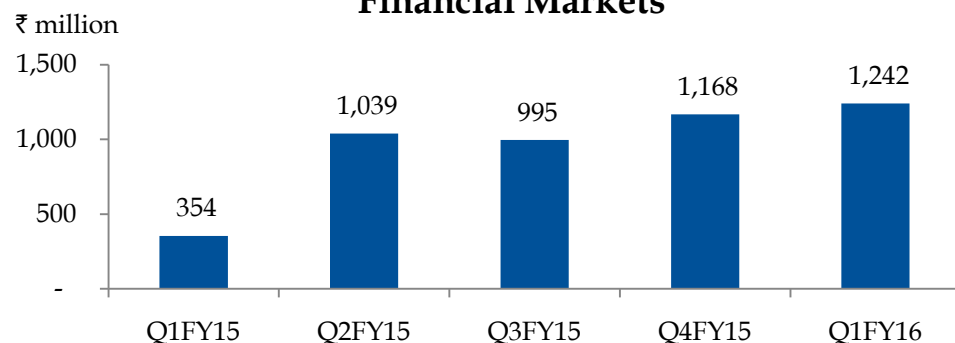
Consistent growth in Operating profit coupled with improving Margin and Spreads

Continued traction in Non Interest Income streams

Financial Markets

- ✓ Income from Financial Markets stood at ₹ 1,242 million

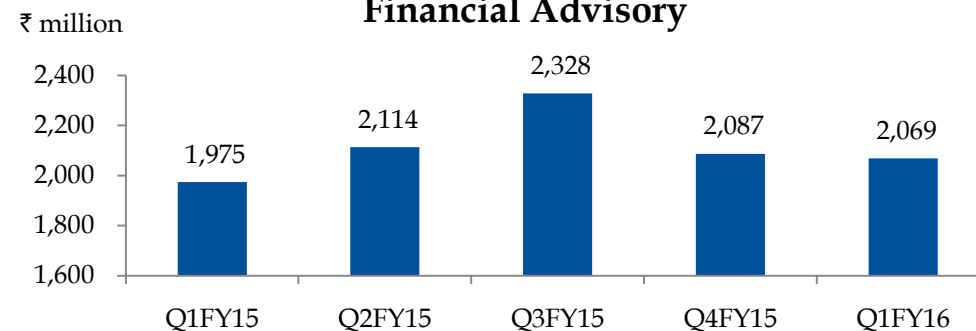
Financial Markets



Financial Advisory

- ✓ Investment Banking, Corporate Finance advisory, Syndication and other advisory income stood at ₹ 2,069 million in Q1FY16

Financial Advisory

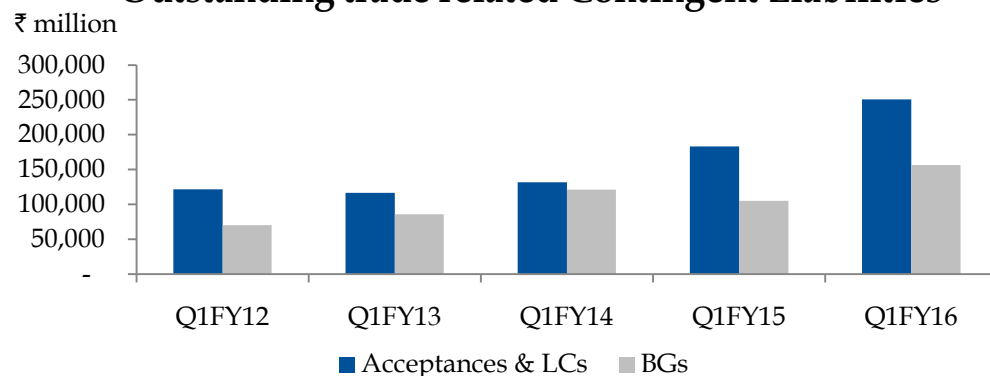


Transaction Banking

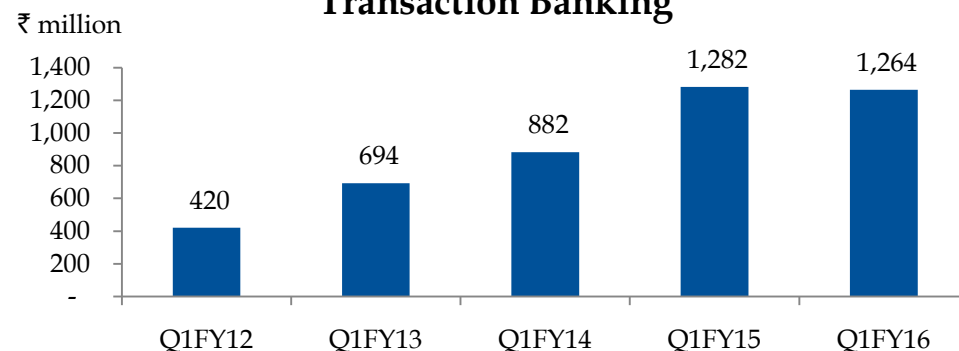
- ✓ Income from Transaction Banking stood at ₹ 1,264 million
- ✓ Proportion of transaction banking income in non-interest income was at 23.2% in Q1FY16

- ✓ Bank continues to deepen relationships through cross-sell and establish new ones across business segments thus establishing itself as a significant player in the product domain of cash management and trade finance services.

Outstanding trade related Contingent Liabilities



Transaction Banking



Key Financial Highlights - Q1FY16

Q1FY16 - Balance Sheet Growth

₹ Million	Jun 30 2015	Jun 30 2014	y-o-y growth	Mar 31 2015	q-o-q growth
Assets	1,390,371	1,097,434	26.7%	1,361,704	2.1%
Advances	796,656	589,886	35.1%	755,498	5.4%
Investments	422,043	381,159	10.7%	432,285	-2.4%
Customer Assets	900,591	713,087	26.3%	871,531	3.3%
Liabilities	1,390,371	1,097,434	26.7%	1,361,704	2.1%
Shareholders' Funds	122,397	104,899	16.7%	116,800	4.8%
Borrowings	252,845	171,097	47.8%	262,204	-3.6%
Total Capital Funds	169,104	152,334	11.0%	161,513	4.7%
Deposits	953,159	761,028	25.2%	911,758	4.5%
CASA	222,677	169,746	31.2%	210,790	5.6%

