

# INVESTOR PRESENTATION

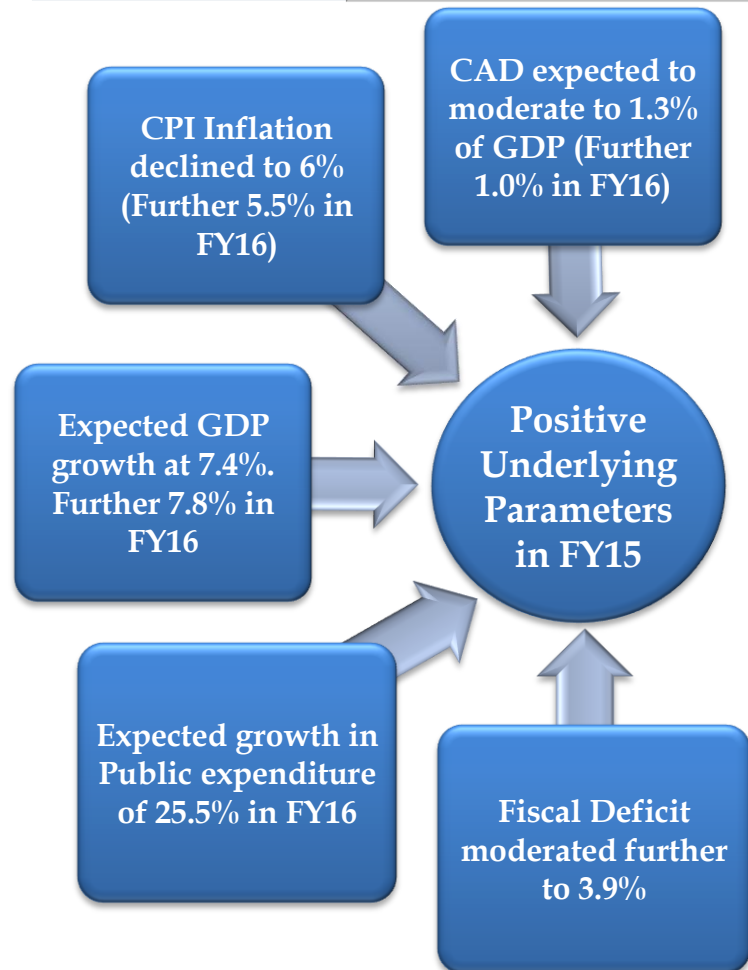
Q4FY15 Update



# Indian Macro – Picking up the Growth Trail

## India – Climbing up the Global Ladder

- ✓ As per the IMF, India is expected to be one of the **fastest growing major economies** over 2015-16
- ✓ In April 2015, **Moody's upgraded** India's sovereign rating outlook to '**Positive**' from '**Stable**'
- ✓ Indian rupee was one of the most stable despite substantial weakness in non-dollar currencies in 2014



## Government Push in the right Direction "Minimum Government – Maximum Governance"

### Ease Of Doing Business

- ✓ Transparent auction of Coal Mines and Telecom Spectrum
- ✓ Increase in FDI Limits in Insurance Sector (to 49%), Defense (to 49%) and Railway Infra (to 100%)
- ✓ Passage of Coal Bill etc

### Infrastructure Push

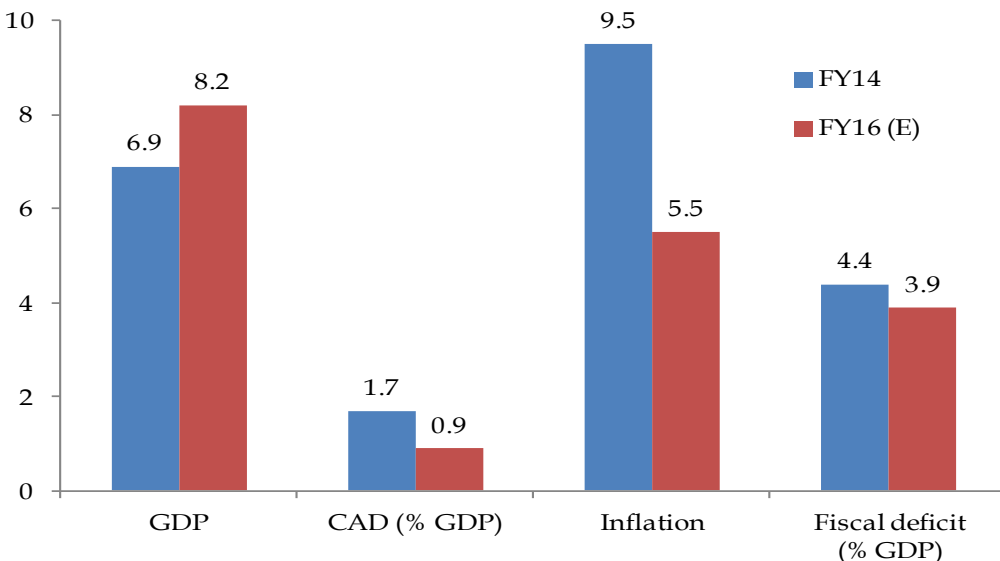
- ✓ Focus area in FY16 Union Budget
- ✓ Primary focus on Roads & railways
- ✓ Prospective 100 Smart cities development

### Other Reforms

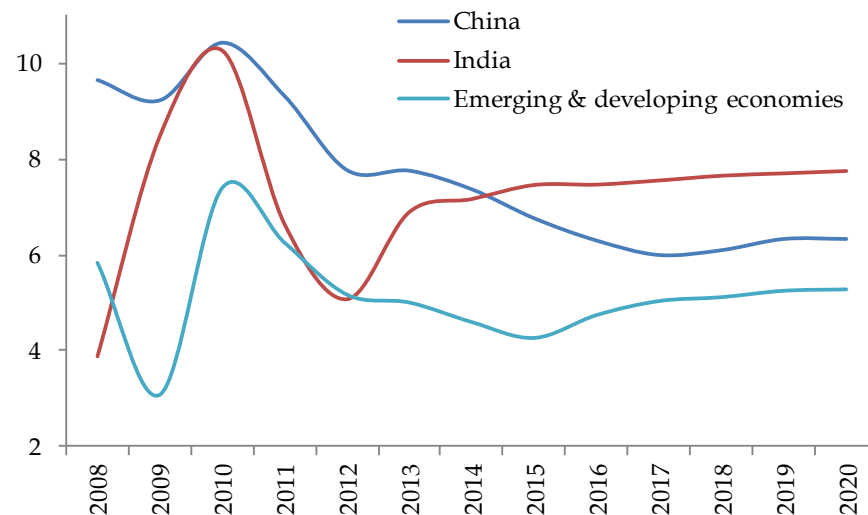
- ✓ Rolling out of GST from April 2016
- ✓ Fiscal Federalism leading to healthy competition among states
- ✓ Monetary Policy committee to formalize Monetary Policy decision making

# Indian Economy on a Stronger Footing

## Turnaround in macro fundamentals in two years



## India to emerge as a fastest growing economy



Source: IMF

## India - Bright spot in cloudy Global Horizon

According to IMF, by 2019 India's output will exceed the combined output of the three next largest emerging market economies—Russia, Brazil, and Indonesia

## External Sector Strength

- CAD/GDP ratio at 0.9% is expected to be lowest since FY 05
- CAD has reduced by USD 68 bn in span of three years

## Inflation concerns fast Waning

- Retail inflation has halved to 5.17% in less than three years
- RBI's Jan-16 6% target to be undershot by 50 bps

## Fiscal Consolidation with Quality Spending

- FD/GDP ratio to be lowest since FY 08
- Based on principle of federalism
- Capital expenditure budgeted to grow by 25.5% in FY16- highest since FY11

# FINANCIAL HIGHLIGHTS

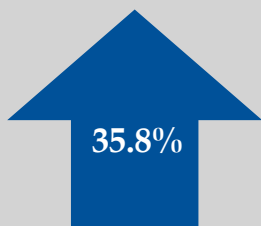


# Income Statement Highlights - Q4 FY15 and FY15

## For Q4 FY2015

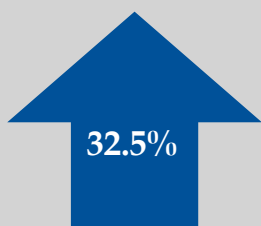
NET INTEREST INCOME

₹ 9,771 Mn.



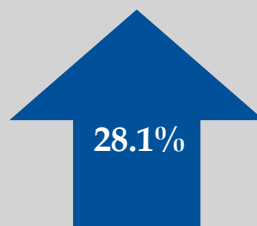
NON INTEREST INCOME

₹ 5,904 Mn.



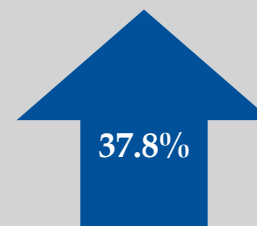
NET PROFIT

₹ 5,510 Mn.

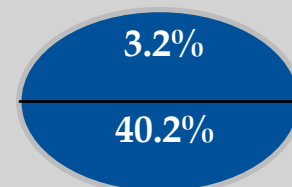


OPERATING PROFIT

₹ 9,375 Mn.



NET INTEREST  
MARGIN

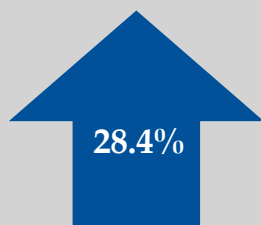


COST/INCOME  
RATIO

## For FY2015

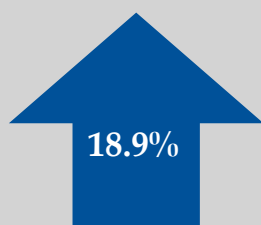
NET INTEREST INCOME

₹ 34,878 Mn.



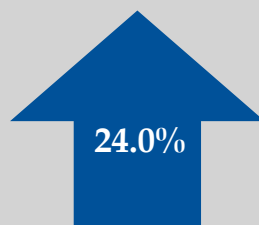
NON INTEREST INCOME

₹ 20,465 Mn.



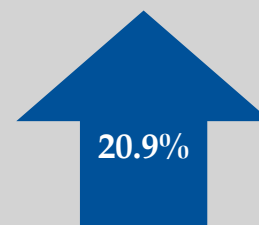
NET PROFIT

₹ 20,054 Mn.

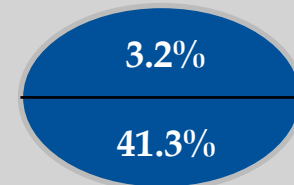


OPERATING PROFIT

₹ 32,496 Mn.



NET INTEREST  
MARGIN



COST/INCOME  
RATIO

✓ Basic EPS of ₹ 13.2 and Diluted EPS of ₹ 12.9 for Q4FY15

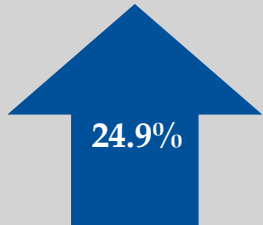
✓ Basic EPS of ₹ 49.3 and Diluted EPS of ₹ 48.0 for FY15

**Dividend of ₹ 9 per share (90%) recommended by Board & Management, up 12.5% from FY14**

# Balance Sheet Highlights as on 31<sup>st</sup> March, 2015

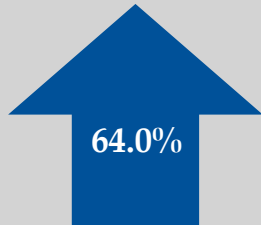
**TOTAL ASSETS**

₹ 1,361,704 Mn.



