

# INVESTOR PRESENTATION

Q4FY16 & FY16 Update

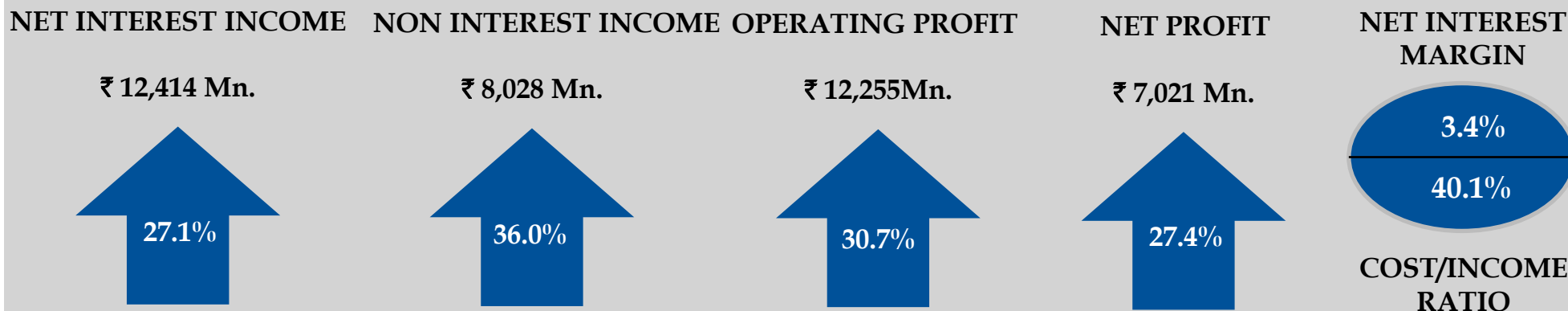


# FINANCIAL HIGHLIGHTS

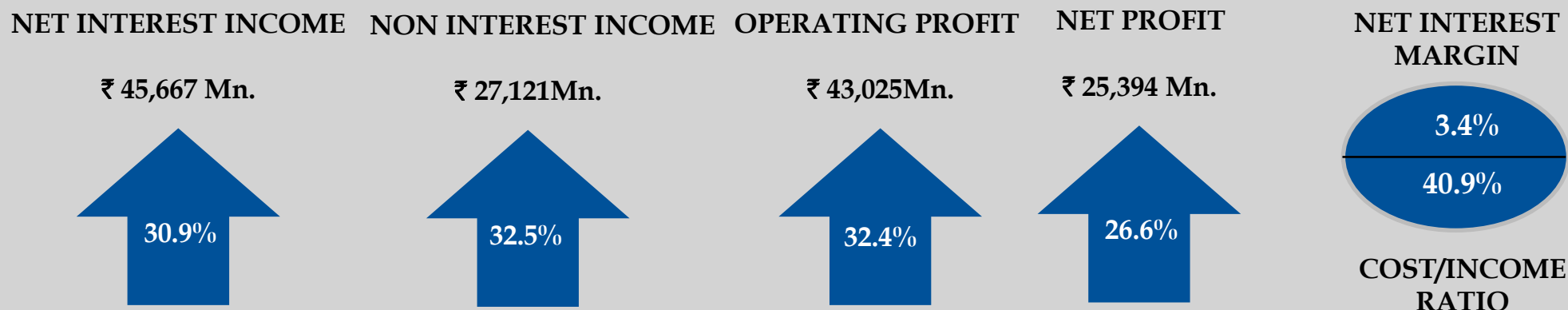


# Income Statement Highlights

For Q4 FY2016



For FY2016



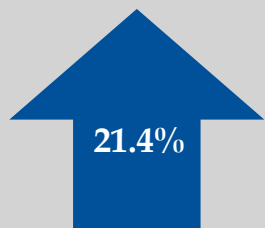
- ✓ Basic EPS of ₹ 16.7 and Diluted EPS of ₹ 16.4 for Q4FY16
- ✓ Basic EPS of ₹ 60.6 and Diluted EPS of ₹ 59.3 for FY16

**Robust growth with improving margins and consistent profitability metrics**

# Balance Sheet Highlights

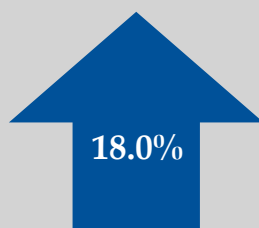
## TOTAL ASSETS

₹ 1,652,634 Mn.



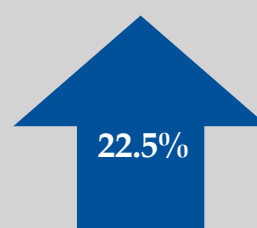
## SHAREHOLDERS' FUNDS

₹ 137,866 Mn.



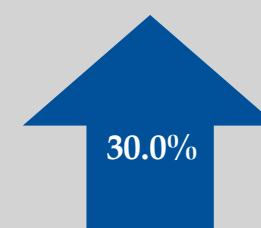
## DEPOSITS

₹ 1,117,195 Mn.

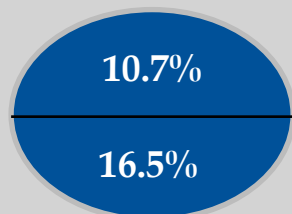


## ADVANCES

₹ 982,099 Mn.

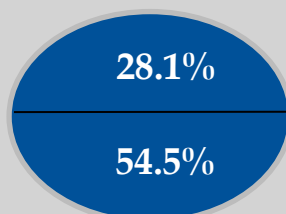


## TIER I



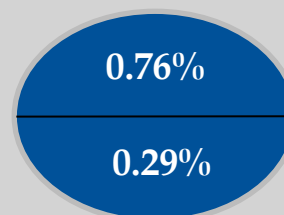
TOTAL CAPAD

## CASA Ratio



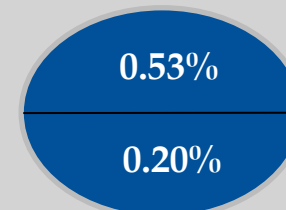
Retail Deposits

## GROSS NPA



NET NPA

## Restructured Advances



Security Receipts

✓ Book Value of ₹ 327.8

Constantly increasing granularity across Assets & Liabilities

# Income Statement & Key Ratios

## Q4FY16 & FY16 - Revenue and Profit growth

₹ Million	Q4FY16	Q4FY15	Growth	FY16	FY15	Growth
Net Interest Income	12,414	9,771	27.1%	45,667	34,878	30.9%
Non Interest Income	8,028	5,904	36.0%	27,121	20,465	32.5%
<b>Total Net Income</b>	<b>20,442</b>	<b>15,675</b>	<b>30.4%</b>	<b>72,789</b>	<b>55,343</b>	<b>31.5%</b>
Operating Expense	8,188	6,300	30.0%	29,764	22,847	30.3%
<b>Operating Profit</b>	<b>12,255</b>	<b>9,375</b>	<b>30.7%</b>	<b>43,025</b>	<b>32,496</b>	<b>32.4%</b>
Provisions & Contingencies	1,865	1,264	47.6%	5,363	3,395	58.0%
Provision for Tax	3,369	2,601	29.5%	12,268	9,047	35.6%
<b>Profit After Tax</b>	<b>7,021</b>	<b>5,510</b>	<b>27.4%</b>	<b>25,394</b>	<b>20,054</b>	<b>26.6%</b>

	Q4FY16	Q4FY15	FY16	FY15
Return on Assets	1.8%	1.7%	1.7%	1.6%
Return on Equity	21.1%	19.0%	19.9%	19.0%
NIM	3.4%	3.2%	3.4%	3.2%
Cost to Income Ratio	40.1%	40.2%	40.9%	41.3%
Non Interest Income to Total Income	39.3%	37.7%	37.3%	37.0%
EPS (not annualized) ₹	16.7	13.2	60.6	49.3

**Robust NII growth of 30.9% supported by healthy advances growth of 30.0% resulting in strong PAT growth**

# Balance Sheet & Key Ratios

## Balance Sheet Growth

₹ Million	Mar 31 2016	Mar 31 2015	y-o-y growth	Dec 31 2015	q-o-q growth
<b>Assets</b>	<b>1,652,634</b>	<b>1,361,704</b>	<b>21.4%</b>	<b>1,477,540</b>	<b>11.9%</b>
Advances	982,099	755,498	30.0%	843,962	16.4%
Investments	488,385	432,285	13.0%	456,354	7.0%
<b>Liabilities</b>	<b>1,652,634</b>	<b>1,361,704</b>	<b>21.4%</b>	<b>1,477,540</b>	<b>11.9%</b>
Shareholders' Funds	137,866	116,800	18.0%	135,613	1.7%
Total Capital Funds	218,744	161,513	35.4%	195,252	12.0%
Borrowings	316,590	262,204	20.7%	266,671	18.7%
Deposits	1,117,195	911,758	22.5%	1,014,372	10.1%
<b>CASA</b>	<b>313,428</b>	<b>210,790</b>	<b>48.7%</b>	<b>270,194</b>	<b>16.0%</b>