Key Financial Performance Indicators

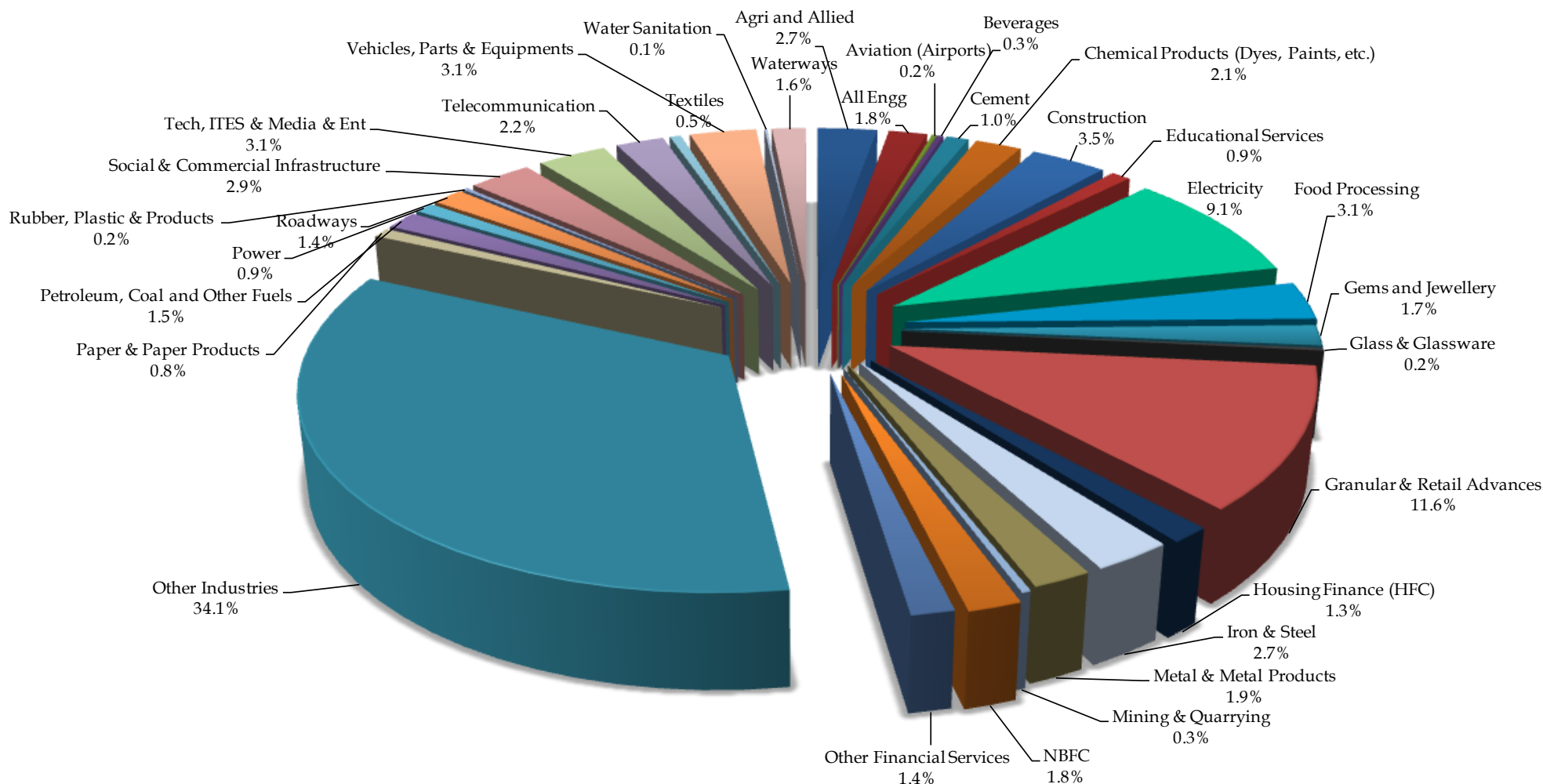
	Q1FY16	Q1FY15		Q4FY15
RoA	1.6%	1.6%		1.7%
RoE	18.4%	21.6%		19.0%
Cost to Income	43.4%	45.4%		40.2%
NIM	3.3%	3.0%		3.2%
Net NPA	0.13%	0.07%		0.12%
EPS (not annualized)	13.2	11.5		13.2
Book Value	292.7	252.9		279.6

Robust Y-o-Y growth in: SA: 45.7%; Retail Banking FDs: 67.0%

Diversified credit book

Increasing diversification of Advances Book

- Break-up of the advances portfolio as at June 30, 2015 is as follows: Corporate Banking – 67.8% & Retail Banking (including MSME)/Business Banking – 32.2%
- Sectoral distribution of Customer Assets is given below:

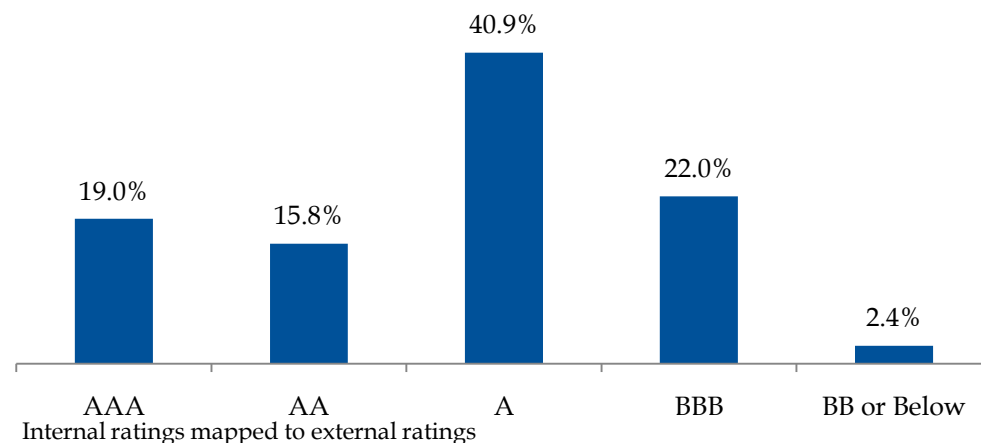
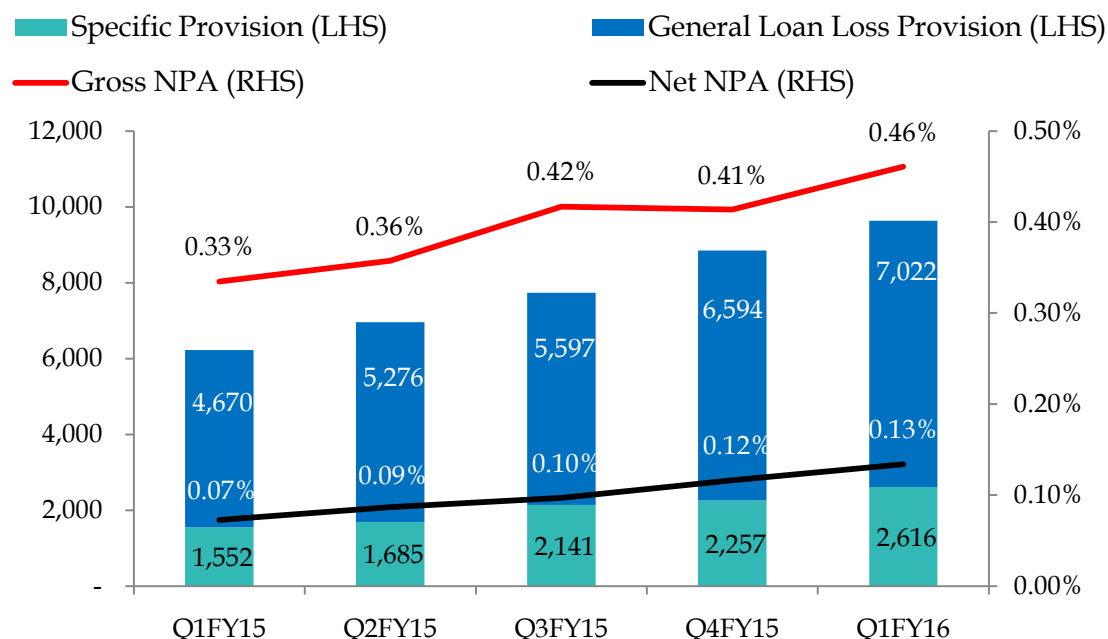