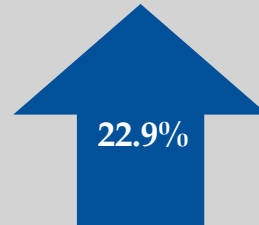
**SHAREHOLDERS' FUNDS**

₹ 116,800 Mn.



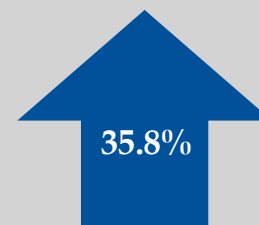
**DEPOSITS**

₹ 911,758 Mn.



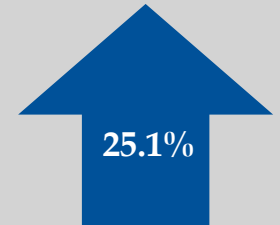
**ADVANCES**

₹ 755,498 Mn.



**CUSTOMER ASSETS**

₹ 871,531 Mn.



**TIER I**

11.5%

15.6%

**TOTAL CAPAD**

**CET I**

11.0%

**GROSS NPA**

0.41%

0.12%

**NET NPA**

**COUNTERCYCLICAL  
PROVISIONS**

0.5%

**PROVISION  
COVERAGE**

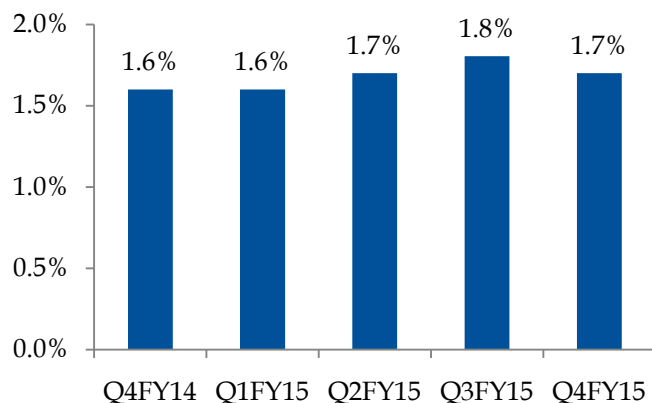
72%

✓ **Book Value of ₹ 279.6**

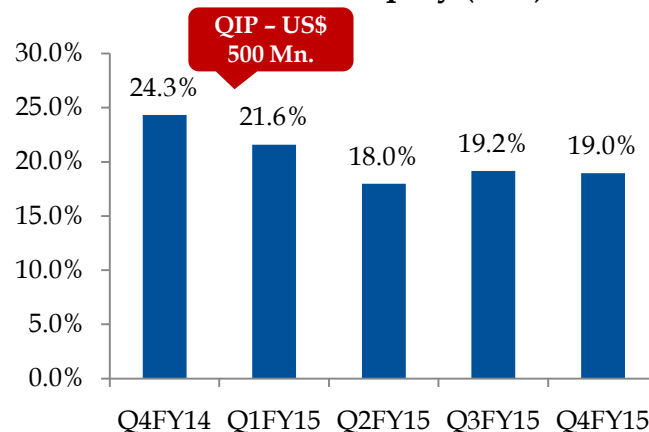
**CASA grew by 29.0% y-o-y to ₹ 210.8 billion with CASA Ratio @ 23.1%**

# Key Metrics (Trend leading to Q4 FY15)

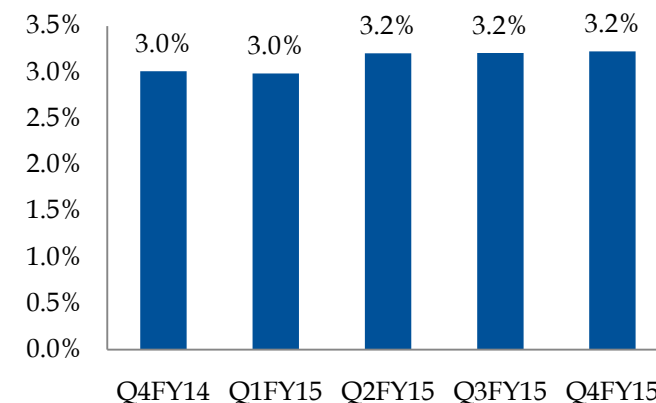
## Return on Assets (RoA)



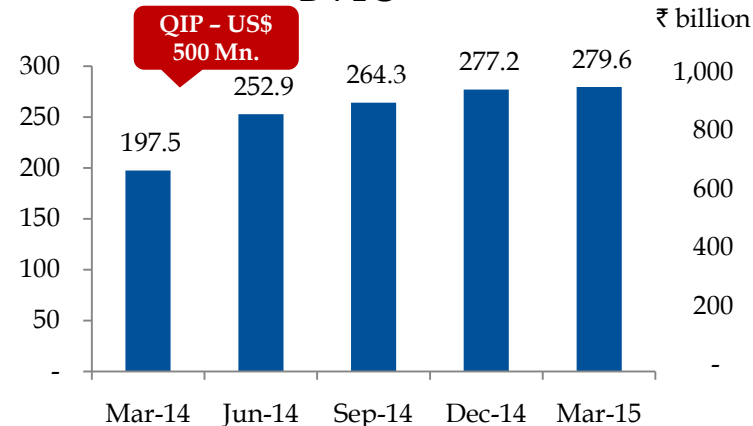
## Return on Equity (RoE)



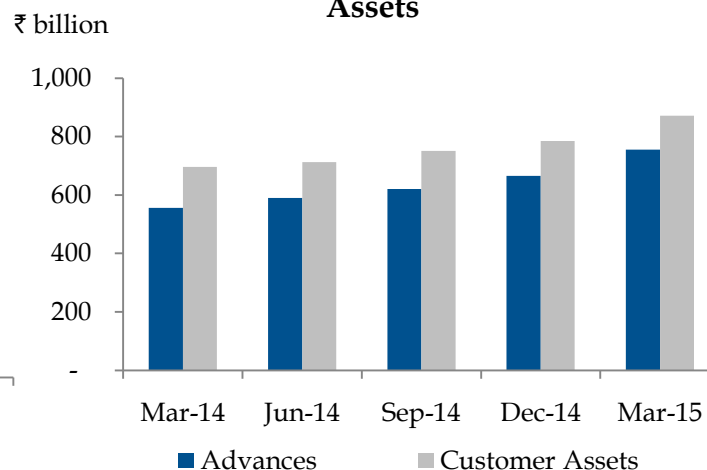
## Net Interest Margin (NIM)



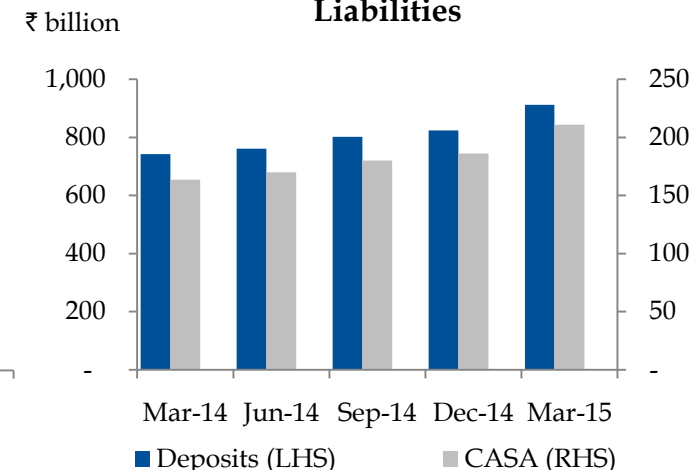
## BVPS



## Assets



## Liabilities



# Income Statement Highlights – Q4FY15 & FY15

## Q4FY15 & FY15 - Revenue and Profit growth

₹ Million	Q4FY15	Q4FY14	Growth	FY15	FY14	Growth
Net Interest Income	9,771	7,196	35.8%	34,878	27,163	28.4%
Non Interest Income	5,904	4,455	32.5%	20,465	17,215	18.9%
<b>Total Net Income</b>	<b>15,675</b>	<b>11,651</b>	<b>34.5%</b>	<b>55,343</b>	<b>44,378</b>	<b>24.7%</b>
Operating Expense	6,300	4,847	30.0%	22,847	17,499	30.6%
<b>Operating Profit</b>	<b>9,375</b>	<b>6,804</b>	<b>37.8%</b>	<b>32,496</b>	<b>26,880</b>	<b>20.9%</b>
Provisions & Contingencies	1,264	723	74.8%	3,395	3,617	-6.1%
Provision for Tax	2,601	1,779	46.2%	9,047	7,085	27.7%
<b>Profit After Tax</b>	<b>5,510</b>	<b>4,302</b>	<b>28.1%</b>	<b>20,054</b>	<b>16,178</b>	<b>24.0%</b>

## Non Interest Income Breakdown

₹ Million	Q4FY15	Q4FY14	Growth	FY15	FY14	Growth
Transaction Banking	1,560	1,338	16.6%	5,478	4,229	29.5%
Financial Markets	1,168	540	116.5%	3,557	4,783	-25.6%
Financial Advisory	2,087	1,762	18.5%	8,504	6,067	40.2%
Retail Banking fees & Others	1,089	815	33.5%	2,926	2,136	37.1%
<b>Total</b>	<b>5,904</b>	<b>4,455</b>	<b>32.5%</b>	<b>20,465</b>	<b>17,215</b>	<b>18.9%</b>