## Key Financial Performance Indicators

	Q4FY16	Q4FY15	Q3FY16
Capital Adequacy (Basel III)	16.5%	15.6%	16.1%
Tier I Ratio (Basel III)	10.7%	11.5%	10.9%
Book Value (₹)	327.8	279.6	323.3
Gross NPA	0.76%	0.41%	0.66%
Net NPA	0.29%	0.12%	0.22%

**Robust Y-o-Y growth of SA: 62.3%; and Retail Banking FDs: 30.3%**

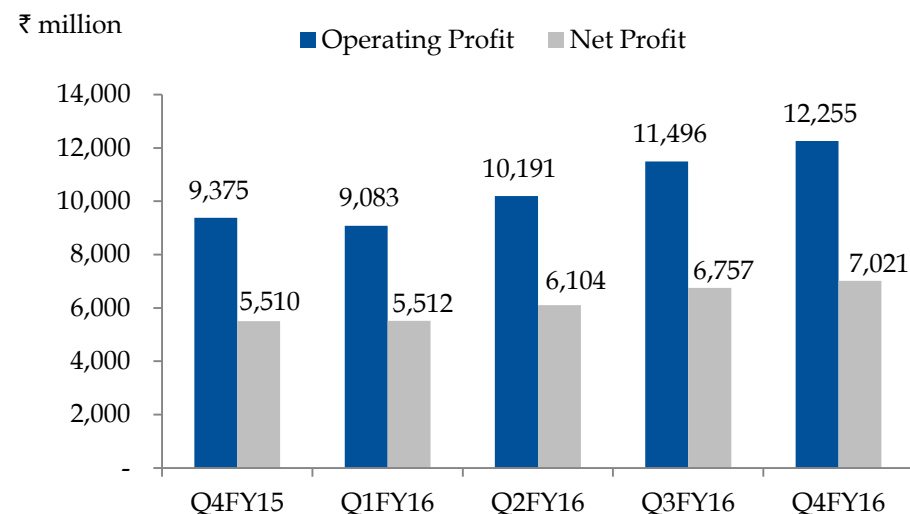
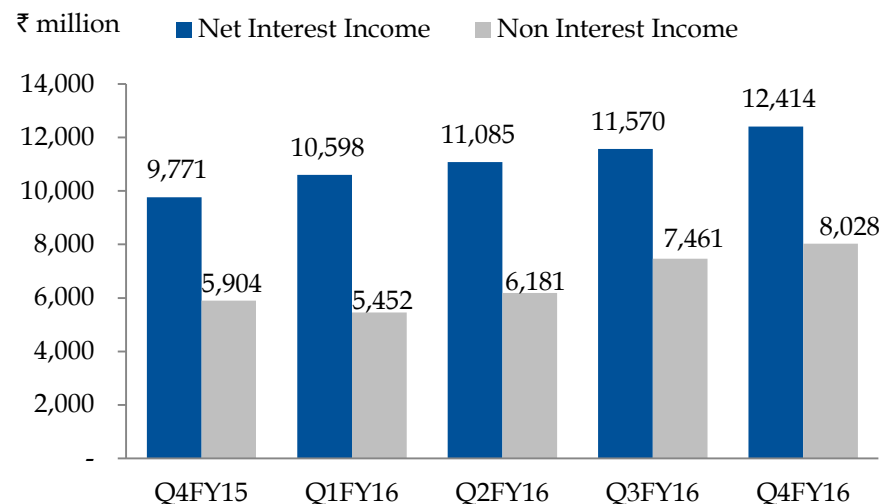
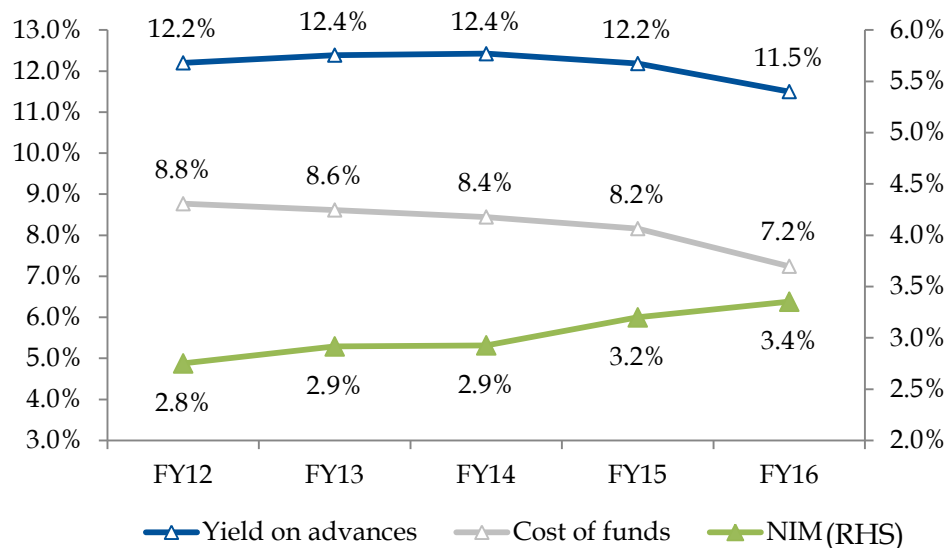
# Income Growth Trends

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

- NII for Q4FY16 increased by 27.1% y-o-y. This was on account of 30.0 % y-o-y growth in advances and improving CASA ratio

## ✓ Healthy growth in Non Interest Income

- Non Interest Income grew by 36.0% y-o-y on the back of continued growth across Retail, Trade, Financial Markets & Corporate Banking



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

# Non-Interest Income Highlights

## Non Interest Income Break-up

₹ Million	Q4FY16	Q4FY15	Growth	FY16	FY15	Growth
Corporate Trade & Cash Management	1,412	1,361	3.8%	4,611	4,759	-3.1%
Forex, Debt Capital Markets & Securities	1,163	923	26.0%	4,682	2,788	67.9%
Corporate Banking Fees	3,638	2,087	74.3%	11,706	8,496	37.8%
Retail Banking Fees	1,816	1,533	18.5%	6,123	4,421	38.5%
<b>Total</b>	<b>8,028</b>	<b>5,904</b>	<b>36.0%</b>	<b>27,122</b>	<b>20,464</b>	<b>32.5%</b>

## Retail Banking Fees Break-up

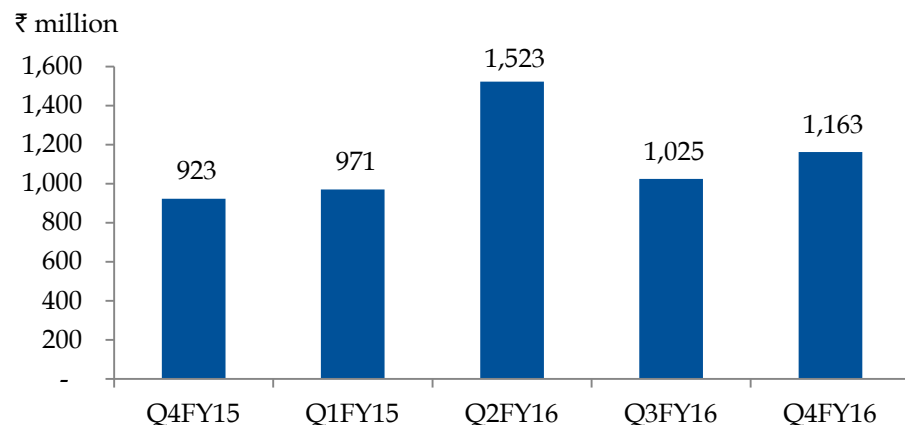
₹ Million	Q4FY16	Q3FY16	Q2FY16	Q1FY16	Q4FY15
<b>Retail Banking Fees:</b>	<b>1,816</b>	<b>1,515</b>	<b>1,451</b>	<b>1,341</b>	<b>1,533</b>
Trade & Remittance	580	529	498	463	445
Facility / Processing Fee	248	175	177	119	213
Third Party Sales	307	184	213	258	390
Interchange Income	347	360	259	239	211
General Banking Fees	335	267	304	262	274

Granular & Healthy Non- Interest Income growth across Retail, Trade, Financial Markets & Corporate