Update on NPA and Restructured Advances

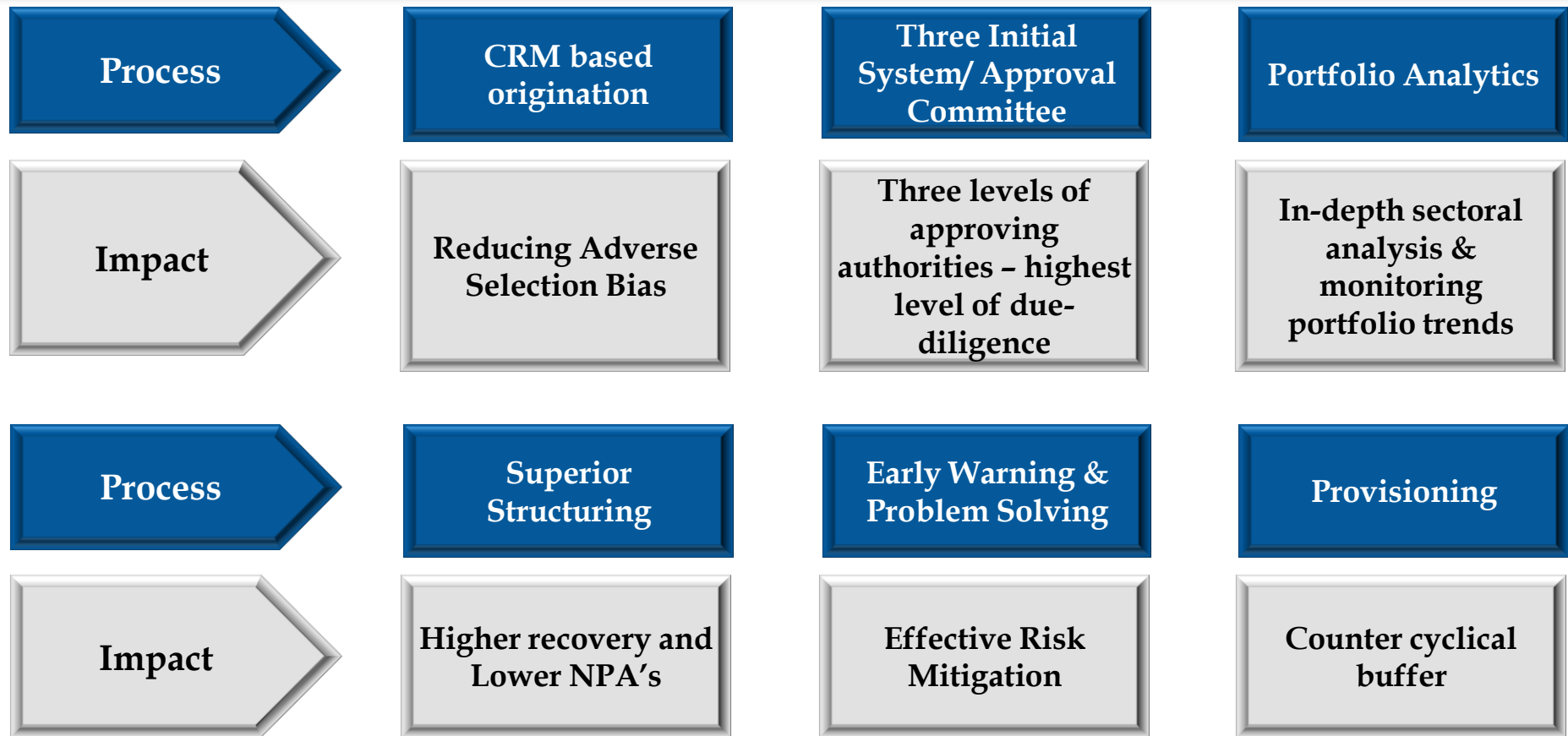
- ✓ Gross NPA at 0.46% (₹ 3,683 mn); Net NPA at 0.13% (₹ 1,067 mn)
- ✓ Specific provision coverage at 71.0%
- ✓ Total Restructured Advances (excluding NPA) stand at ₹ 5,671 million as at June 30, 2015. This represents 0.71% of Gross Advances.
- ✓ No Sale to ARC in this quarter
- ✓ Bank continued to maintain 0.5% of proactive contingent provisioning. This provision is not taken into account to calculate the Net NPA figures.

Rating Distribution of Corporate Exposures

- ✓ Well rated corporate exposures with over 75% of exposures rated 'A' or better



Risk Management Process

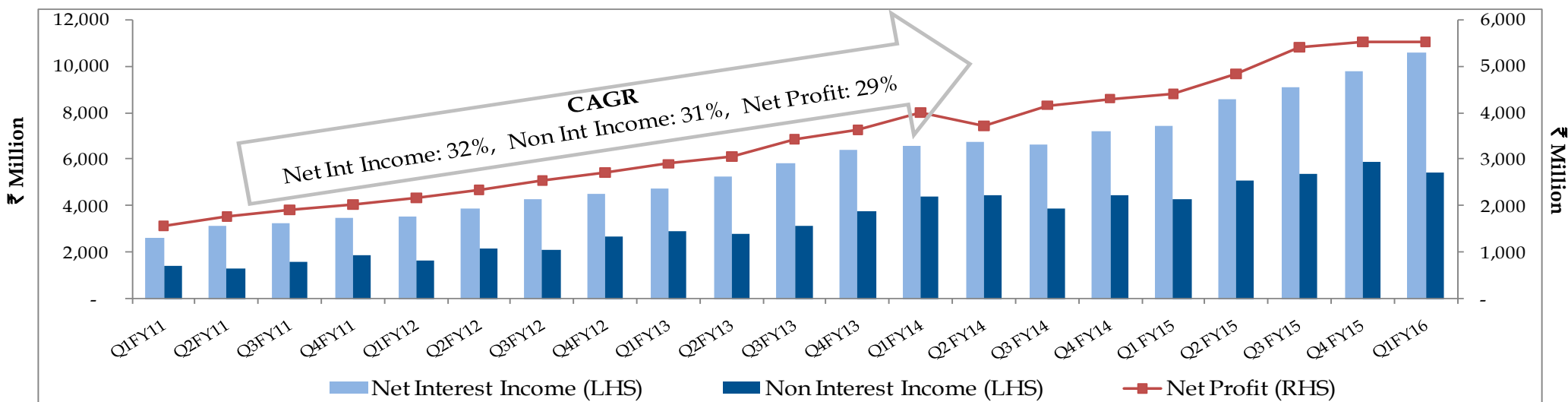


- ✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**.
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly.
- ✓ Bank has proactively built a total buffer **provision of 0.5% loan book**

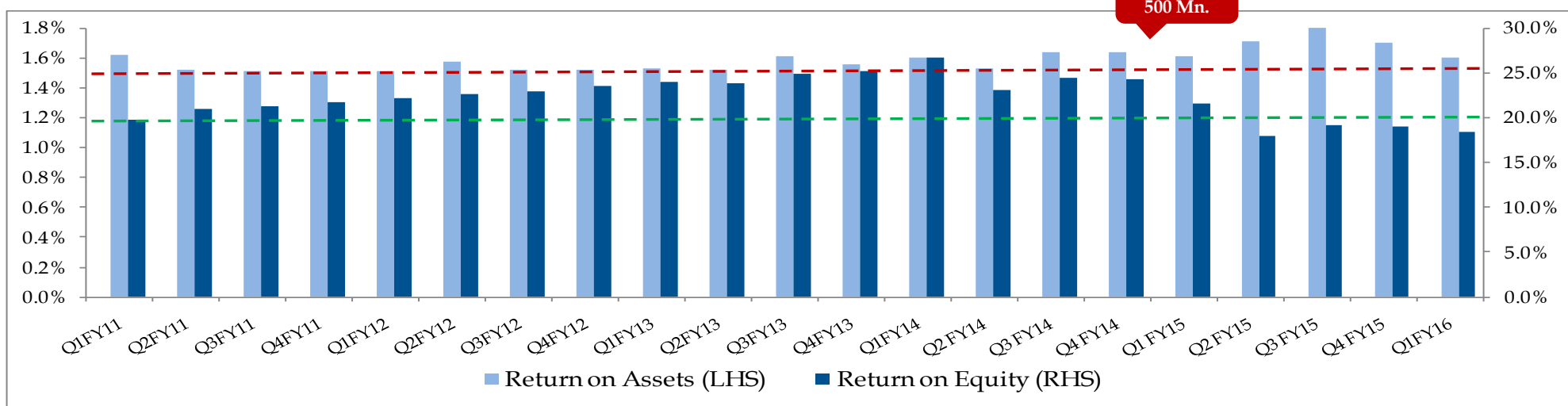
Robust Risk Management System in place to provide early identification of potential problem accounts

Income Growth with consistent ROA & ROE ratios

Jun 2010 – Jun 2015 (21 sequential quarters)