**Robust NII growth of 35.8% supported by healthy advances growth of 35.8% resulting in strong PAT growth**



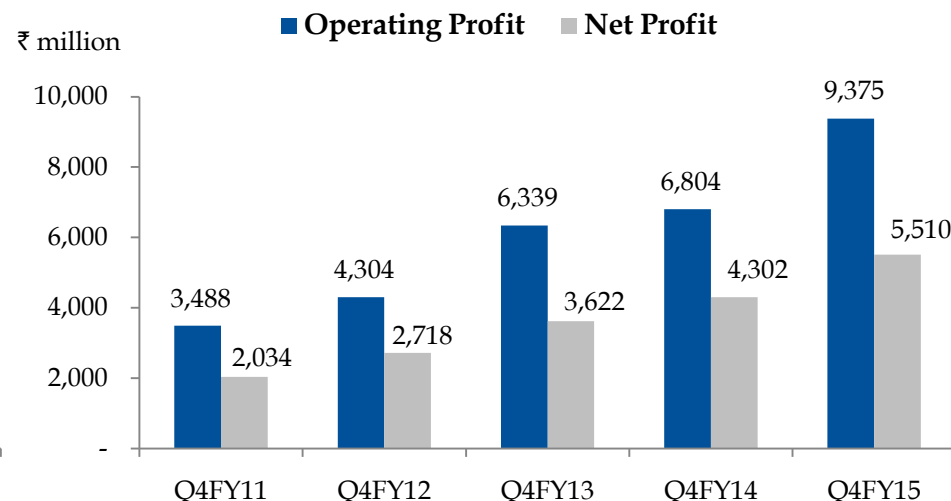
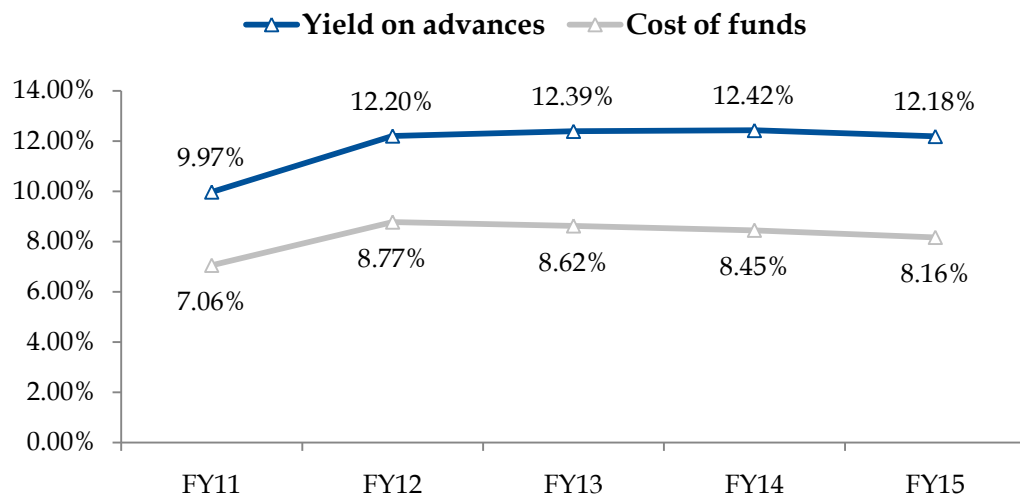
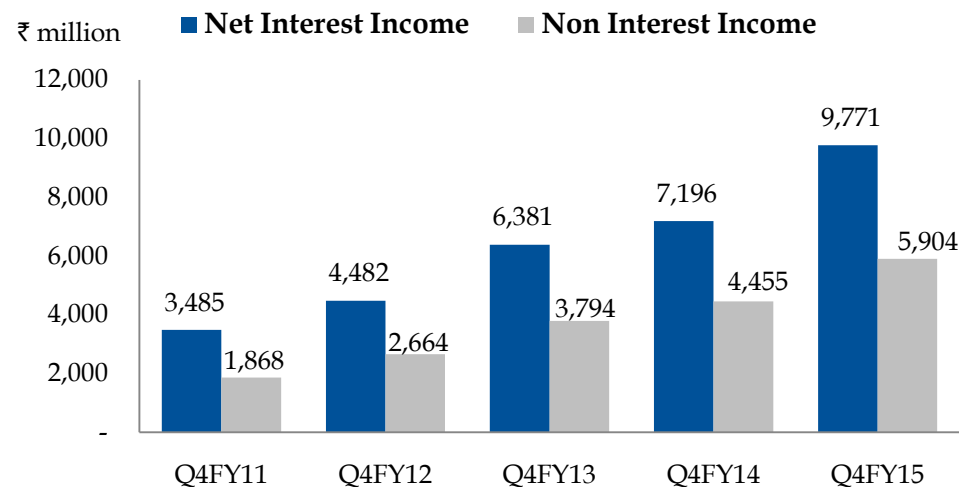
# Income Statement Highlights

## ✓ Steady growth in Net Interest Income (NII)

- NII for Q4FY15 increased by 35.8% y-o-y. This was on account of healthy growth in advances coupled with steady NIMs (q-o-q) of 3.2%.

## ✓ Healthy growth in Non Interest Income

- Non Interest Income grew by 32.5% y-o-y on the back of continued growth across all the fee income streams – Financial Advisory, Financial Markets, Transaction Banking, and Retail Banking Fees & Others, that showed firm traction y-o-y.



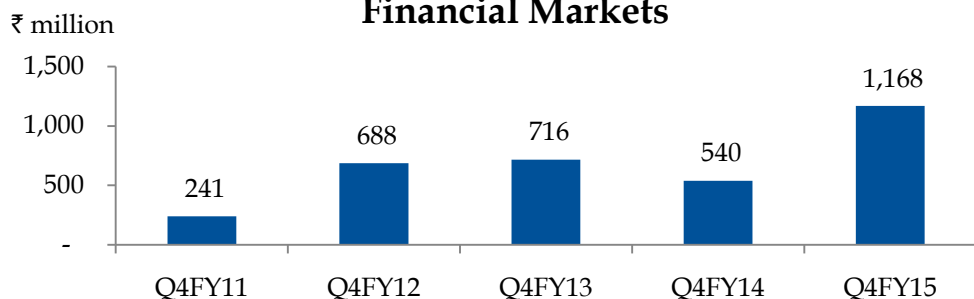
**Consistent growth in Operating profit coupled with improving Margin and Spreads**

# Continued traction in Non Interest Income streams

## Financial Markets

✓ Income from Financial Markets stood at ₹ 1,168 million

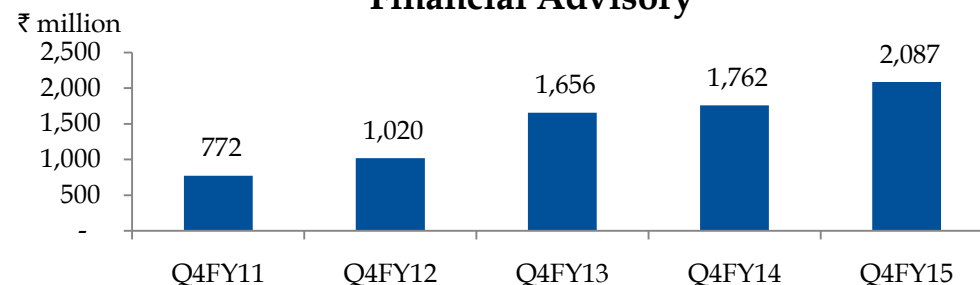
### Financial Markets



## Financial Advisory

✓ Investment Banking, Corporate Finance advisory, Syndication and other advisory income stood at ₹ 2,087 million in Q4FY15

### Financial Advisory



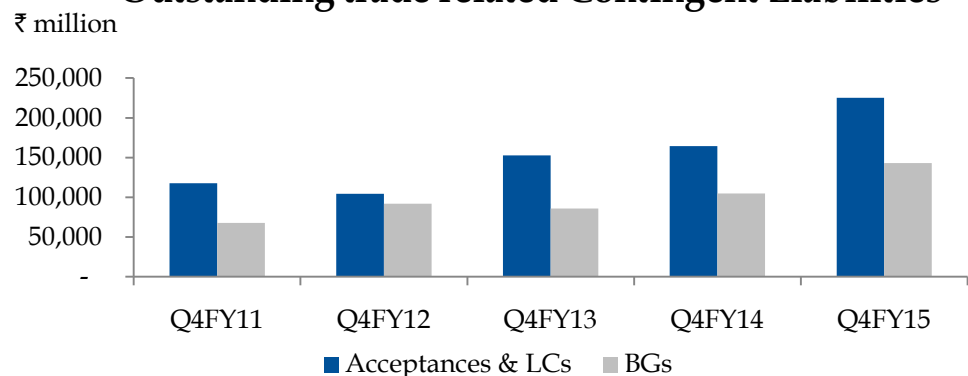
## Transaction Banking

✓ Revenues grew by 16.6% y-o-y to ₹ 1,560 million in Q4FY15

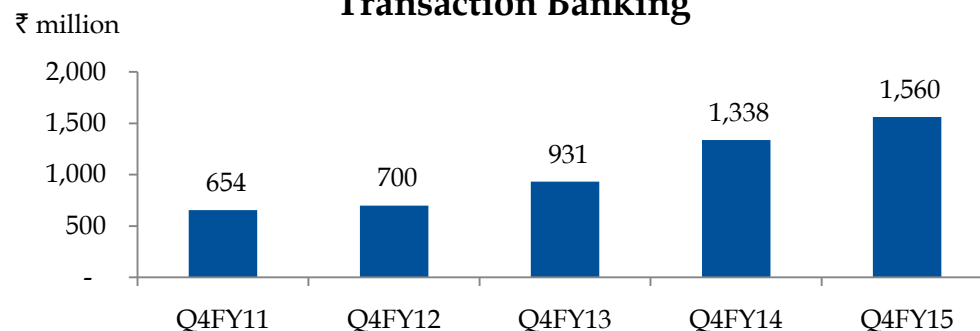
✓ Proportion of transaction banking income in non-interest income was at 26.4% in Q4FY15

✓ 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 - Q4FY15

## Q4FY15 - Balance Sheet Growth

₹ Million	Mar 31 2015	Mar 31 2014	y-o-y growth
<b>Assets</b>	<b>1,361,704</b>	<b>1,090,158</b>	<b>24.9%</b>
Advances	755,498	556,330	35.8%
Investments	466,052	409,504	13.8%
Customer Assets	871,531	696,397	25.1%
<b>Liabilities</b>	<b>1,361,704</b>	<b>1,090,158</b>	<b>24.9%</b>
Shareholders' Funds	116,800	71,217	64.0%
Borrowings	262,204	213,143	23.0%
Total Capital Funds	161,513	109,931	46.9%
Deposits	911,758	741,920	22.9%
CASA	210,790	163,447	29.0%