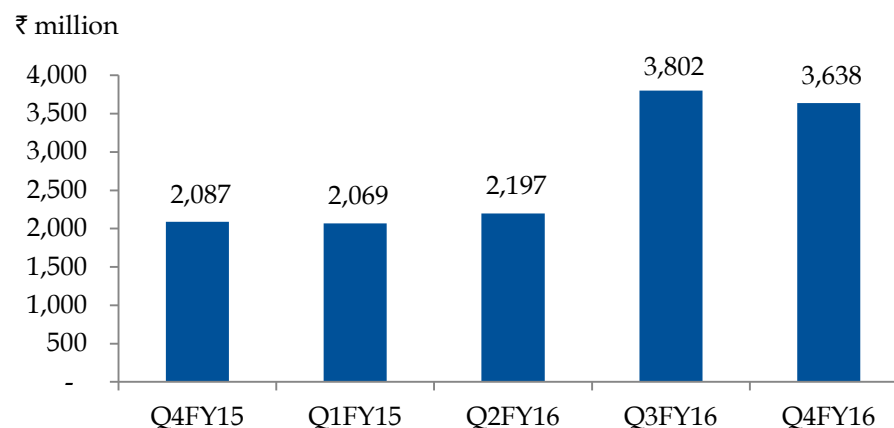


# Non – Interest Income Trends

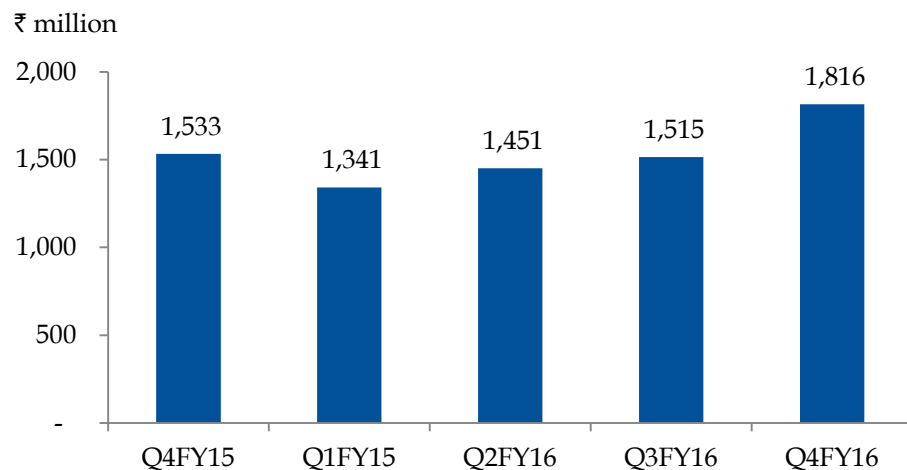
## Forex, Debt Capital Markets & Securities



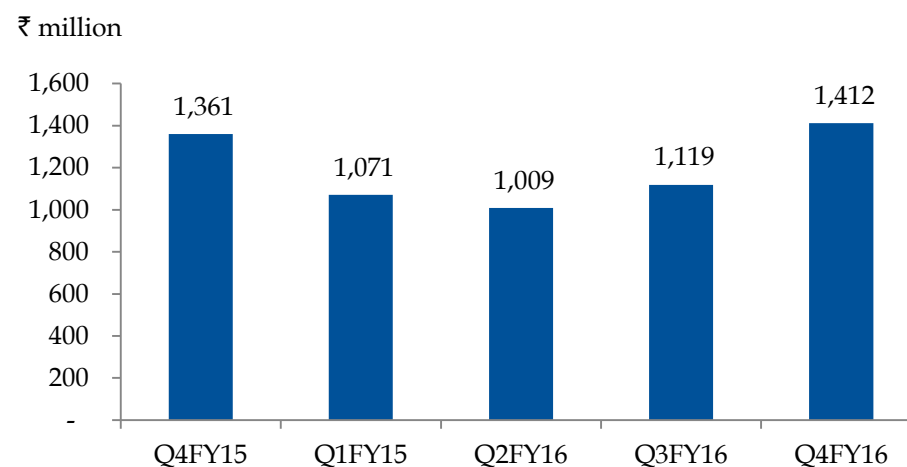
## Corporate Banking Fees



## Retail Banking Fees



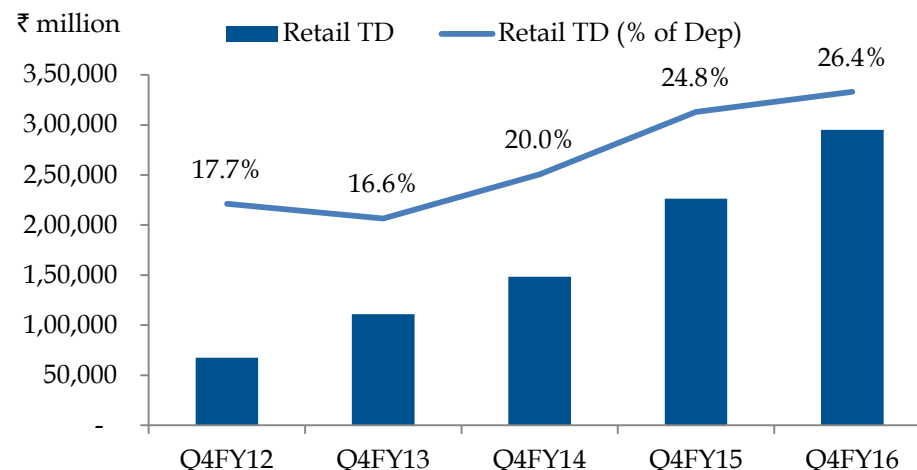
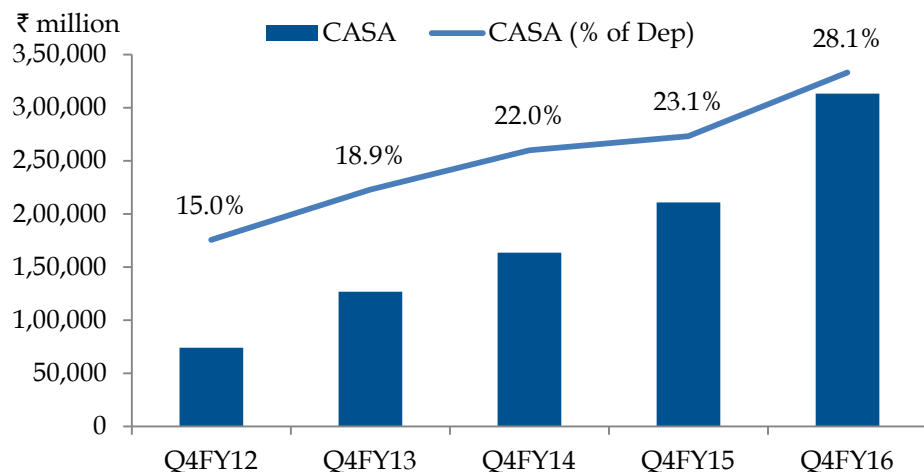
## Corporate Trade & Cash Management



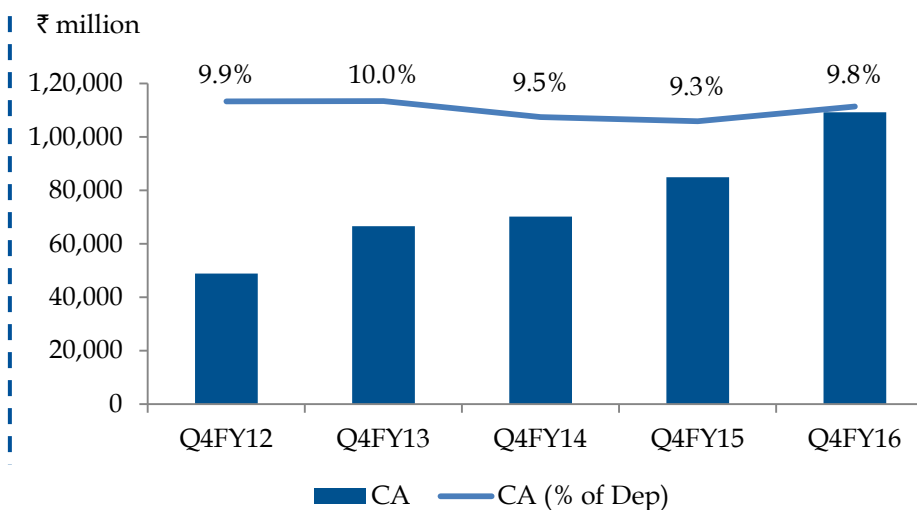
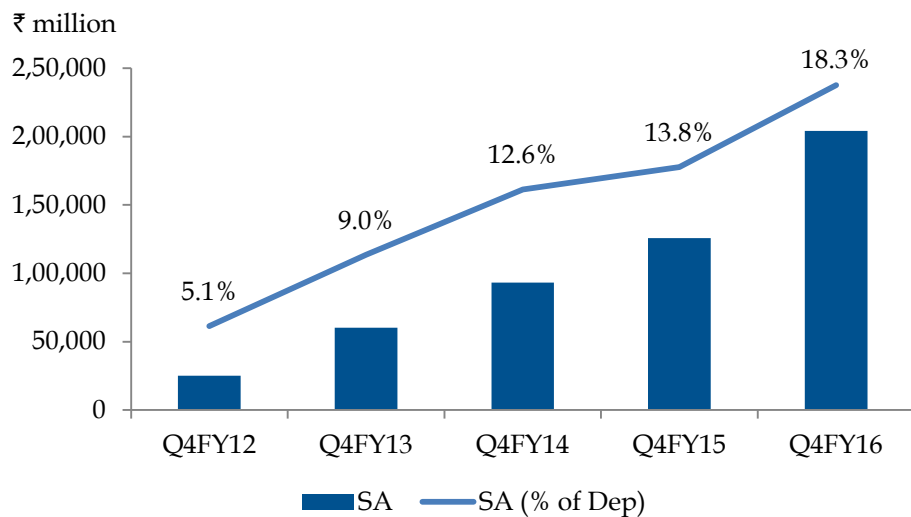
Continued traction in healthy and diversified Non-Interest Income growth