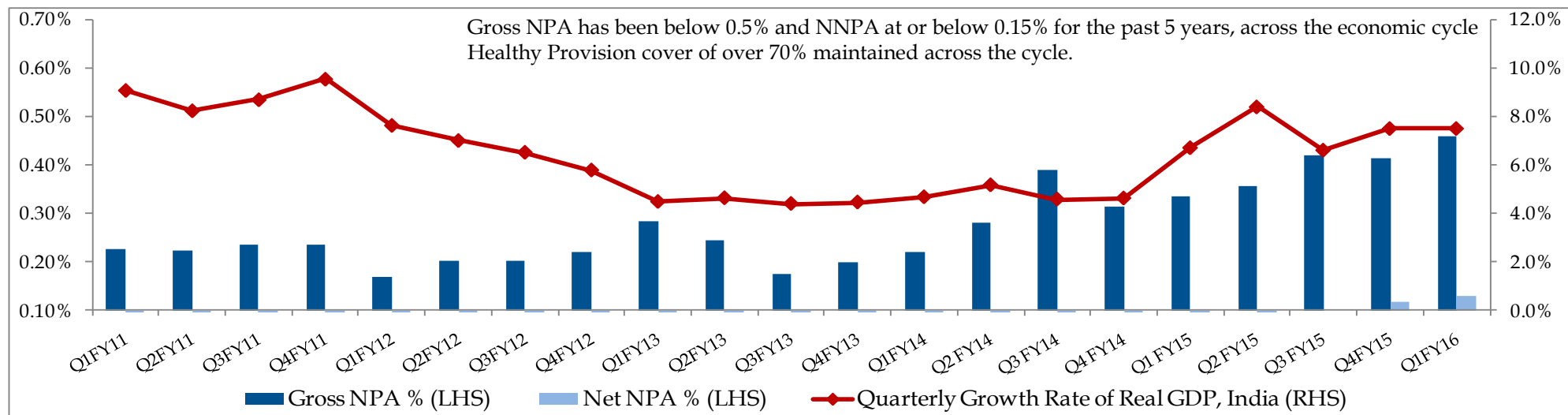
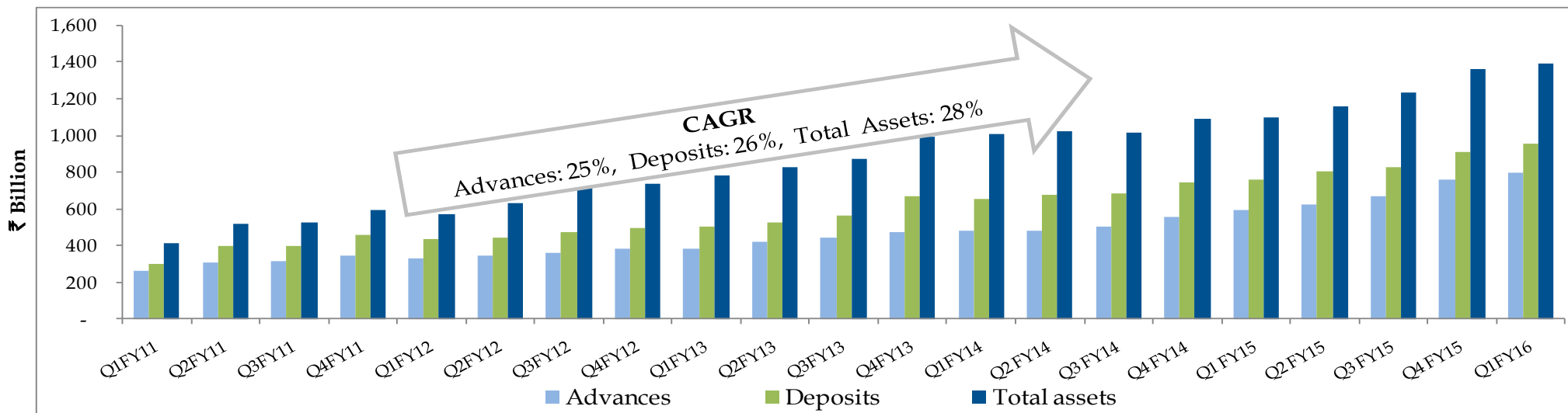


ROA



Growth with quality, improving productivity and efficiency

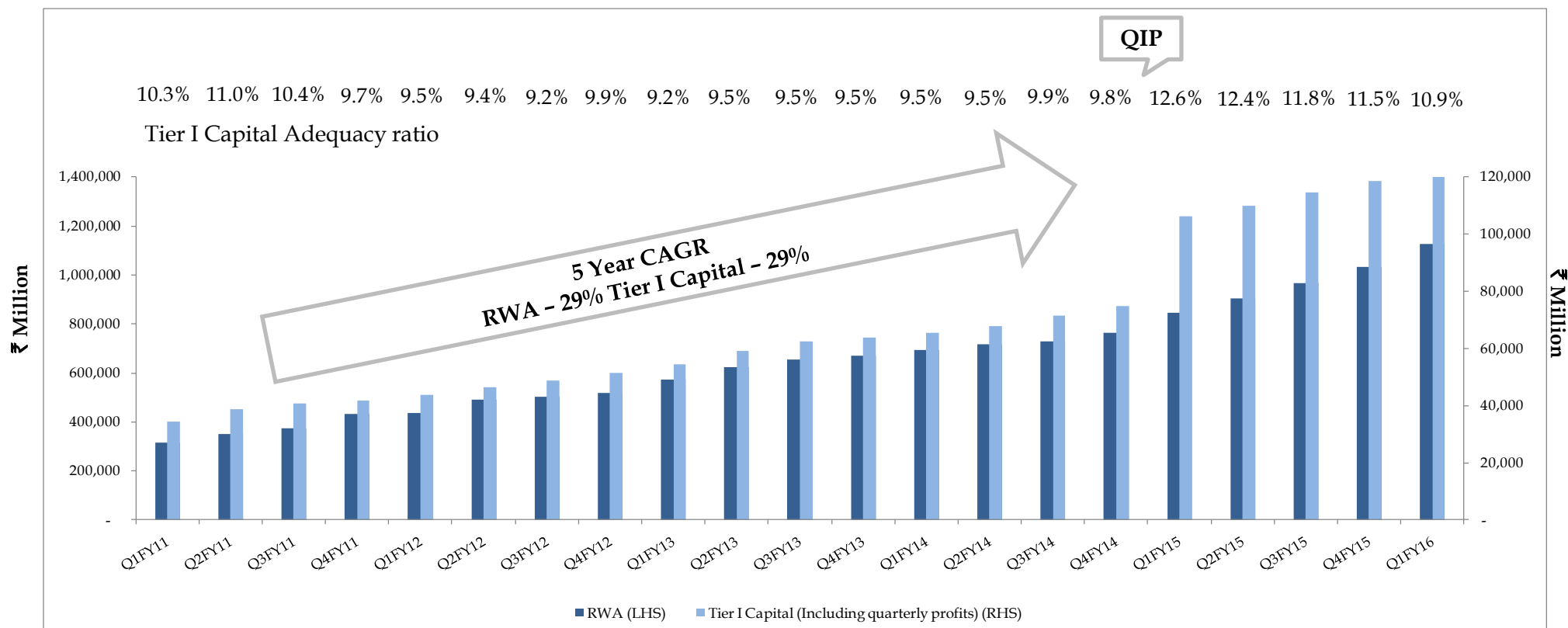
Sustained Balance Sheet growth with preservation of Asset Quality: June 2010 – June 2015 (21 sequential quarters)



GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q1FY16 is based on estimates

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

Capital Growth through internal accretion



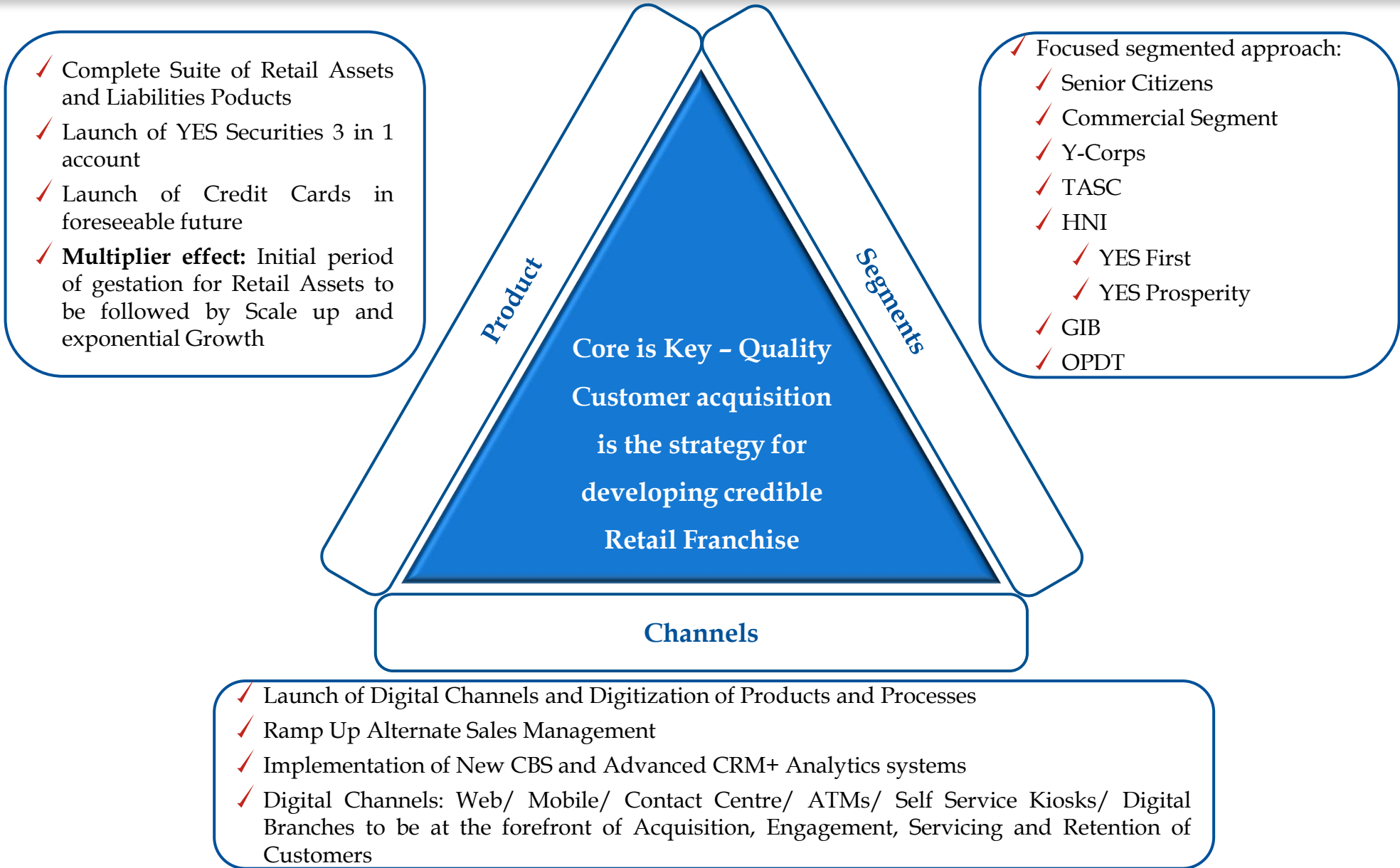
- ✓ Well capitalized with Total CRAR at 15.0% and Tier I ratio at 10.9%. Total Capital Funds stand at Rs. 169,104 million as on June 30, 2015.
- ✓ ROE @ 18-25% along with profit retention allowing sustained balance-sheet growth