## Key Financial Performance Indicators

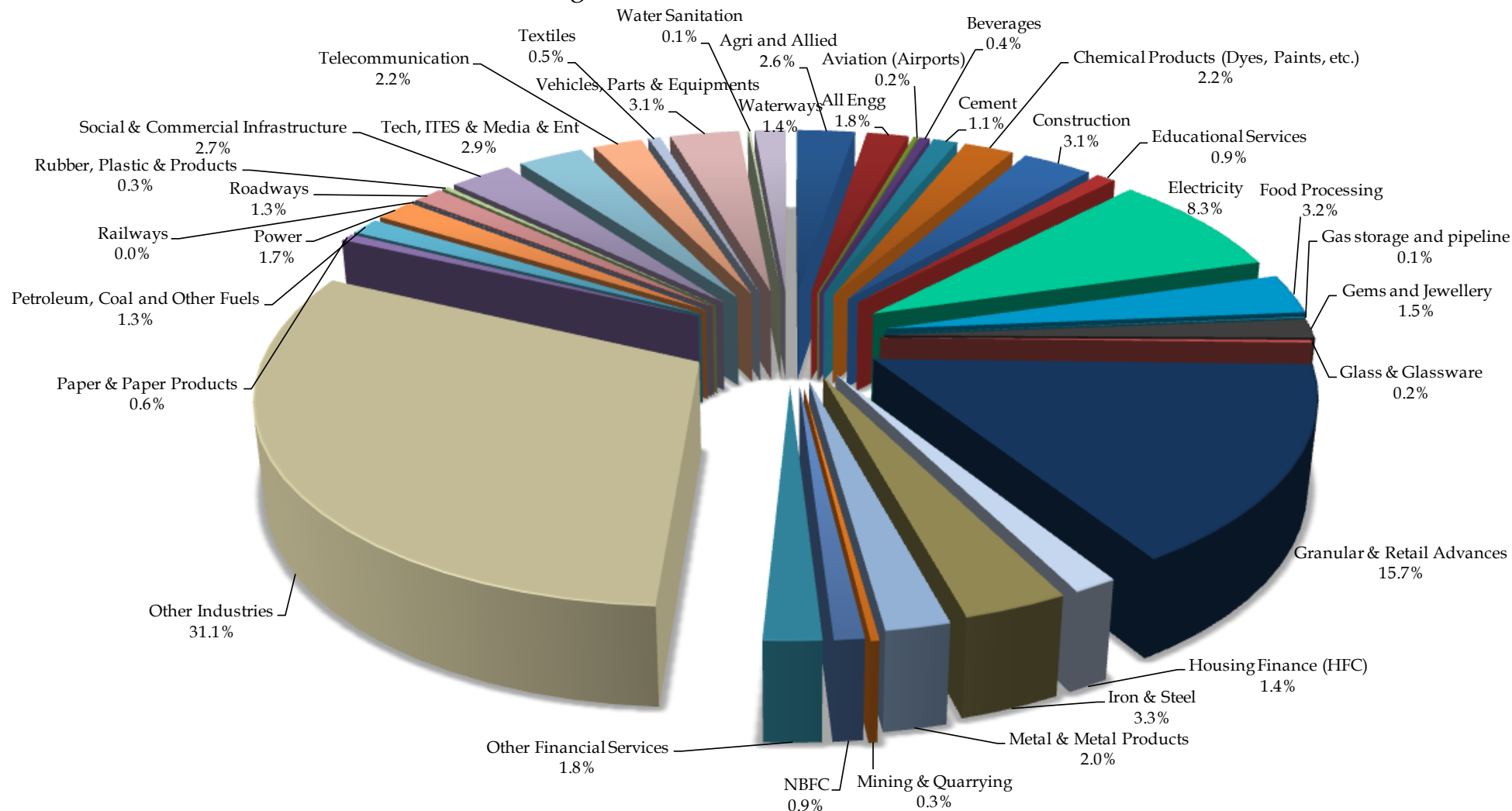
	Q4FY15	Q4FY14		Q3FY15
RoA	1.7%	1.6%		1.8%
RoE	19.0%	24.3%		19.2%
Cost to Income	40.2%	41.6%		40.3%
NIM	3.2%	3.0%		3.2%
Net NPA	0.12%	0.05%		0.10%
EPS (not annualized)	13.2	11.9		13.0
Book Value	279.6	197.5		277.2

Robust Y-o-Y growth in: SA: 34.9%; CA: 21.1%; Retail Banking FDs: 52.6%

# Diversified credit book

## Increasing diversification of Advances Book

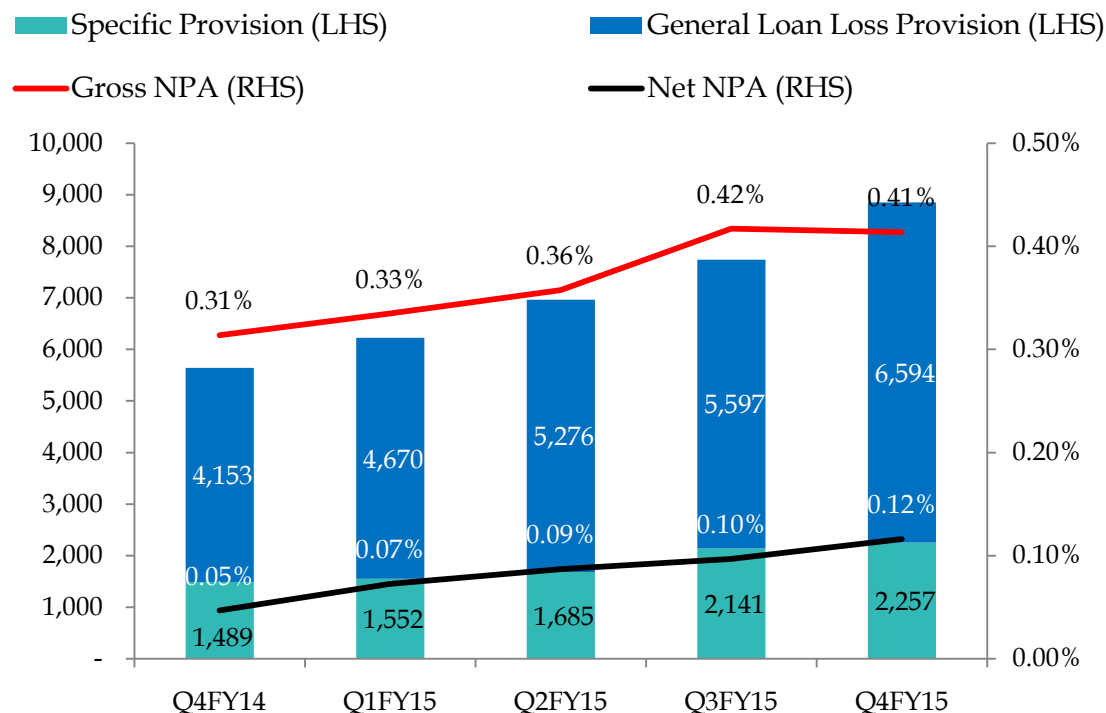
- Break-up of the advances portfolio as at Mar 31, 2015 is as follows: Corporate Banking - 64.7% & Retail Banking (including MSME)/Business Banking - 35.3%
- Sectoral distribution of Customer Assets is given below:



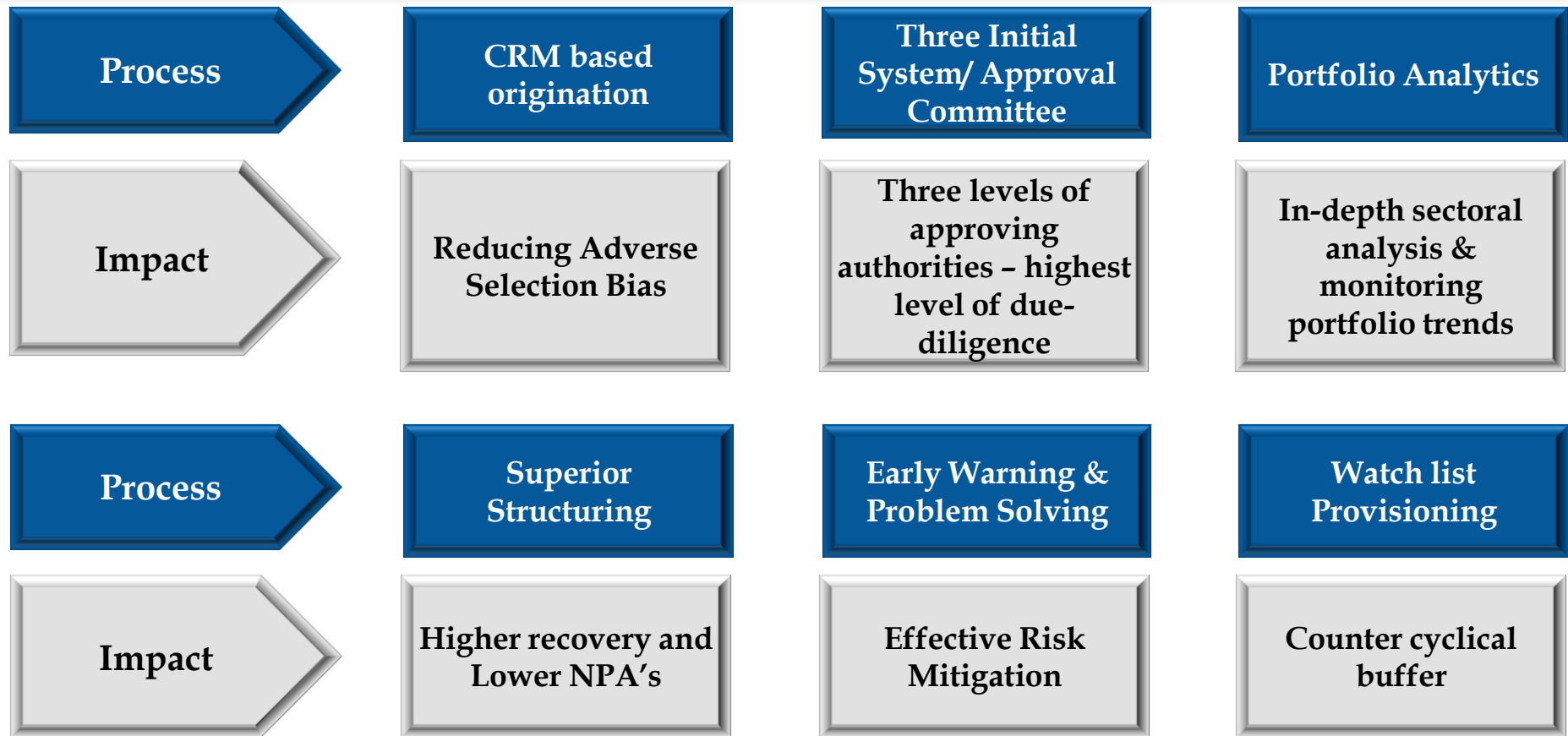
# Update on NPA and Restructured Advances

- ✓ Gross NPA at 0.41% (₹ 3,134 mn)
- ✓ Specific provision coverage at 72.0%
- ✓ Net NPA at 0.12% (₹ 877 mn)
- ✓ Total Restructured Advances (excluding NPA) stand at ₹ 3,819 million as at Mar 31, 2015. This represents 0.50% of Gross Advances.
- ✓ No Sale to ARC in this quarter
- ✓ Bank continued to maintain 0.5% of proactive excess provisioning over and above requisite standard asset provisioning. This provision is not taken into account to calculate the Net NPA figures.