# BUSINESS HIGHLIGHTS

# Well-diversified Liability Franchise



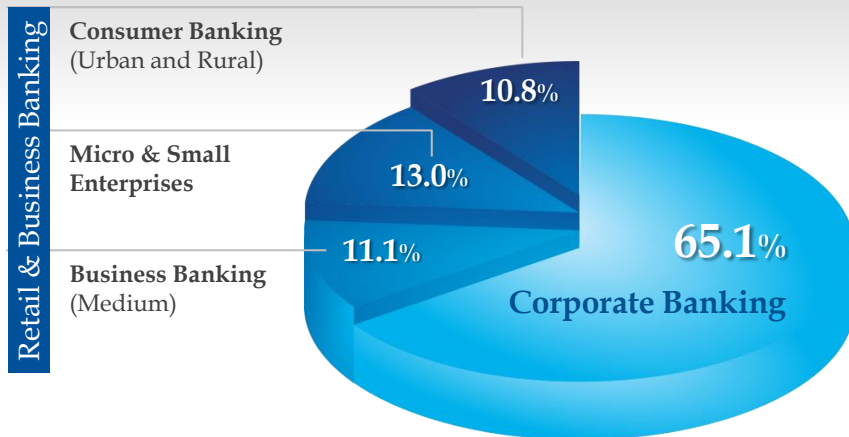
## Steady improvement in Granular Deposits



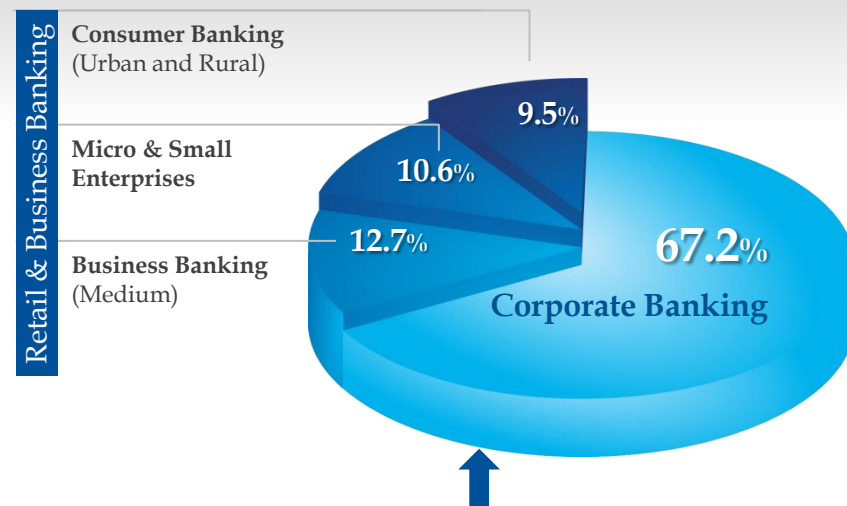
**CASA+Retail FDs as % of Total Deposits stands at 54.5% as March 31, 2016, up from 47.9% a year ago**

# Segmental Advances Mix

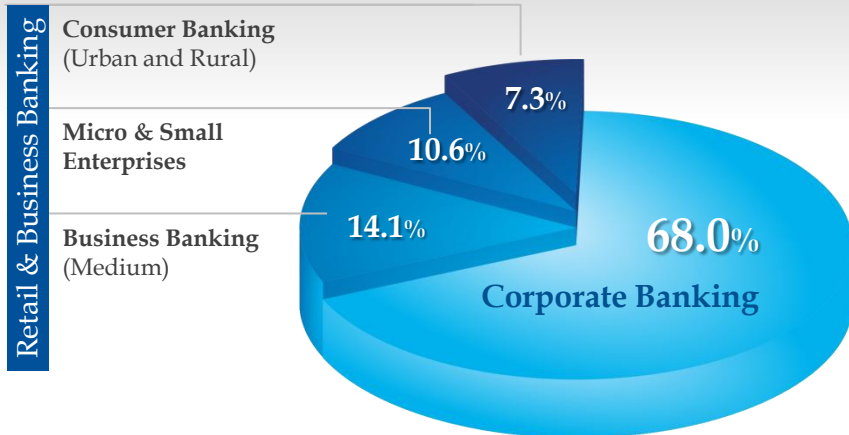
31<sup>st</sup> Mar 2016



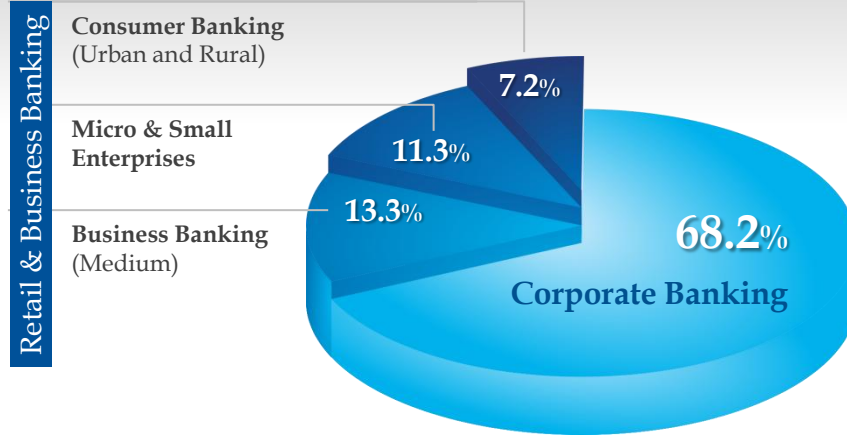
31<sup>st</sup> Dec 2015



30<sup>th</sup> Jun 2015

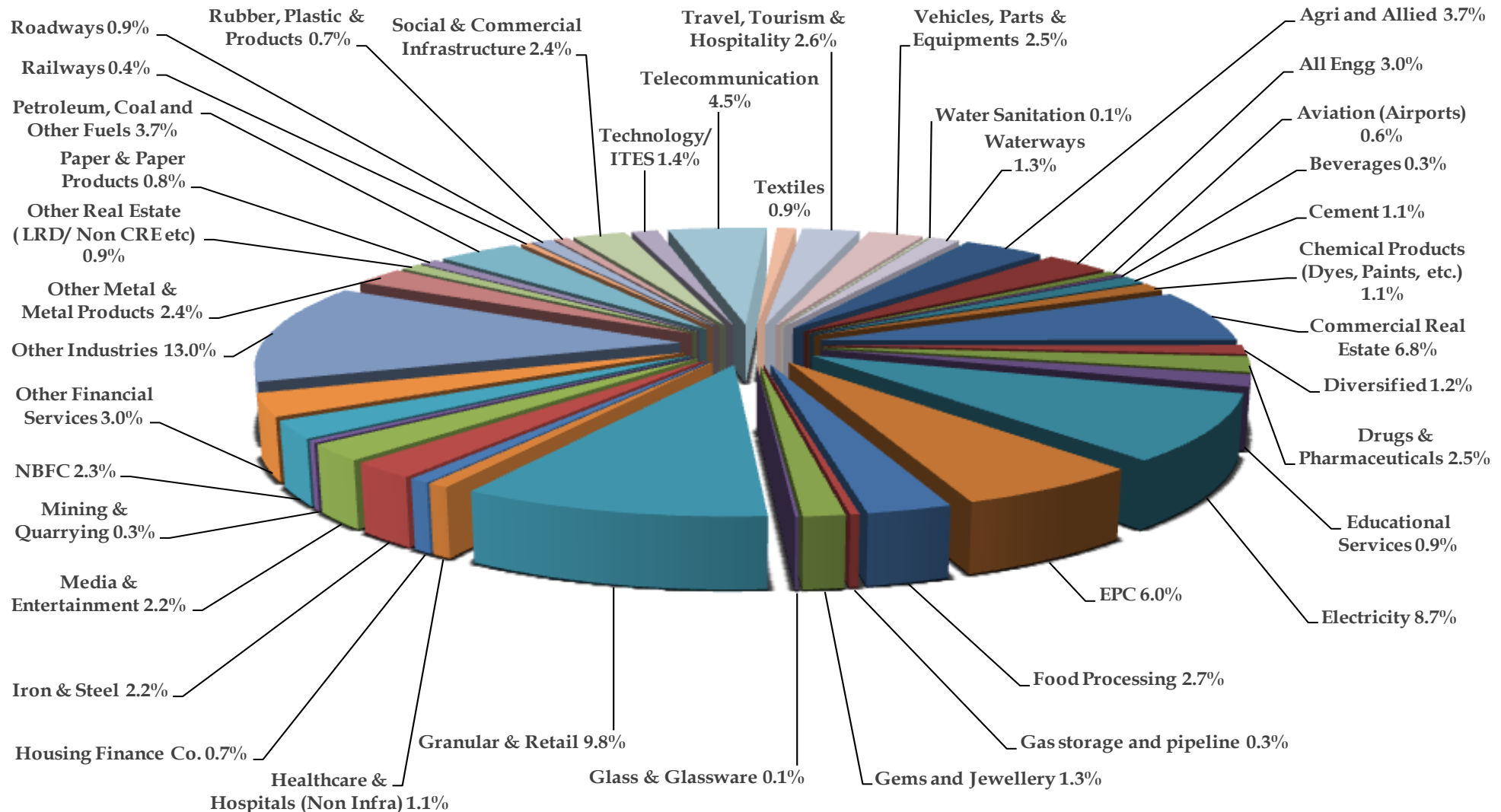


30<sup>st</sup> Sep 2015



Improving Retail and Business Banking proportion in the segmental mix

# 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 spread across 8 segmental corporate relationship groups

Ratings*	Mar 31, 2016	Dec 31, 2015	Jun 30, 2015	Mar 31, 2015
AAA	18.4%	19.4%	19.0%	20.3%
AA	18.5%	17.6%	15.8%	14.9%
A	39.6%	38.9%	40.9%	41.6%
BBB	21.7%	21.8%	22.0%	20.8%
BB and Below	1.8%	2.3%	2.4%	2.5%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\*Internal ratings mapped to external ratings