Strong ROEs allow healthy internally funded growth

RETAIL BUSINESS OVERVIEW



3 Pronged Customer Acquisition, Engagement and Retention Strategy

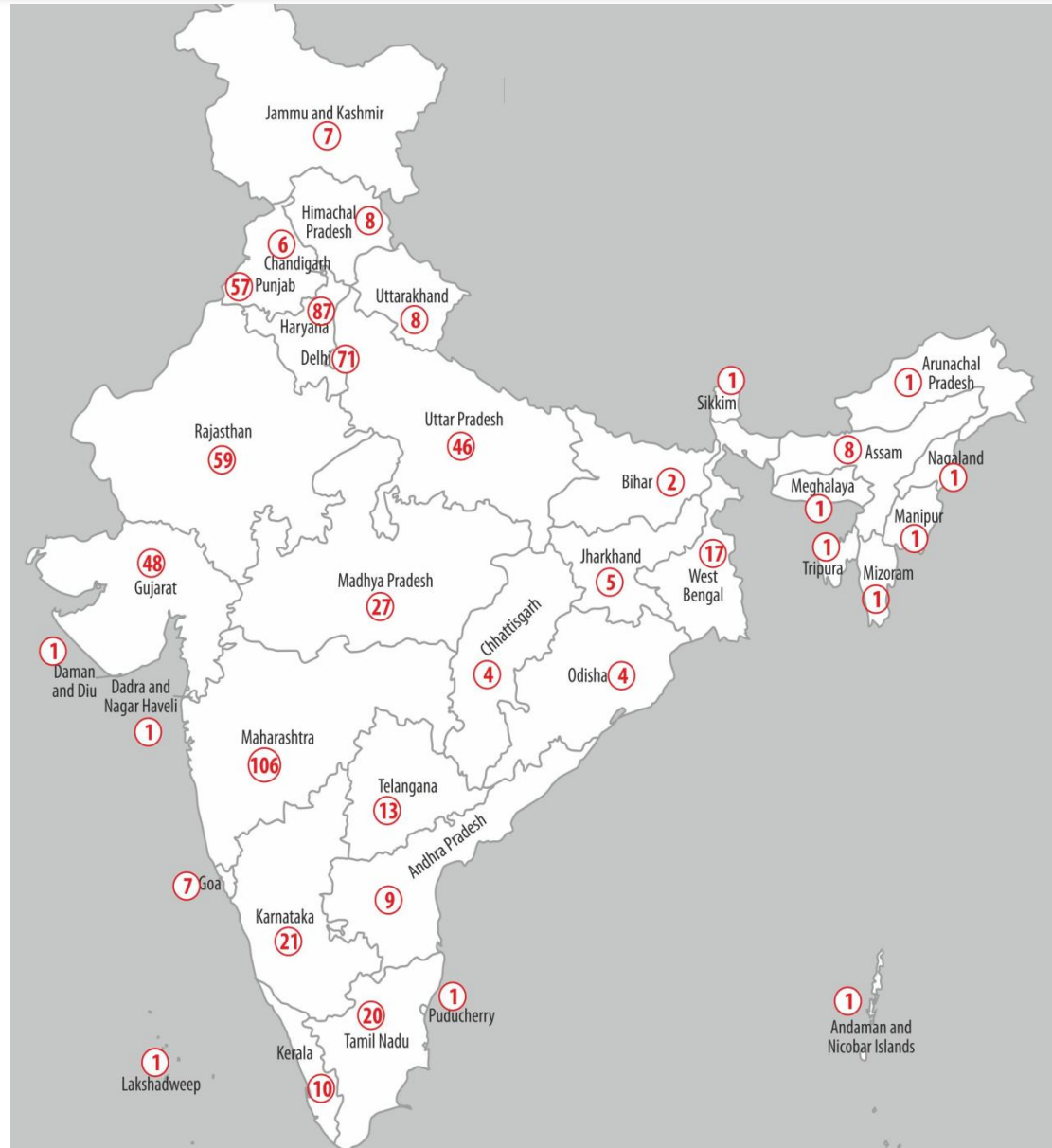
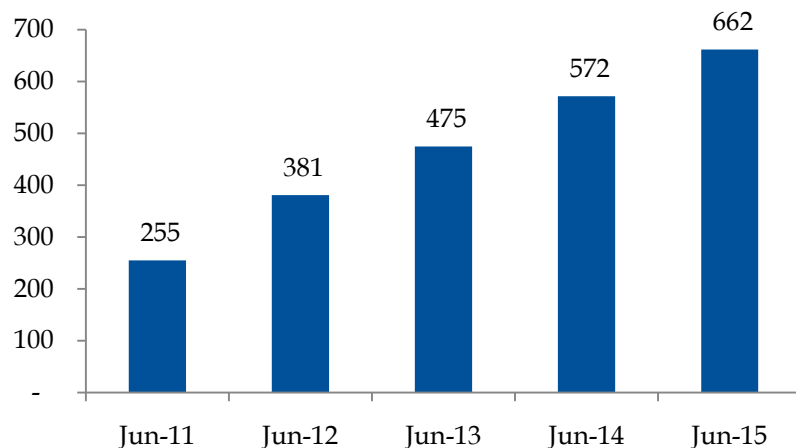