## Healthy Provision Coverage



# Risk Management Process

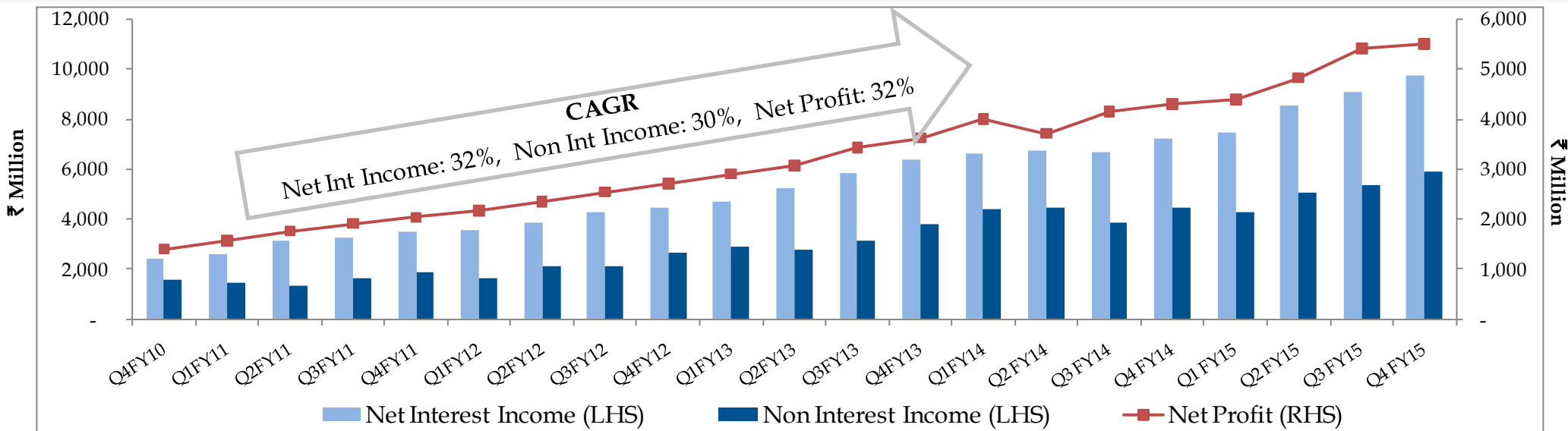


- ✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**.
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly.
- ✓ Bank has proactively built a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

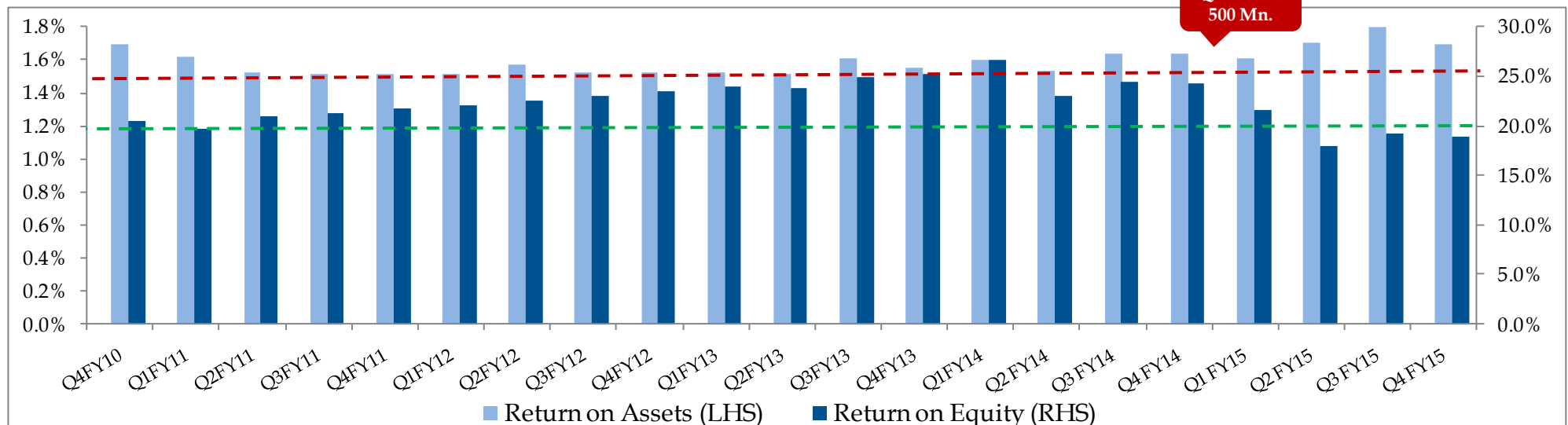
Robust Risk Management System in place to provide early identification of potential problem accounts

# Income Growth with consistent ROA & ROE ratios

Mar 2010 – Mar 2015 (21 sequential quarters)

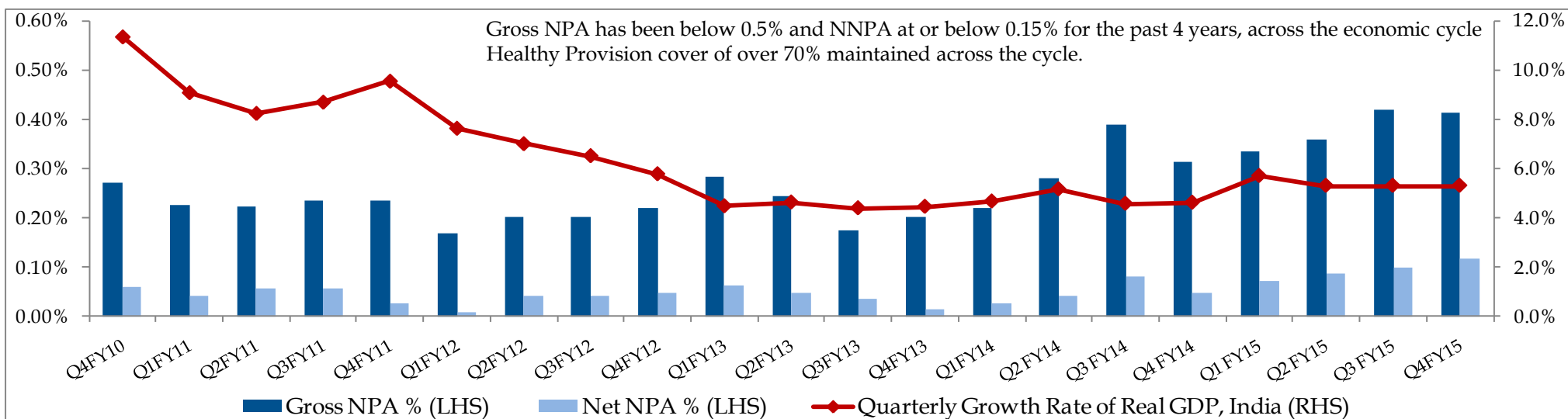
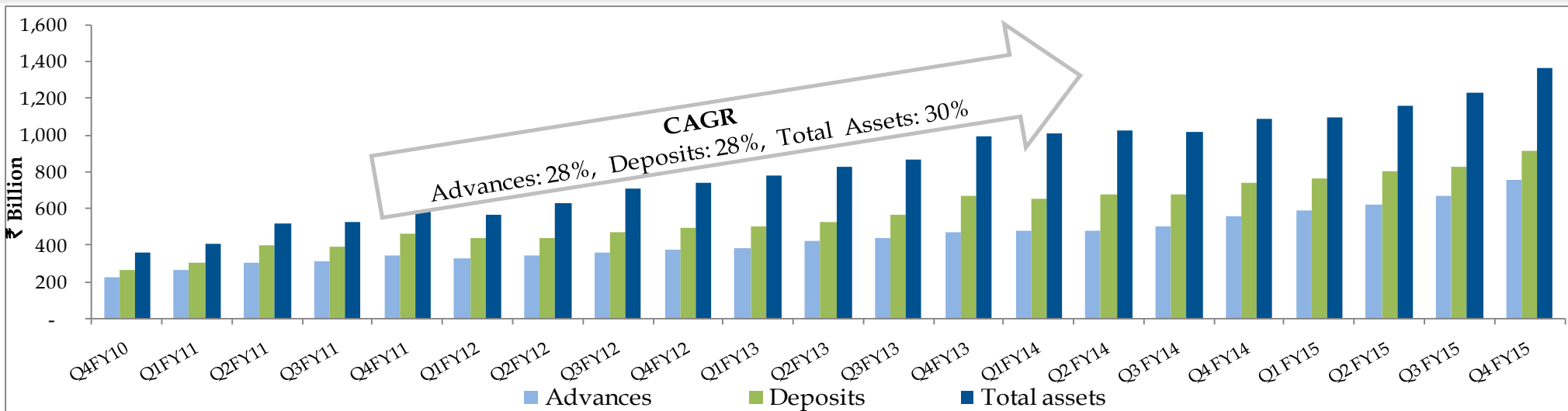


ROA



Growth with quality, improving productivity and efficiency

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

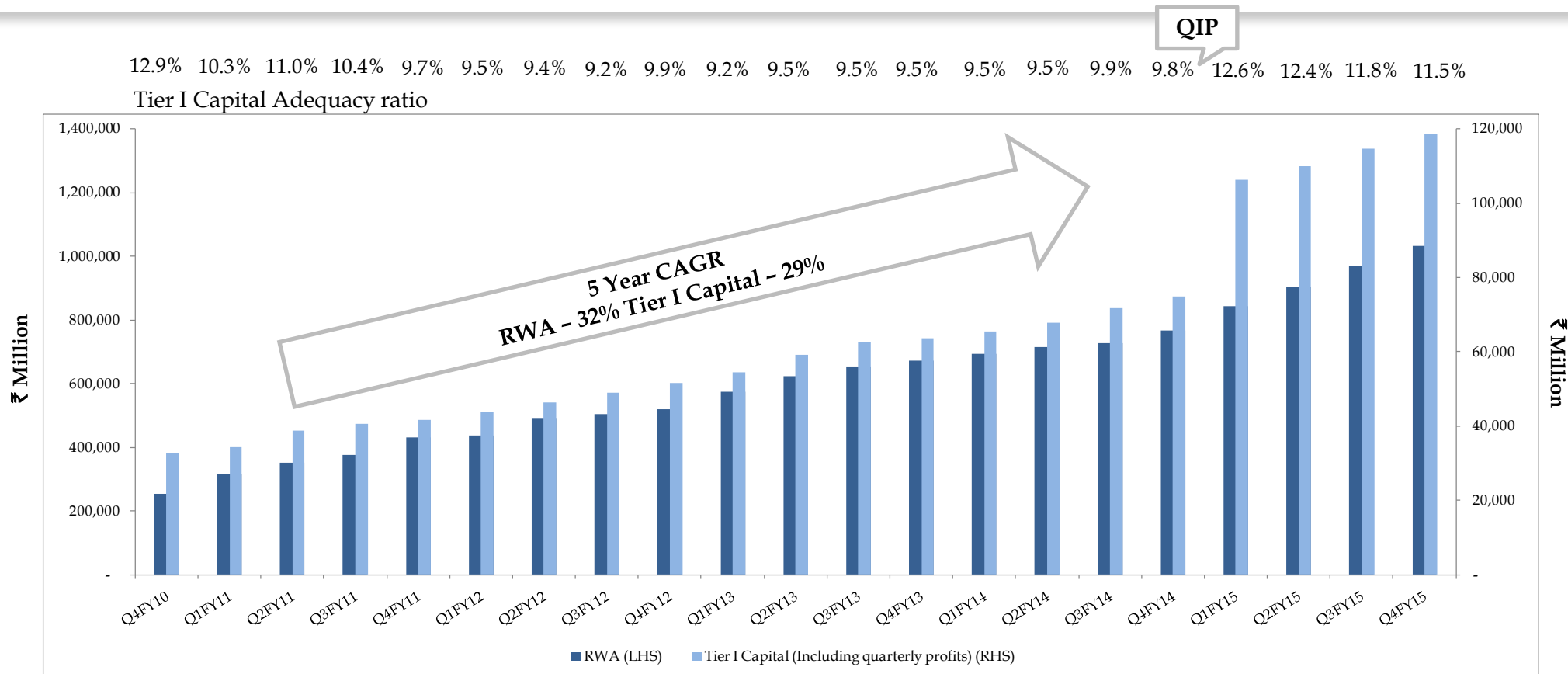


GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q4FY15 is based on estimates