## Sensitive Sector Disclosure

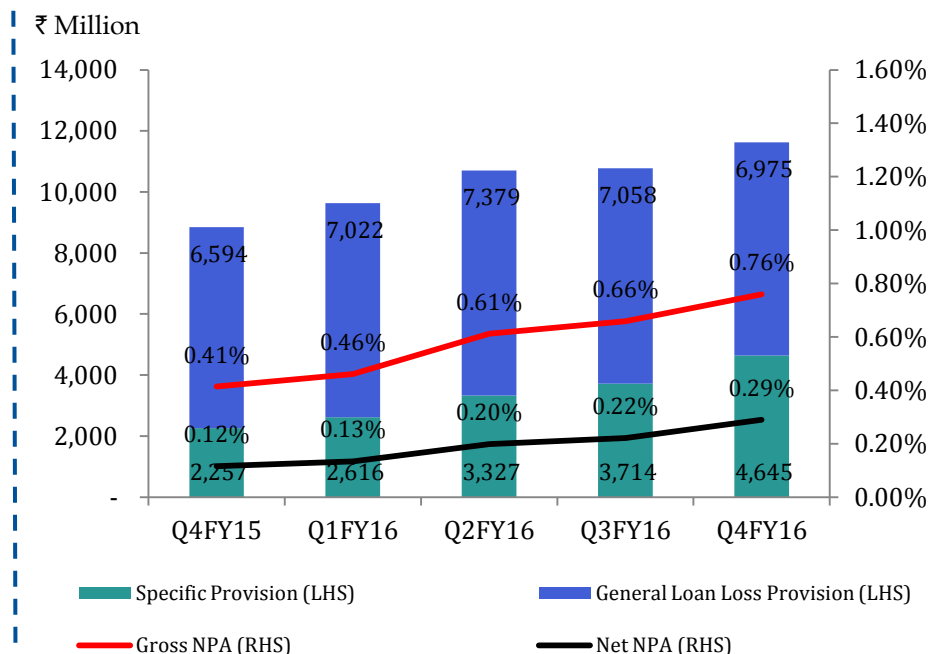
Sector/ Rating	Break-up	Sector/ Rating	Break-up
<b>(A) Electricity</b>	8.7%	<b>(B) Iron &amp; Steel</b>	2.2%
AAA/AA rated investments	1.2%		
T&D	1.3%	A or above rated	1.4%
Renewable Exposures(Green-Financing)	2.5% of which 2.1% is operational	<b>(C) EPC</b>	6.0%
Non-Renewable	3.6% All operational		
Exposure to SEBs	Nil	A or above rated	4.0%

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

# Healthy Asset Quality

## Update on NPA and Restructured Advances

- ✓ Gross NPA: **0.76%** (₹ 7,490 mn); Net NPA: **0.29%** (₹2,845 mn)
- ✓ Specific provision coverage ratio of 62.0%
- ✓ Total Standard Restructured Advances as a proportion of Gross Advances was at 0.53% (₹ 5,240 mn)
- ✓ Net SR at 0.20% down from 0.25% as at Dec 31, 2015
  - Further, during the quarter, the Bank recovered its entire exposure from one account that was sold to ARC in the past
- ✓ Credit cost for FY16 contained at 50 bps
- ✓ No SDR during the quarter and FY16
- ✓ No 5:25 Refinancing during the quarter and FY16



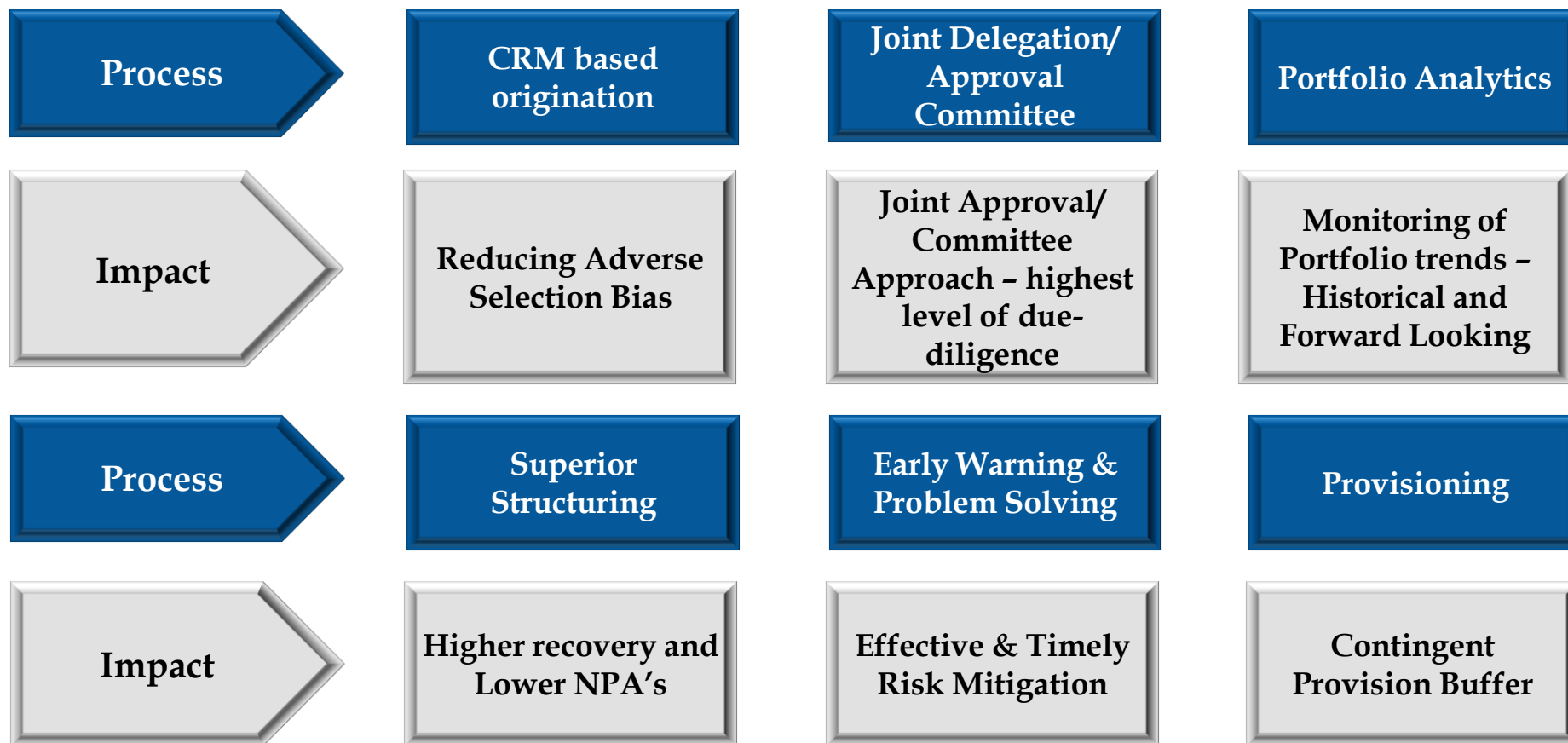
## Trend of key Asset Quality parameters

	As a % of Advances	Mar 31, 2016	Dec 31, 2015	Jun 30, 2015	Mar 31, 2015
A	1. Gross NPA %	0.76%	0.66%	0.61%	0.41%
	2. Net NPA %	0.29%	0.22%	0.20%	0.12%
	3. Provision Coverage Ratio	62.0%	66.5%	67.7%	72.0%
B	Restructured Advances %	0.53%	0.67%	0.71%	0.50%
C	Security Receipts (Net) %	0.20%	0.25%	0.27%	0.29%