Branch Expansion

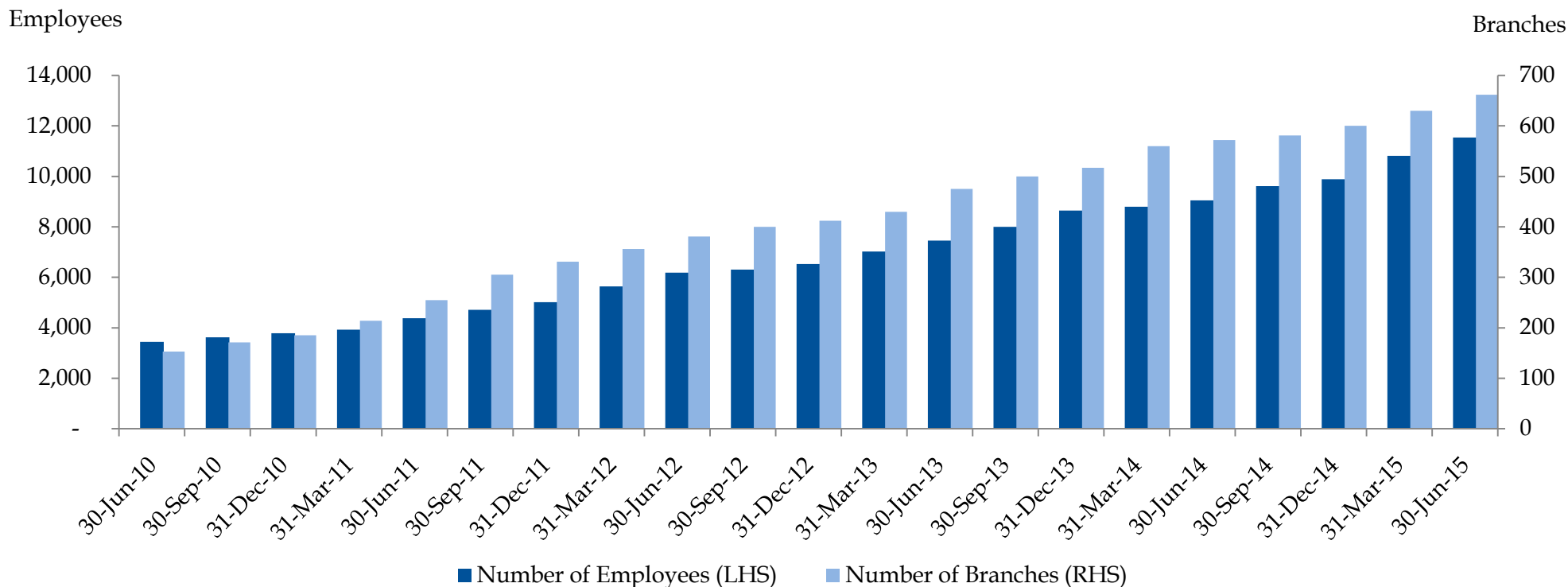
Expansion of Distribution network

- 662 Branches across key liability corridors as of Jun 30, 2015 up from 572 as of Jun 30, 2014
- ATM Network of 1,277
- Hub and Spoke model for faster maturity and greater efficiency of branches
- Service oriented strategy; expansion in Tier II – VI cities
- ✓ Initial focus on North & West Regions (Liability rich corridors)
- ✓ Covering all 53 Metro locations, 29 States and 7 Union Territories
- ✓ 15 Regions – 75 Clusters Hubs – 180 Hubs
- ✓ Focused Rural & Inclusive Banking Strategy

Number of Branches



Growing Retail Banking Platform

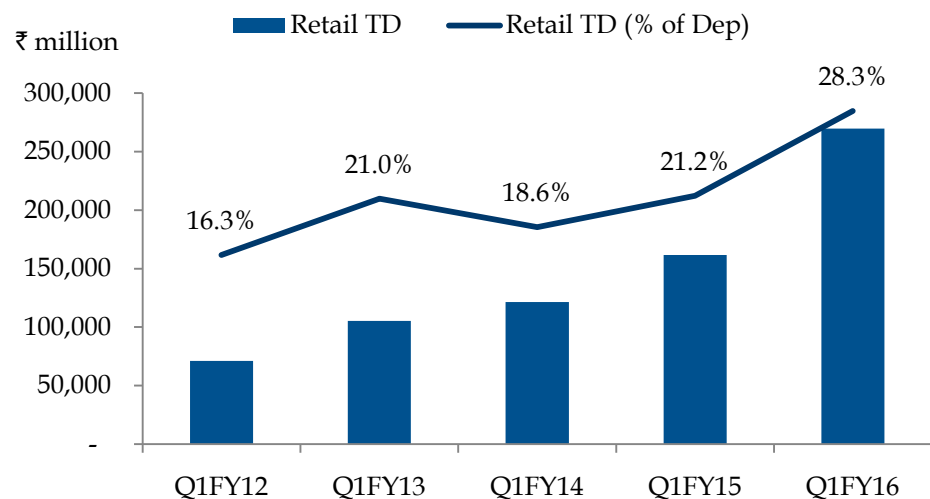
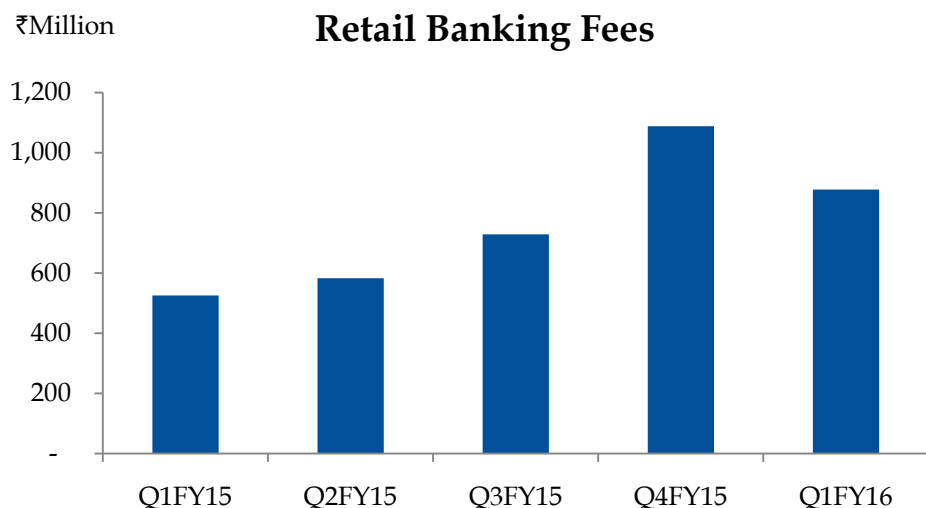
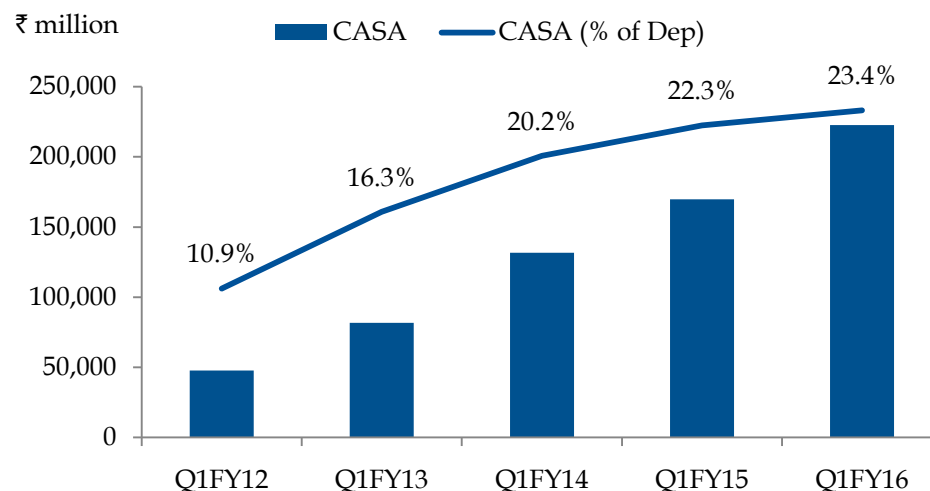


- ✓ Branch growth from 153 in June 2010 to 662 in June 2015
- ✓ Human Capital count increased from 3,447 as of June 2010 to 11,543 as of June 2015
- ✓ CASA Ratio up from 10.5% as of 30 June, 2010 to 23.4% as of 30 June, 2015 evidencing strong retail growth

Increasing retail traction resulting in 5 year CASA CAGR at 47.6% vis-à-vis Deposit CAGR at 25.8%

Well-diversified Liability Franchise

- ✓ Diversified, granular and sticky deposits mix from multiple sources
- ✓ Increased contribution from Retail Banking to the Bank's liability base
- ✓ Continuing growth in number of liability accounts (from both retail and corporate segments); total deposits grew by 25.2% y-o-y to ₹ 953.2 billion.
- ✓ CASA deposits grew 31.2% y-o-y to ₹ 222.7 billion as at June 30, 2015. CASA ratio increased to 23.4% as of June 30, 2015
- ✓ Retail Banking FDs increased 67.0% y-o-y to ₹ 269.8 billion.