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



# Capital Growth through internal accretion



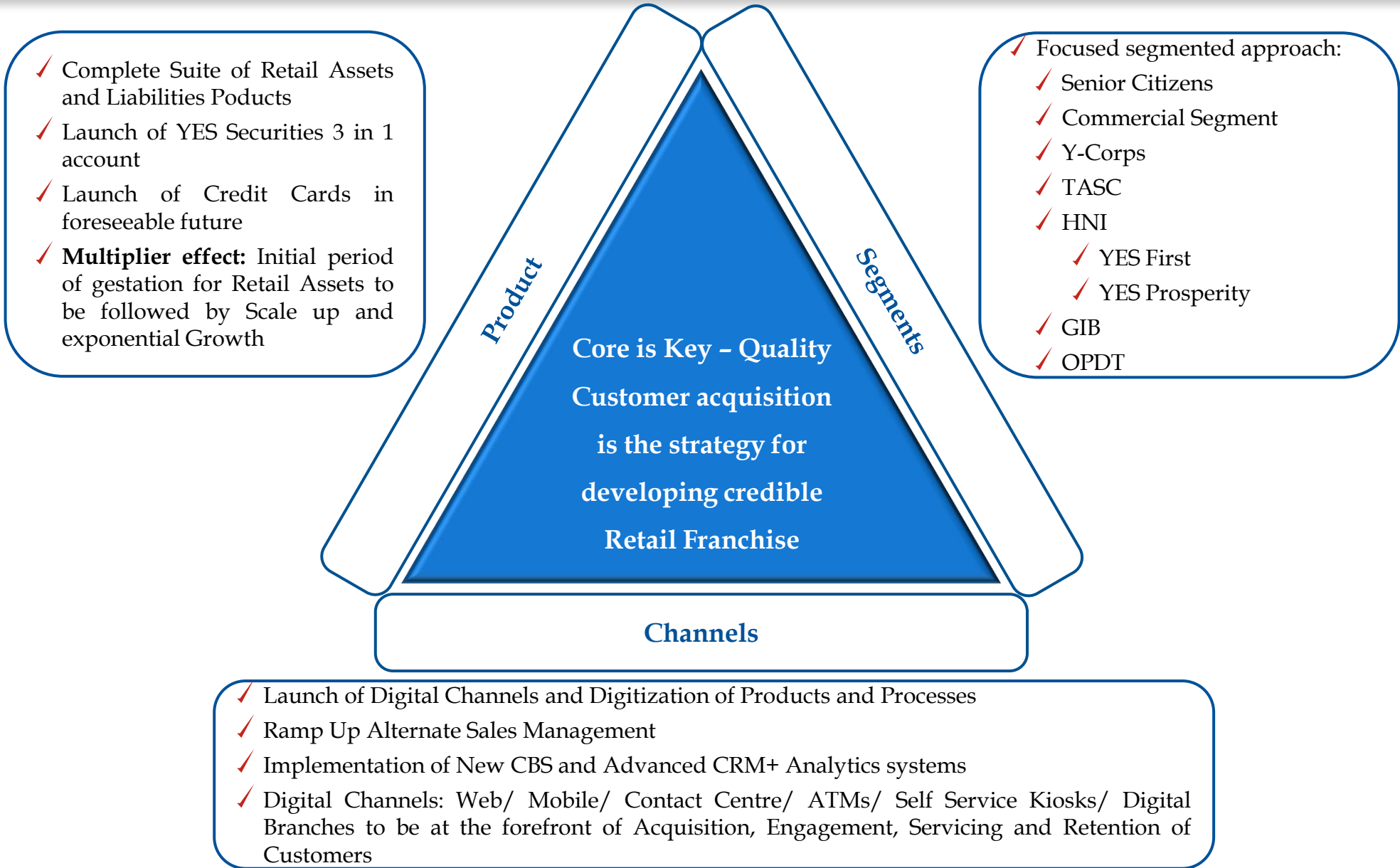
- ✓ Well capitalized with Total CRAR at 15.6% and Tier I ratio at 11.5%. Total Capital Funds stand at Rs. 161,513 million as on March 31, 2015.
- ✓ ROE @ 18-25% along with profit retention of 80-84% allowing sustained balance-sheet growth
- ✓ Capital raising to enhance core equity for future growth

YES BANK high quality asset model and strong ROEs allow healthy internally funded growth

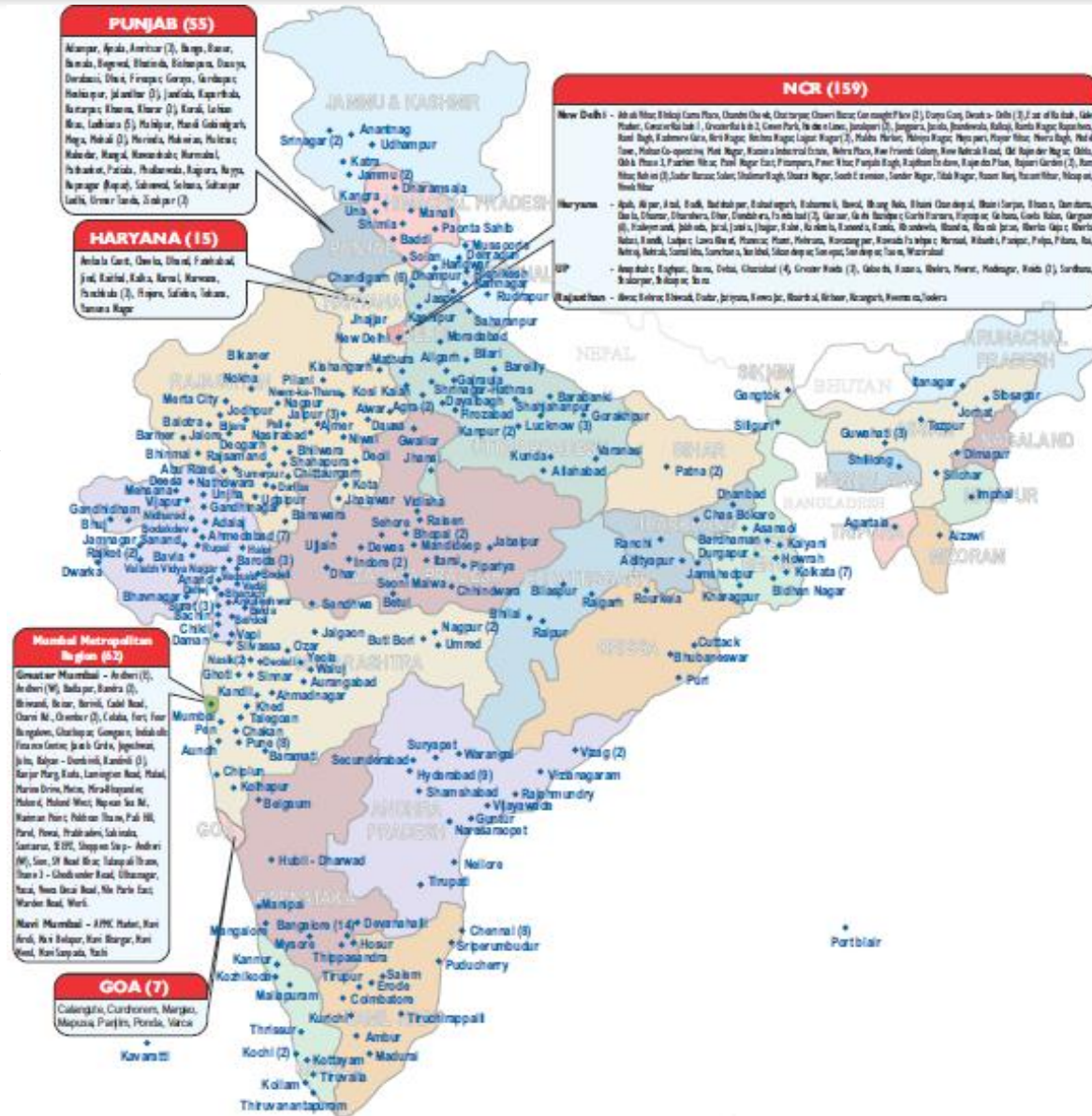
## RETAIL BUSINESS OVERVIEW



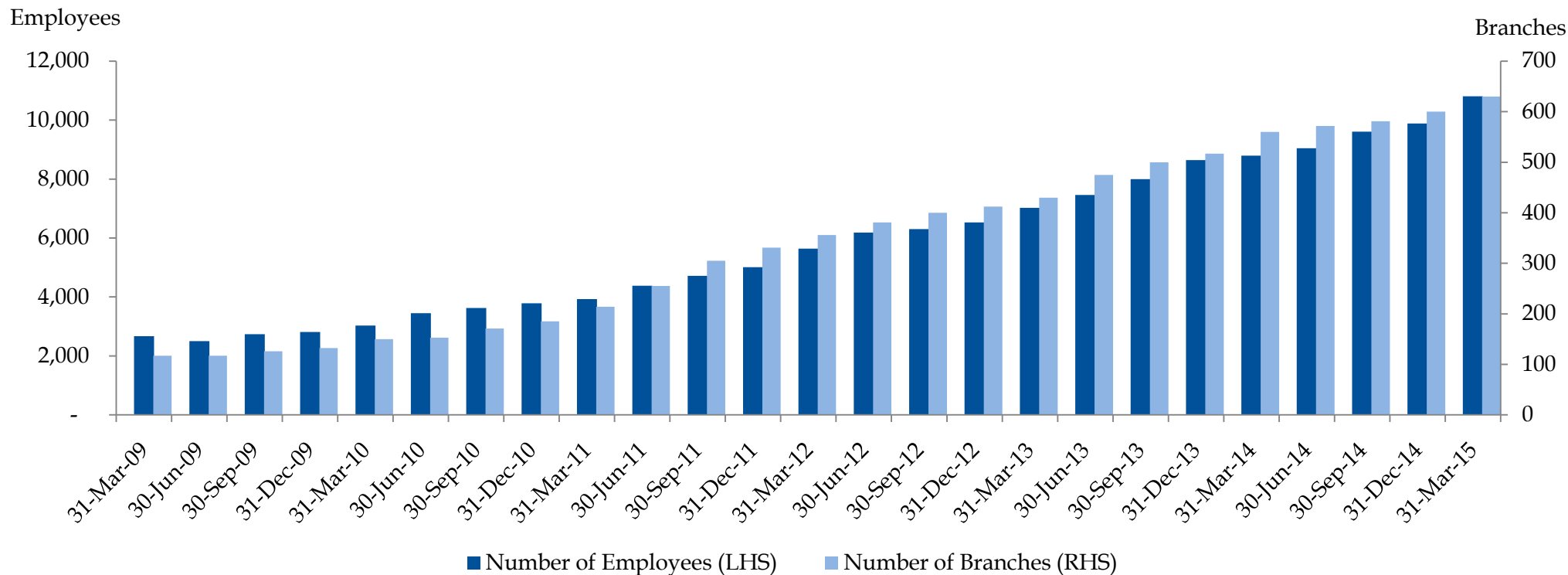
# 3 Pronged Customer Acquisition, Engagement and Retention Strategy



- 630 Branches across key liability corridors as of Mar 31, 2015 up from 560 as of Mar 31, 2014
- ATM Network of 1,190
- 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 Rurban Strategy