Bank continues to show resilience on all Asset Quality parameters



# Risk Management Process

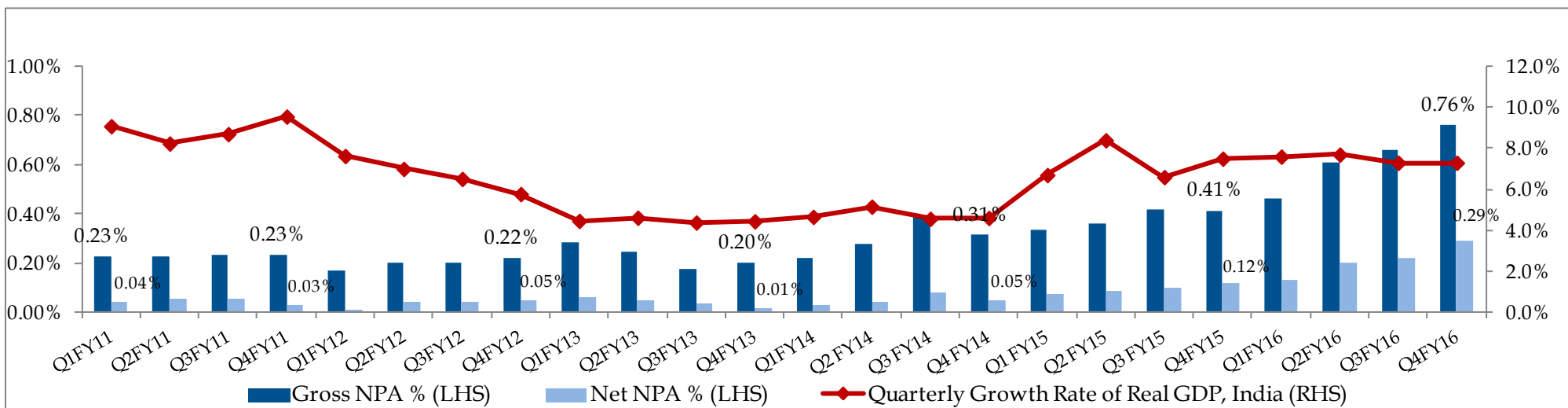
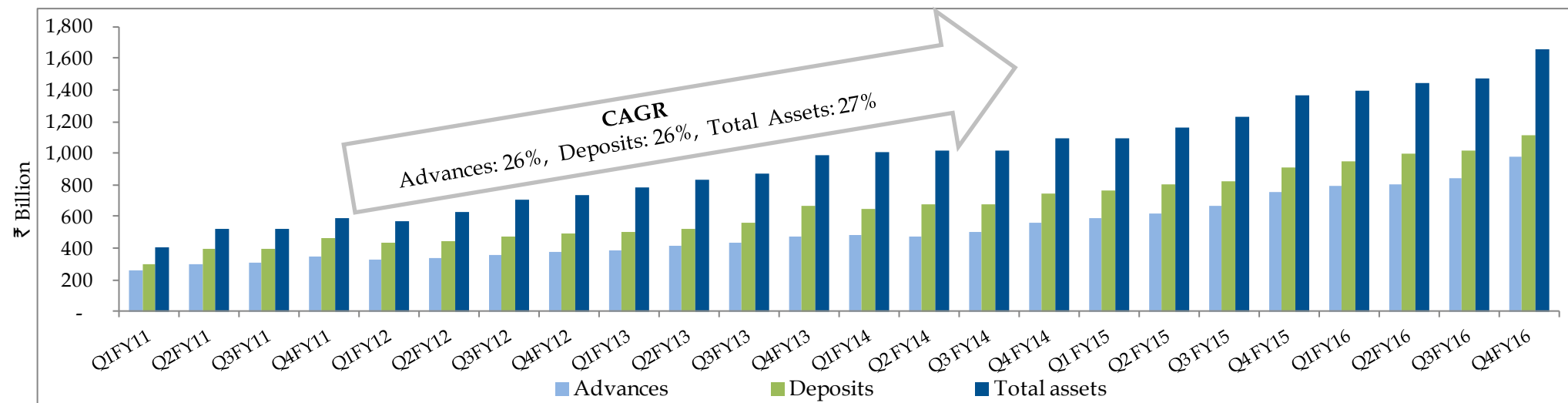


- ✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly
- ✓ Overall portfolio is well distributed 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

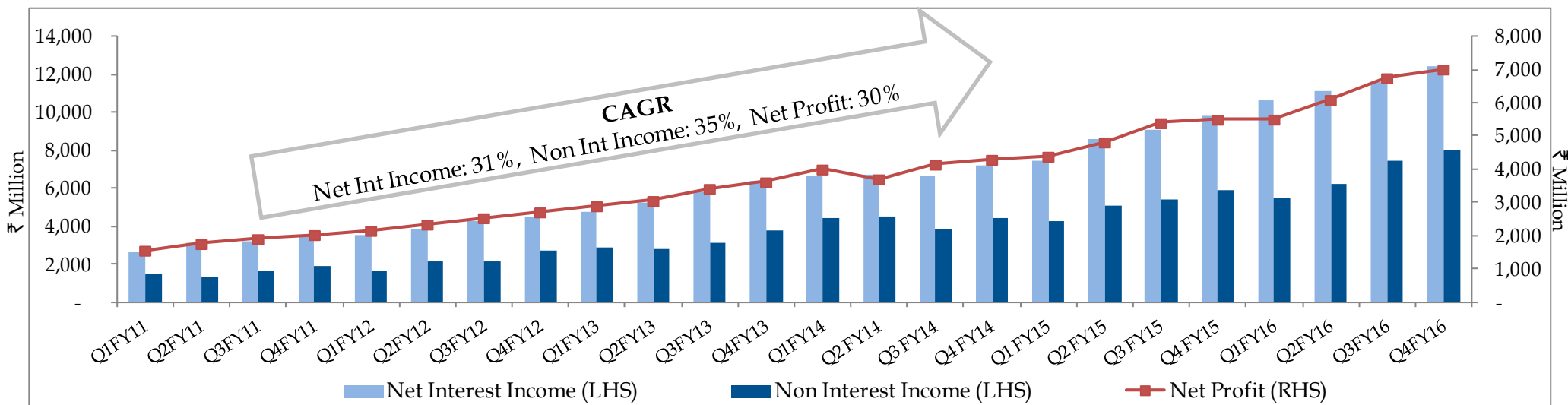
# Sustained Growth with preservation of Asset Quality



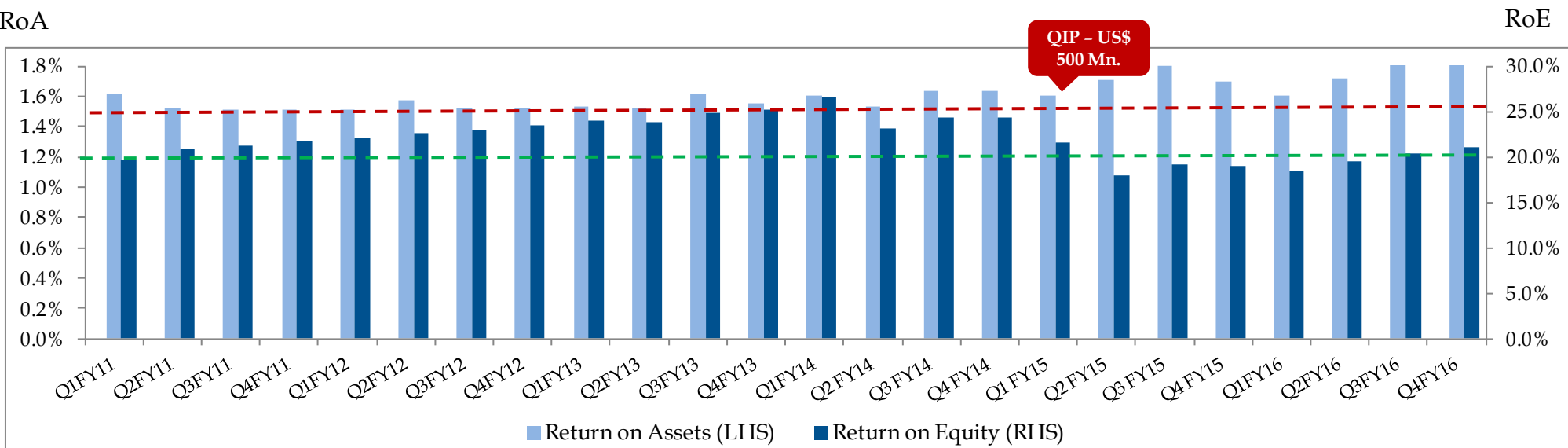
GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q4FY16 is based on estimates