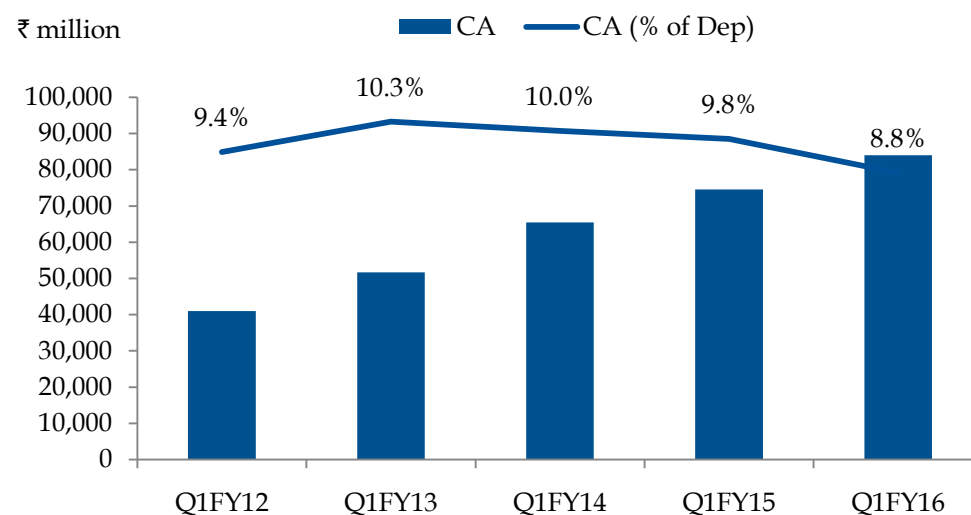
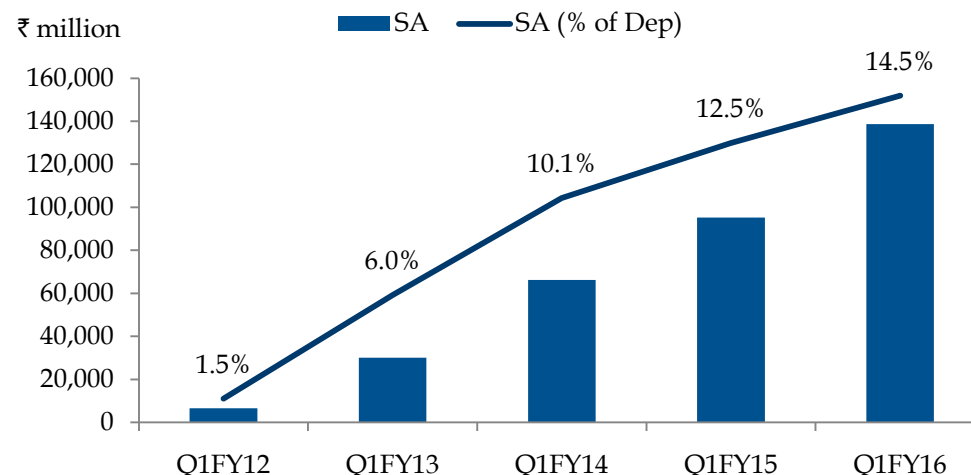
Retail Deposits constitute 51.7% of Total Deposits up from 43.5% a year ago

Robust Growth in Granular Deposits

- ✓ Leverage on branch network & increased customer acquisition to build liability base
- ✓ Higher Mean & Median of CA and SA Balances reflecting high quality customer acquisition, enabling a higher cross sell opportunity
- ✓ Robust growth of 45.7% in SA deposits to ₹ 138.7 billion while CA deposits grew 12.7% to ₹ 84.0 billion as of June 30, 2015.

Focused Saving Accounts Segments

Customer Segment	Balances	Volume	Cross-sell	Transactional Frequency
Salary Accounts	Average	High	High	High
Senior Citizens	High	High	Low	Low
HNIs	High	Medium	High	High
NRI's	High	Low	Medium	Medium
TASC	High	Low	Low	High



Bank is steadily improving share of granular deposits with investment in people and branches.

Retail Banking & Business Banking

	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
	<ul style="list-style-type: none"> ➤ Increasing sourcing: From 259 Branches over 26 locations to 447 Branches in over 55 locations in 12-18 months ➤ Growing Retail Book by 3x in 12-18 months 		<ul style="list-style-type: none"> ➤ Largely Secured Portfolio ➤ Growing SME/MSME book by 4x by 2020

Benefits:

- ✓ Garner large customer franchise and leverage branch network
- ✓ Build granular portfolio which supports business cycle
- ✓ Acquire diversified retail portfolio to negate market volatility.
- ✓ PSL compliant sourcing resulting a good yielding low risk PSL portfolio
- ✓ Huge Cross sell potential to the retail base given high quality liability customer profile

Digital Banking: Taking Technology to Customers

YES BANK

Vision: To foster CUSTOMER RELATIONSHIPS by providing CONVENIENCE in 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



Internet and Mobile Banking
Online Remittance | Bill /Tax Payments |
E- Commerce | Online Account Opening

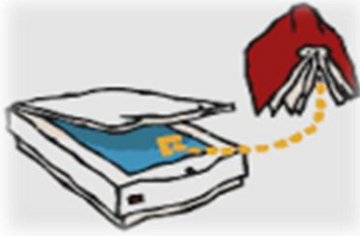


ATMs | Bunch Note
Acceptors | Recyclers
Video Banking Kiosks |
Debit and Prepaid Cards



Merchant Solutions - POS/ PG |
Plug-ins for Collections & Bulk Payments |
Real time International Remittance

Digital Banking Initiatives



Customer Acquisition



Payments Excellence

Process Digitization

- ✓ Tab-Banking Integration with Central Databases
- ✓ Workflow Automation

- ✓ Digital Wallets
- ✓ Online Portal for Customer Acquisition and Cross Sell
- ✓ DIGICAL Solutions for Inclusion of non tech savvy customers



Customer Engagement

- ✓ Enterprise apps with CRM Integration and Analytics Framework
- ✓ 24/7 Smart Branches & Kiosks
- ✓ Interactive Customer Communication

Corporate

- ✓ API Banking for Corporate / ERP
- ✓ Smart Collections for E-com Clients

Retail

- ✓ Payments on Smart Phones/ Social Media / Messengers
- ✓ Biometric/ NFC/Proximity Payments

The YES BANK Brand- Building a Trustmark



- ✓ 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

Retail Brand built around YES Community program

- ✓ Community engagement program run across all YES BANK branches every month.
- ✓ Integrates the **Community with Social & Environment challenges**
- ✓ Over 1000 YES COMMUNITY events conducted every month across 660+ branches in all 29 states & 7 Union Territories across India
- ✓ Over 50,000 people touched each month

Financial inclusion



Financial literacy



YES COMMUNITY



Women empowerment



Environment conservation

Building the Brand through Social & Digital Media

YES BANK

1.6 million+ fans on Facebook



India's
MOST FOLLOWED BANK
379,000 +



**Fastest Growing Indian
BFSI Brand on Facebook
& Twitter**

**2nd Fastest Growing BFSI
Brand on Facebook
GLOBALLY**

**Social Bankers
2014**

**Ranked # 11 GLOBALLY in the Power 100 list
(Social Media, Q1 2015)
By THE FINANCIAL BRAND**

**Ranked # 2
GLOBALLY for
Innovative Customer
engagement through
Social Media**

**International Best
Practice
Competition, Abu
Dhabi, 2014**

**Ranked # 2
GLOBALLY for
Innovative
Customer
engagement
through Social
Media**

**International Best
Practice
Competition, Abu
Dhabi, 2014**

**WINNER,
Channel Excellence in
Social Media**

**Asia Trailblazer
Awards'15
by
Retail Banker
International**

Competitive growth – Banking Category

**Competitive growth
Across Categories**

Fastest Growing Bank on Facebook

Bank	Facebook Fans
ICICI Bank	3.65 Million
HDFC Bank	2.25 Million
Axis Bank	3.09 Million
YES BANK	2.15 Million
Kotak	0.57 Million

Twitter Followers

Bank	Twitter Followers
ICICI Bank	34,621
HDFC Bank	41,253
Axis Bank	53,566
YES BANK	512,514
Kotak	108,527

Twitter Followers

Twitter Handles	Followers
YESBANK	512k
Flipkart	362k
Vodafone India	271k
Pepsi India	130k
Samsung Ind	198k

Strategic E commerce partnerships

YES BANK



Sustainable & Responsible Banking Leadership

YES BANK

Vision: Be the Benchmark Financial Institution for Inclusivity and Sustainability