# Growing Retail Banking Platform

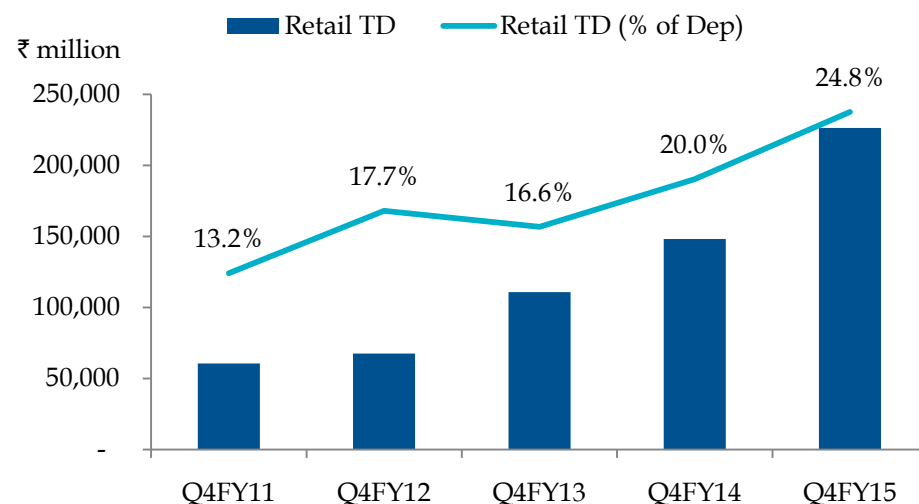
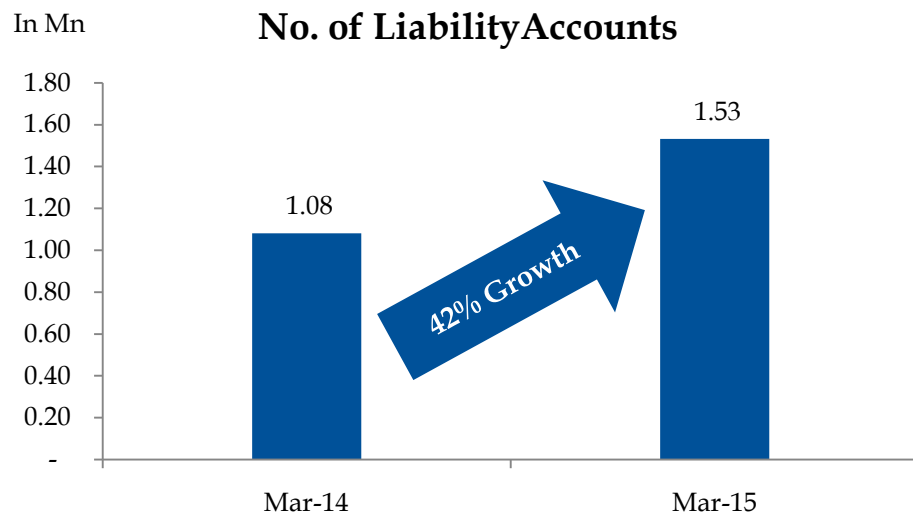
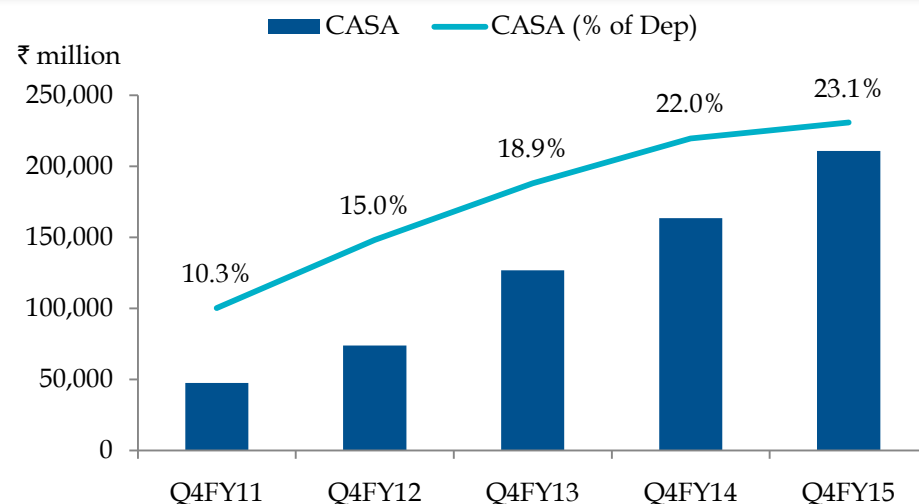


- ✓ Branch growth from 117 in Mar 2009 to 630 in Mar 2015
- ✓ Human Capital count increased from 2,671 as of Mar 2009 to 10,810 as of Mar 2015
- ✓ CASA Ratio up from 8.7% as of 31 Mar, 2009 to 23.1% as of 31 Mar, 2015 evidencing strong retail growth

Increasing retail traction resulting in 5 year CASA CAGR at 49.5% vis-à-vis Deposit CAGR at 27.7%

# 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 22.9% y-o-y to ₹ 911.8 billion.
- ✓ CASA deposits grew 29.0% y-o-y to ₹ 210.8 billion as at March 31, 2015. CASA ratio increased to 23.1% as of March 31, 2015
- ✓ Retail Banking FDs increased 52.6% y-o-y to ₹ 226.3 billion.



**Retail Deposits constitute 47.9% of Total Deposits up from 42.0% a year ago**

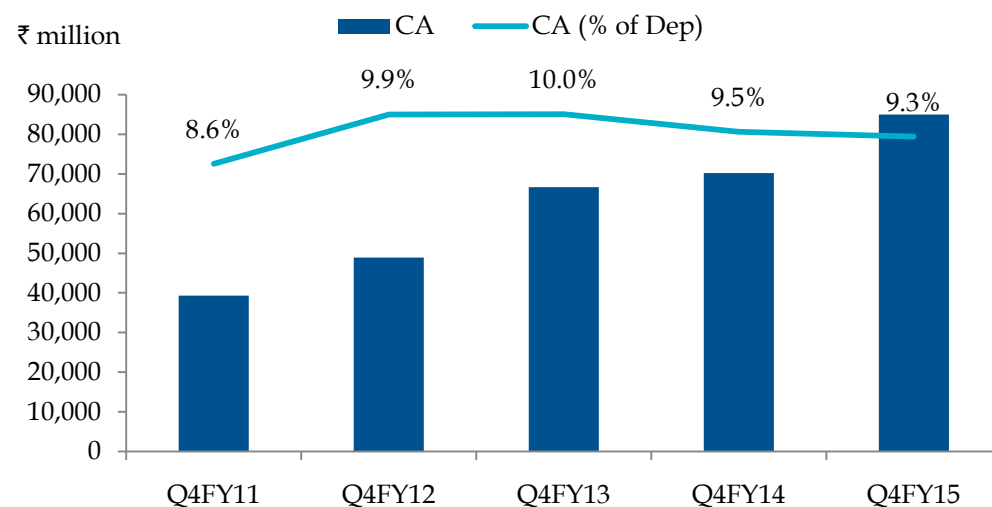
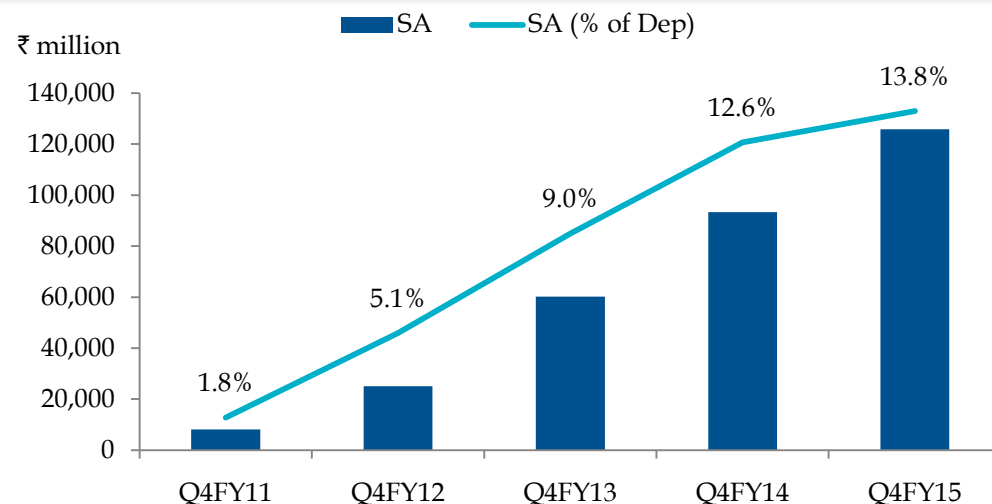


# Robust Growth in Granular Deposits

- ✓ 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 34.9% in SA deposits to ₹ 125.8 billion while CA deposits grew 21.1% to ₹ 85.0 billion as of March 31, 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



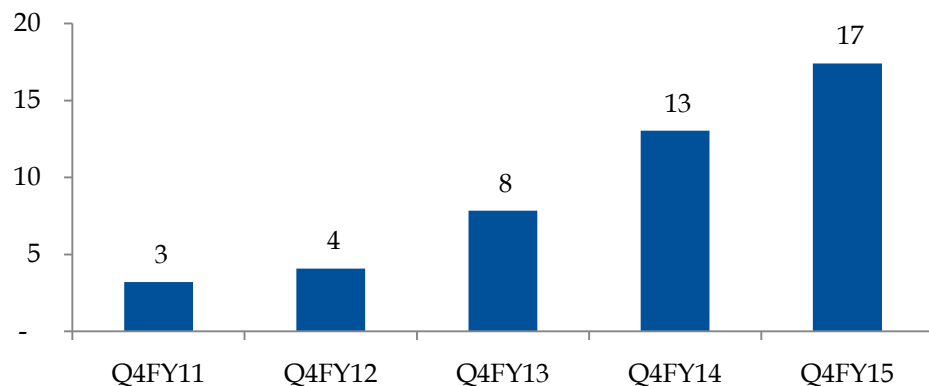
Bank is steadily improving share of granular deposits with investment in people and branches.