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

# Income Growth With Consistent RoA & RoE Ratios



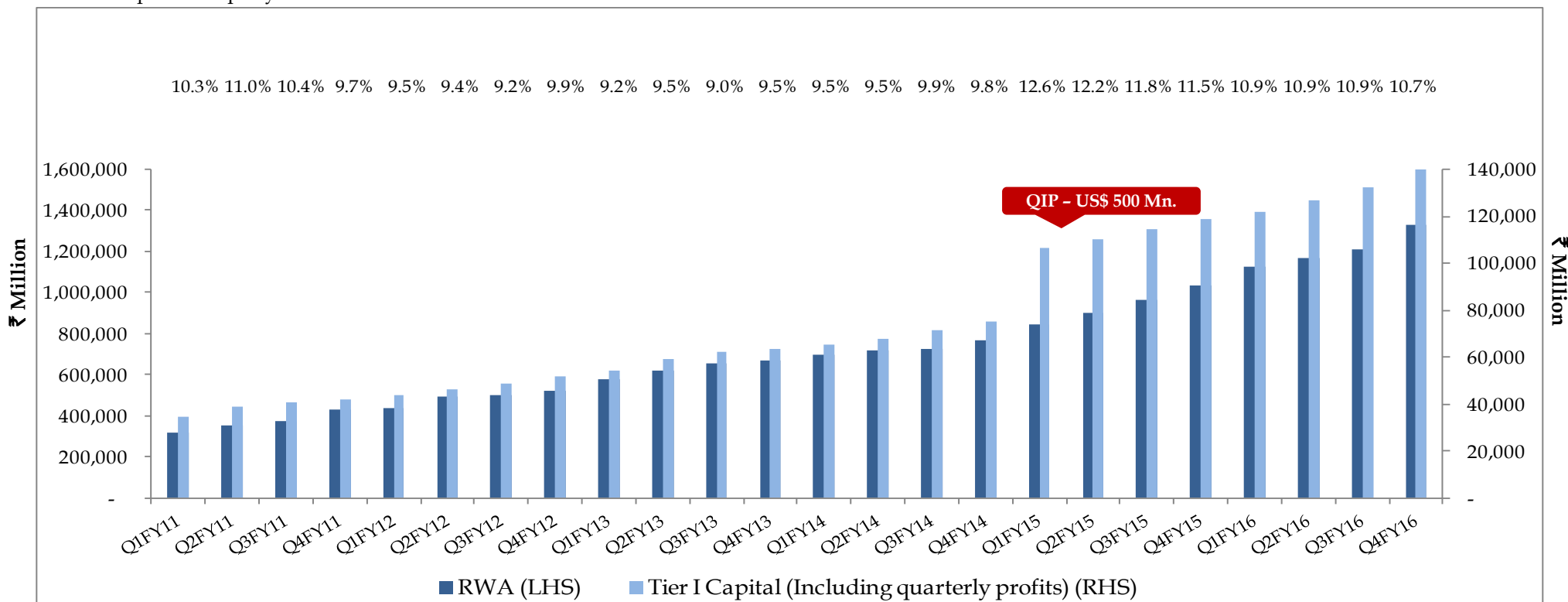
RoA



Growth with quality, improving productivity and efficiency

# Capital Growth Through Internal Accretion

Tier I Capital Adequacy ratio



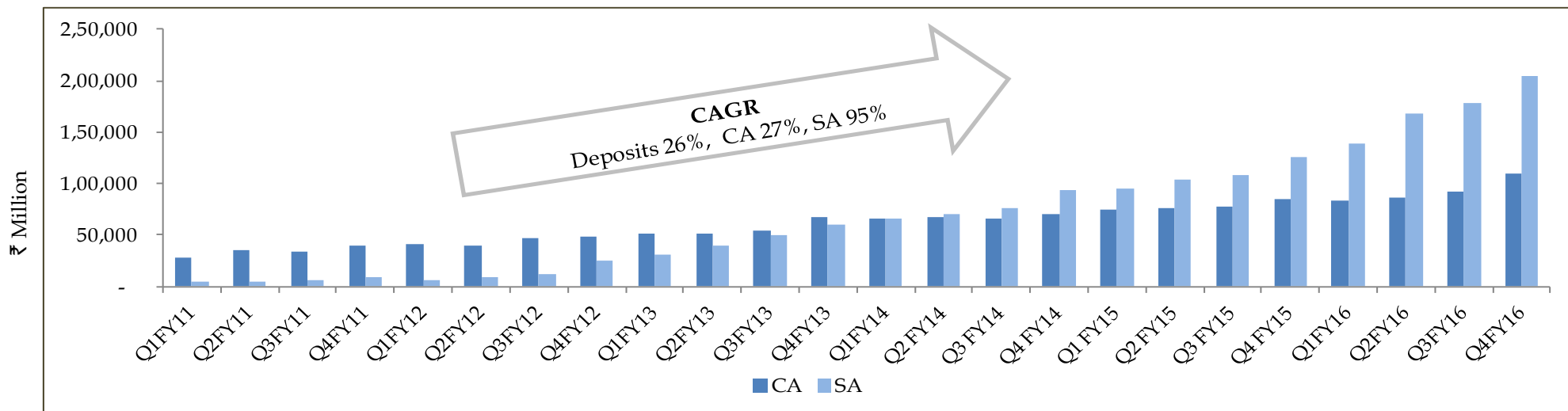
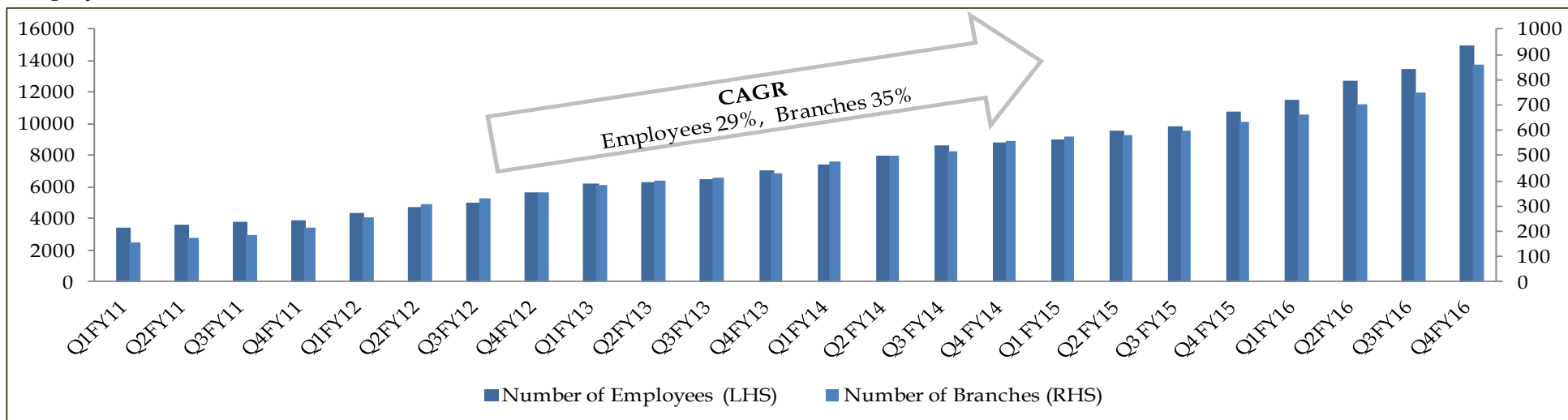
- ✓ Well capitalized with Total CRAR at 16.5% and Tier I ratio at 10.7%. Total Capital Funds stand at ₹ **218.7 Bn** as on Mar 31, 2016
- ✓ ROE @ 18-25% along with profit retention allowing sustained balance-sheet growth
- ✓ Bank raised ₹ 18.5 Bn of Basel III compliant Tier II bonds in the quarter aggregating to ₹ 39.0 Bn of Basel III compliant Tier II bonds raised during FY16

**Strong ROEs allow healthy internally funded growth**

# Improved Traction In Liabilities Generation

Employees

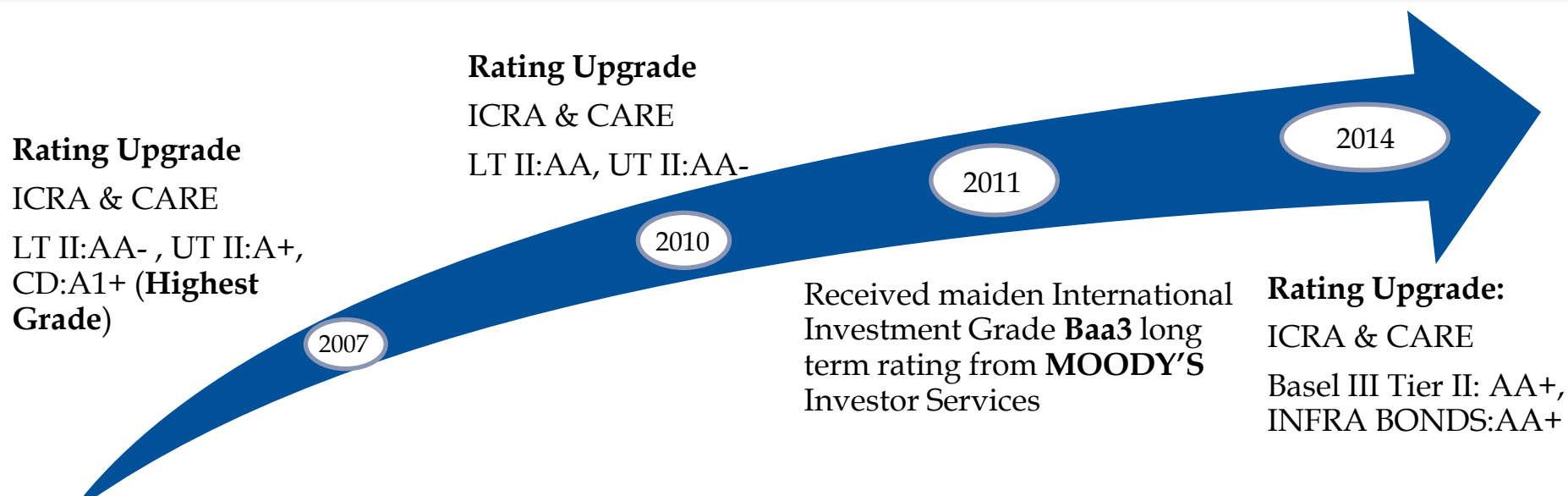
Branches



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
	Tier II	Infra Bonds		
ICRA	AA+	AA+	Stable	A1+
CARE	AA+	AA+	Stable	