First Indian Signatory

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



First Indian Banking Signatory

- On the Carbon Disclosure Leaders Index for 4 consecutive years



First Indian Banking Signatory

- Reporting at the GC Advanced level since 2014



First Indian FI Signatory

- Vice-Chair of Working Group on building Natural Capital Accounting framework



First Indian Bank to release a GRI G4 Sustainability Report

- First externally assured report as per G4 framework in FY 13-14

First Indian Bank to be ISO 14001:2004 certified

- 79 locations certified post Phase II in 2014
- Phase III underway



Board Approved CSR Initiatives

- Touched more than 700,000 lives through CSR interventions -FY15
- 116 Community Knowledge Centers - supporting education



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



2008 2011 2012



2013 2014 2015



2012 2013 2014 2015



2012

Distinguished Board

Name	Designation	Occupation	Areas of Overview
Ms. Radha Singh	Non executive Part-time Chairperson	Former Union Agriculture Secretary, GOI	Agriculture, Strategic Planning, Systems
Mr. Ajay Vohra	Independent Director	Managing Partner of the Corporate, Tax and Business Advisory Law firm, Vaish Associates	Accountancy, Legal and Technology
Lt Gen (Retd.) Mukesh Sabharwal	Independent Director	Former Lt General in Indian Army	Human Resource, Strategic Planning, Systems
Mr. Diwan Arun Nanda	Independent Director	Chairman & Managing Directors - Rediffusion Dentsu Young and Rubicam Private Limited	Marketing and Advertisement
Mr. Brahm Dutt	Independent Director	Former Secretary, Ministry of Road Transport and Highways, GOI	SSI, NBFC, Risk Management
Mr. Saurabh Srivastava	Independent Director	Former Member of Advisory Board-Imperial Business School, London. Chairman & Co-founder NASSCOM	IT Strategy implementation, Systems
Mr. Vasant Gujrathi	Independent Director	Former Partner – Price Waterhouse	Audit, Risk Management, Regulatory Compliance, Ethics Assessment, Advisory
Mr. M. R. Srinivasan	Non Independent Director	Former Chief General Manager in-Charge, Dept of Banking Operations & Development - RBI	Banking, Risk Management, Systems, Strategic Planning
Mr. Ravish Chopra	Independent Director	Former Managing Director of HSBC Private Bank (UK) Limited	Banking, Risk Management, Strategic Planning, Treasury Operations
Mr. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur	Banking, Strategic Planning, Risk Management,, Treasury, Systems

Board level sub-committees

- ✓ Audit Committee
- ✓ Risk Monitoring Committee
- ✓ Nomination & Remuneration Committee
- ✓ Stakeholders Relationship Committee
- ✓ Service Excellence, Branding & Marketing Committee
- ✓ Board Credit Committee
- ✓ Fraud Monitoring Committee
- ✓ IT Strategy Committee
- ✓ Corporate Social Responsibility Committee
- ✓ Committee of Independent Directors
- ✓ Capital Raising Committee

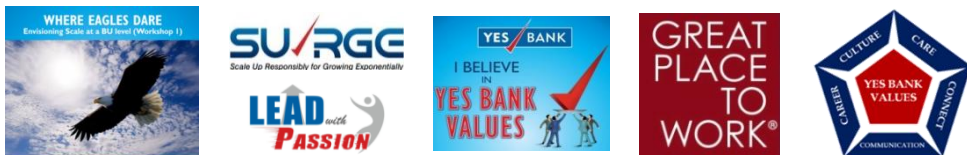
Pedigree Board ensuring transparency and highest standards of Corporate Governance

The “Professionals’ Bank” of India

YES BANK

Human Capital Strategy

Making YBL among Top 5 Employer Brands



University & Schools Relationship Management 'Preferred Employer of Choice'



- Structured engagement with over 800 B-Schools
- Employer Branding: Articles in print media, Participation in panel discussion, Industry awards, etc

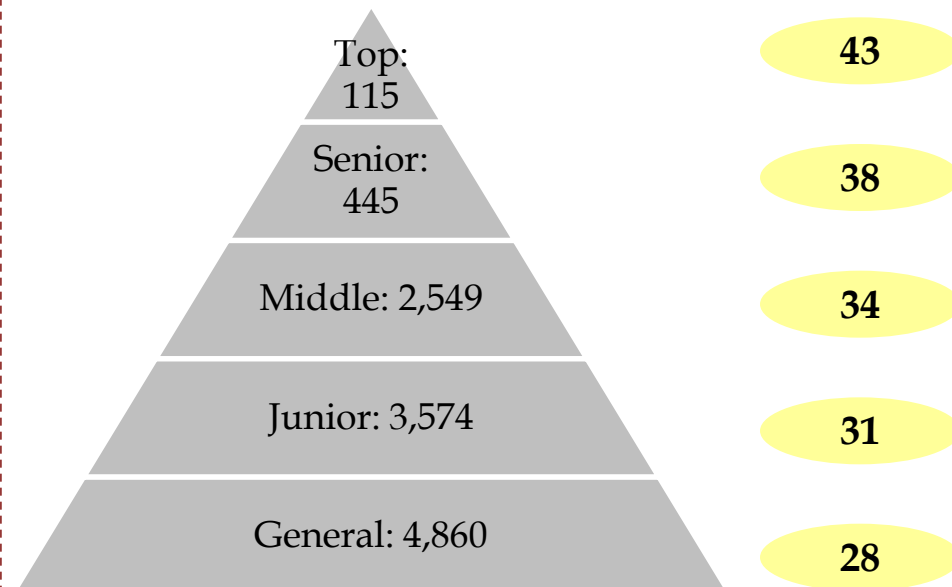
HCM Strategy

- 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)

Total: 11,543*

Average Age



*As of Jun 30, 2015

- ✓ Average Age – 31 years; Headcount increase of 733 in Q1FY16
- ✓ Average vintage of 6 years for Top Management and 5 years for Senior Management in YES BANK
- ✓ Wealth creation through ESOPs
- ✓ Talent acquisition from Peer Private Sector & MNC Banks

Progress widely recognized by leading agencies

YES BANK

Institutional Excellence

RETAIL BANKER INTERNATIONAL

Asia Trailblazer Awards 2015

- Best Initiative in Financial Inclusion
- Excellence in Social Media

Asia Trailblazer Awards
Singapore, 2015

business today

- Consistent Performer and Best Asset Quality - Large Sized Banks 2014
 - Best Mid-Sized Bank, 2013, 2012, 2010, 2009 & 2008
 - Fastest Growing & Strongest Large Bank, 2011
- Business Today - KPMG Best Banks Annual Survey

Money Today FPCIL awards

Best Private Sector Bank

Money Today -
FPCIL Awards
2015 & 2012



Pacific Area
Travel Writers
Association

Best Tourism
Friendly Bank Pacific
Area Travel Writers
Association
International Awards
ITB Berlin, 2015



Adjudged
World Class
Organisation
only Indian bank to win
this prestigious global
award
Chicago, Illinois, USA
August 2014

THE ASIAN BANKER

STRATEGIC BUSINESS INTELLIGENCE FOR ASIA'S FINANCIAL SERVICES COMMUNITY

- Best Trade Finance Bank in India - 2015
- Best Corporate Trade Finance Deal in India - 2015
- Best Cash Management Project in India - 2015
- The Enterprise Risk Technology Implementation - 2015
- Best Multi-channel Capability & Best Financial Supply Chain - 2011

The Asian Banker Achievement Awards
Hong Kong



- India Domestic Cash Management Bank of the Year
- India Domestic Trade Finance Bank of the Year

Asian Banking & Finance
Wholesale Banking Awards
Singapore



- Winner for Best ATM Network in Mid Sized Banks category
- Special Award for Innovation on Mobile Payments (IMPS) by the National Payments Corporation of India 2014

The Banker



Transaction Banking
Awards
Payments Winner
Sept 2014



- Environment Management Award, 2015 & 2014
- Corporate Social Responsibility, Bangalore, 2013
- Global Business Excellence Award, Dubai, 2013
- Sustainability Award, London, 2012
- Innovative Product / Service Award, 2012

Golden Peacock Global Convention



Recognized as ET Promising Brand

The Economic Times
Promising Brands Award
2015

INTERNATIONAL BEST PRACTICE COMPETITION

Ranked 2nd best Globally for Innovative Customer engagement through Social Media.
International Best Practice Competition, Abu Dhabi 2014



The Karlsruhe
Sustainable Finance Awards

- Outstanding Sustainable Project Financing, 2014
 - Outstanding Business Sustainability Achievement, 2013
- Karlsruhe Sustainable Finance Awards, Germany

Corporate Governance and Business Excellence

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THANK YOU