# Retail Banking & Business Banking

	Consumer Retail	Commercial Retail & Mortgage	SME and MSME
<b>Product</b>	<ul style="list-style-type: none"> <li>➤ Auto Loans</li> <li>➤ Two Wheeler Loans</li> <li>➤ Gold Loan</li> <li>➤ Personal Loan</li> </ul>	<ul style="list-style-type: none"> <li>➤ Commercial Vehicle</li> <li>➤ Construction Equipment</li> <li>➤ LAP/LAS</li> <li>➤ Healthcare Finance</li> <li>➤ Home Loans</li> </ul>	<ul style="list-style-type: none"> <li>➤ Smart Overdraft</li> <li>➤ Fast track lending Program</li> <li>➤ Scorecard Lending program</li> <li>➤ LGD Program (Linking Collateral with Rating for high ticket customers)</li> </ul>
<b>Focus segment</b>	<ul style="list-style-type: none"> <li>➤ Salaried and Self Employed</li> </ul>	<ul style="list-style-type: none"> <li>➤ Professionals</li> <li>➤ Infrastructure &amp; Logistics</li> <li>➤ Retail Investors</li> <li>➤ Self Employed</li> </ul>	<ul style="list-style-type: none"> <li>➤ 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing &amp; Packaging</li> <li>➤ CBB/EBB/ABB</li> </ul>
<b>Strategy</b>	<ul style="list-style-type: none"> <li>➤ Tapping Liability customers</li> <li>➤ Branch Channel</li> <li>➤ Technology aided processing</li> <li>➤ Focused activities</li> <li>➤ Manufacture Tie-ups</li> </ul>	<ul style="list-style-type: none"> <li>➤ Cash flow based Credit underwriting</li> <li>➤ Adequate Collaterals</li> <li>➤ Risk based pricing</li> <li>➤ SME rich lending program</li> <li>➤ PSL benefits</li> </ul>	<ul style="list-style-type: none"> <li>➤ Building Granular MSME book</li> <li>➤ CRM Based sourcing</li> <li>➤ Tapping Corporate linked Supply Chain - Channel Financing</li> </ul>
	<ul style="list-style-type: none"> <li>➤ Increasing sourcing: From 259 Branches over 26 locations to 447 Branches in over 55 locations in 12-18 months</li> <li>➤ Growing Retail Book by 3x in 12-18 months</li> </ul>		<ul style="list-style-type: none"> <li>➤ Largely Secured Portfolio</li> <li>➤ Growing SME/MSME book by 4x by 2020</li> </ul>

USD Million

## Retail Banking Fees

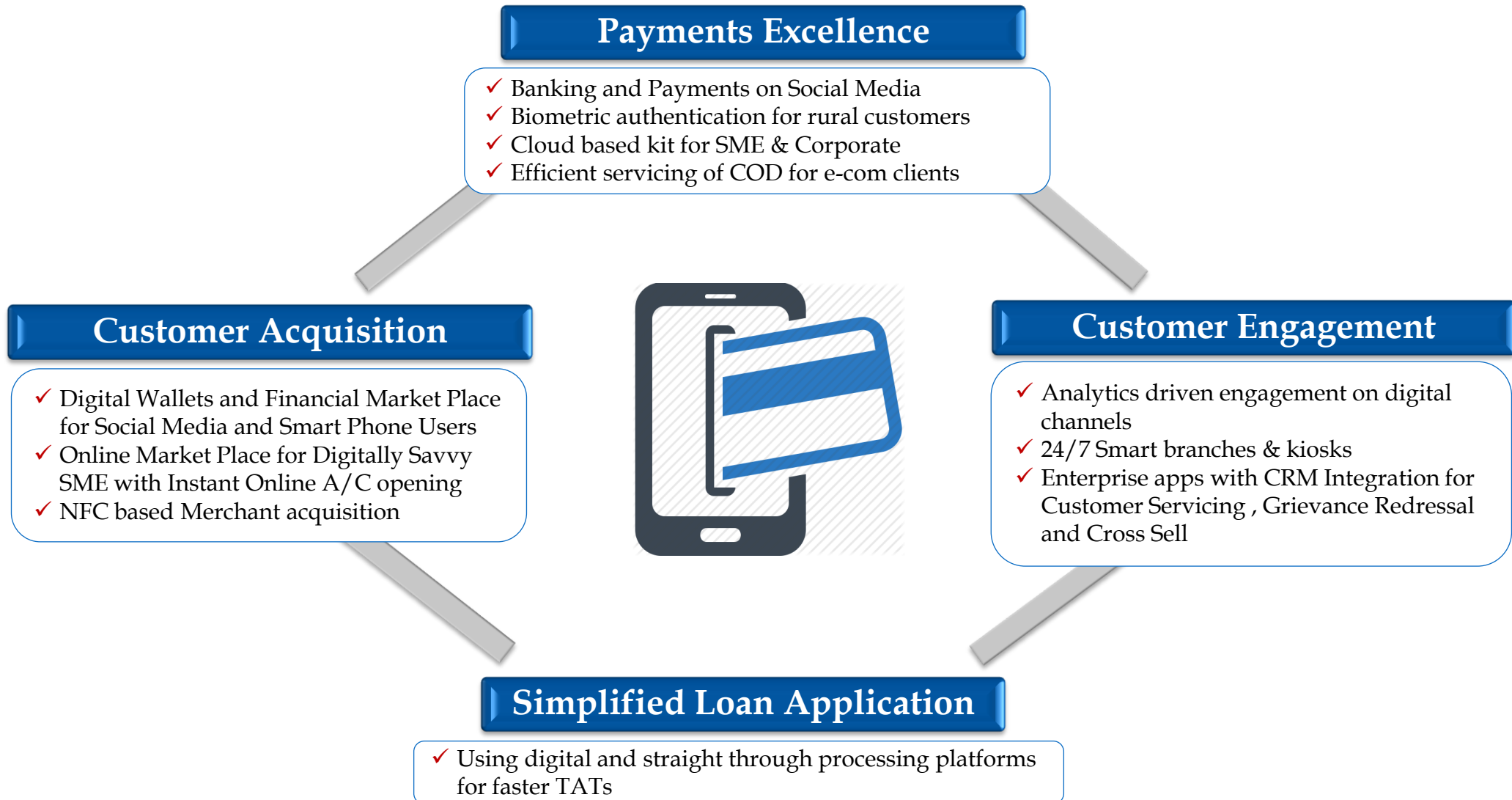


## Benefits:

- ✓ 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 Initiatives



# Digital Payments: Taking Technology to Customers



**Vision:** To foster CUSTOMER RELATIONSHIPS by providing CONVENIENCE in payments

## Our Product Suite



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



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



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



First Indian Bank to offer  
Comprehensive Personalized  
Finance Management Tool



First Private Sector Bank to facilitate  
Real-time International Remittance  
Service on NPCI - RDA



First Private Sector Bank to  
offer Card to Card Transfer  
Services on ATM



Only Bank to offer discount  
coupons post every ATM and  
Internet (E-Commerce) transactions

YES MONEY - Domestic  
Remittance using Award  
Winning Remittance Bridge  
Platform



Won 14 Awards over last 3 years

# The YES BANK Brand- 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*

## 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 630+ 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**

**2<sup>nd</sup> Fastest Growing BFSI  
Brand on Facebook  
IN THE WORLD**

**Social Bankers**

**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**

**f Fastest Growing Bank on Facebook**

Bank	Facebook Fans
ICICI Bank	3.5 Million
HDFC Bank	2.2 Million
Axis Bank	3.0 Million
<b>YES BANK</b>	<b>1.7 Million</b>
Kotak	2.5 Million

**t Twitter Followers**

Bank	Twitter Followers
ICICI Bank	52,854
HDFC Bank	59,494
Axis Bank	76,663
<b>YES BANK</b>	<b>379,287</b>
Kotak	105,738

**t Twitter Followers**

Twitter Handles	Followers
<b>YESBANK</b>	<b>379,287</b>
Flipkart	244,472
Vodafone India	138,778
Pepsi India	53,192
Samsung Ind	288,504

\*As on Apr 15, 2015



# 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



**UNEP Finance Initiative**  
Changing finance, financing change



## First Indian Banking Signatory

- On the Carbon Disclosure Leaders Index for 4 consecutive years



## First Indian Banking Signatory

- Graduated to the highest level of Reporting



## First Indian FI Signatory

- Vice-chair of the working group on building Natural Capital Accounting framework



**Natural Capital Declaration**



## First Indian Bank to release a GRI-checked Sustainability Report

- Achieved assurance for Sustainability report (as per G4 guidelines) in FY 14



## First Indian Bank to become ISO 14001:2004 certified

- Post certification for 67 locations in Phase II, 79 locations ISO 14001 certified

## Board CSR Committee

- Independent Directors
- Women director
- Approved CSR Policy
- Programmatic CSR approach



## 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

2012

2013

2014

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

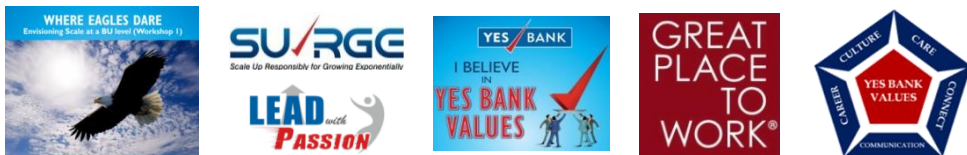
**Pedigree Board ensuring transparency and highest standards of Corporate Governance**

# 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'

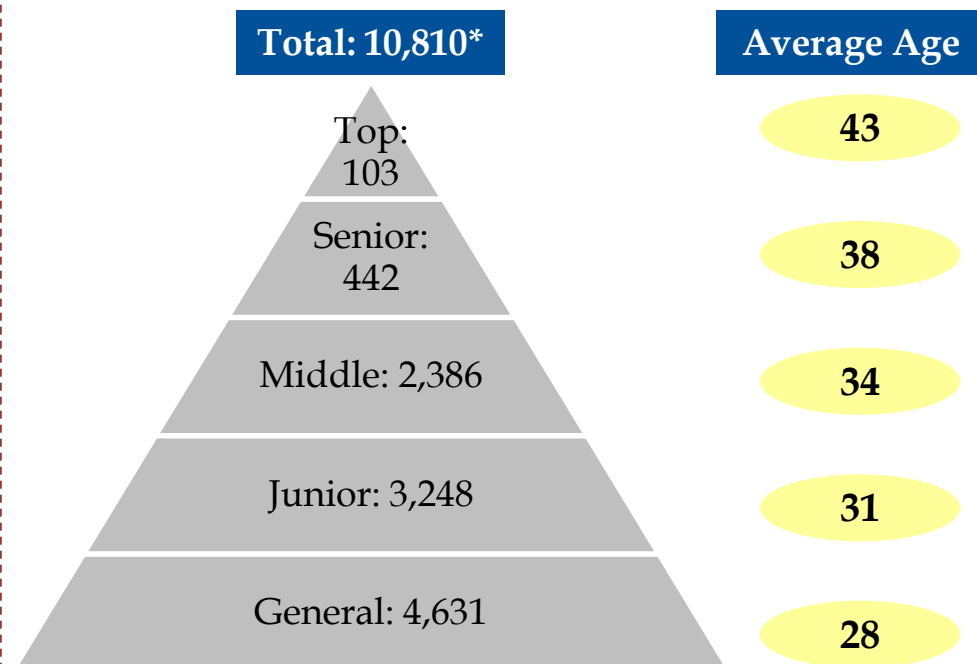


- Structured engagement with over 800 B-Schools
- Employer Branding: Articles in print media, Participation in panel discussion, Industry awards, etc

## 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)



\*As of Mar 31, 2015

- ✓ Average Age – 31 years; Headcount increase of 2012 in FY15
- ✓ 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



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



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



- Environment Management Award, 2014
  - Corporate Social Responsibility, Bangalore, 2013
  - Global Business Excellence Award, Dubai, 2013
  - Sustainability Award, London, 2012
- Golden Peacock Global Convention

**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



- 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



**MasterCard**

- Best Co-Branded Program
  - Best Commercial Card Program
  - Best Prepaid Card Program
- The MasterCard Innovation Awards  
2014

## Human Capital, Innovation & Service

## Corporate Governance and Business Excellence



# Important Notice



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THANK YOU