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



# Leading Global Financial Institutions have reposited 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

**USD 50 Million**

**Gender Financing**

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



**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

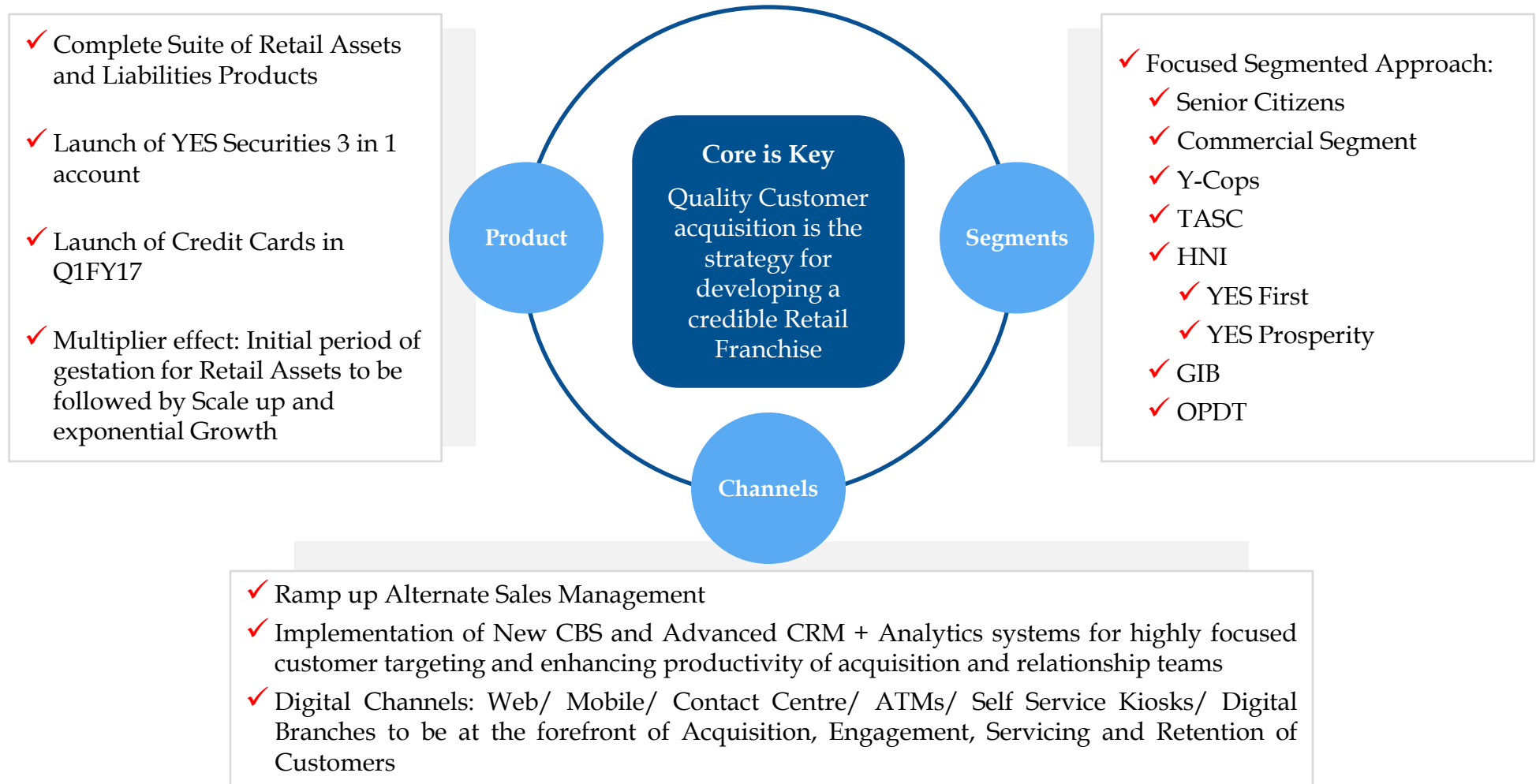


- ✓ Progressively larger number of participants with longer tenor and improved pricing
- ✓ Won the Asia Pacific Loan Market Association (APLMA) award in 2012 and 2013

## RETAIL BUSINESS OVERVIEW



# Three Pronged Customer Acquisition, Engagement and Retention Strategy



# Retail Banking: Expanding the National Footprint

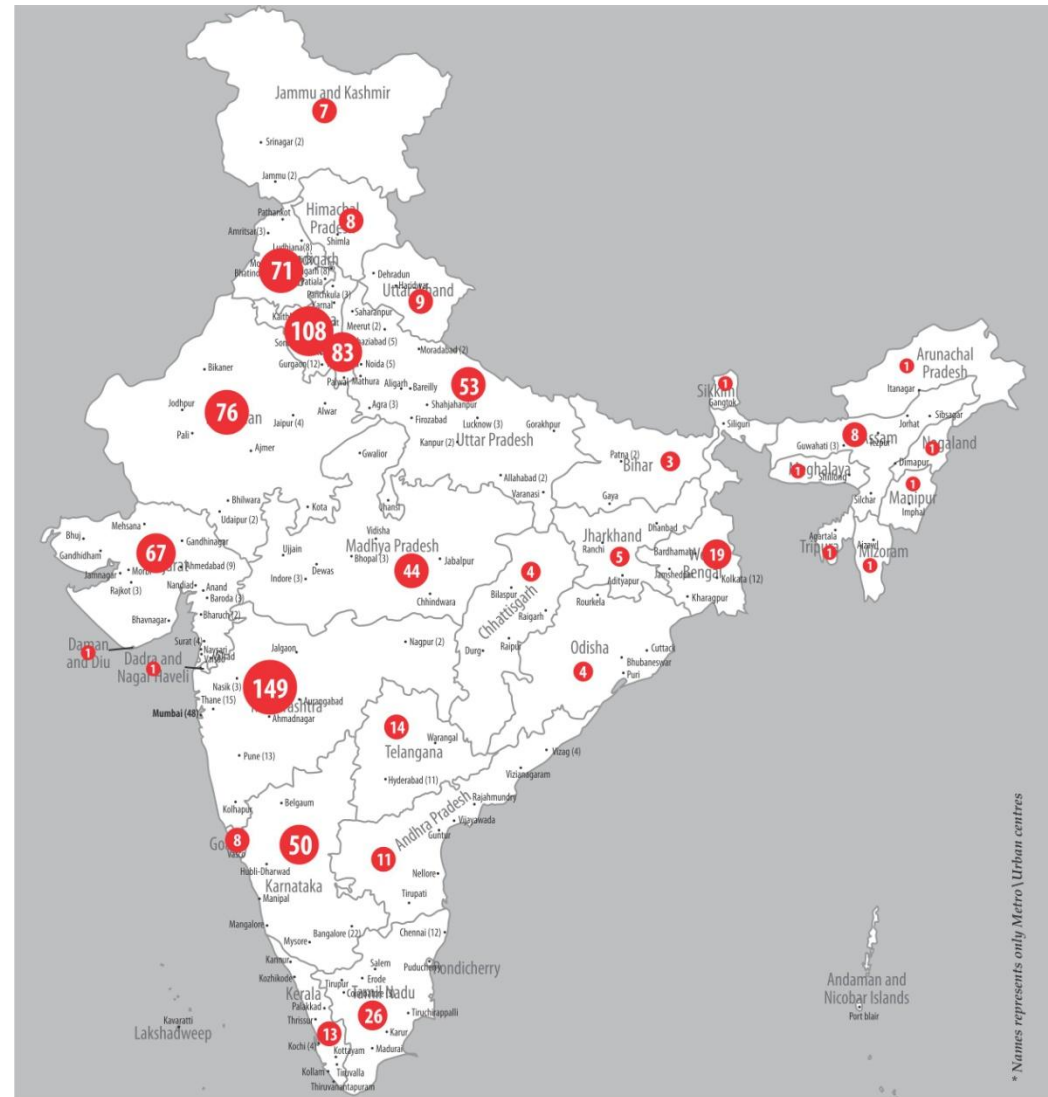
YES BANK

150 2010

860 2016

2500 2020

- ✓ 860 Branches across key liability corridors as of Mar 31, 2016 up from 630 as of Mar 31, 2015
- ✓ Covering all 53 Metro locations, 29 States and 7 Union Territories
- ✓ Higher density in top deposit centers
- ✓ 15 Regions – 75 Cluster Hubs – 180 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 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*

- 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"> <li>✓ Auto Loans</li> <li>✓ Two Wheeler Loans</li> <li>✓ Gold Loan</li> <li>✓ Personal Loan</li> <li>✓ Credit Cards*</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>
Focus segment	<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/ SBB</li> </ul>
Strategy	<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>
	Ramping up branches across the country to build up Retail Assets		Largely Secured Portfolio

\* To be launched in Q1 FY17

## VISION

To foster CUSTOMER RELATIONSHIPS by providing CONVENIENT Banking Transactions and Payments

### Digital Channels

#### DIGITAL ACQUISITION

Digital Platforms to acquire customers and empower sales channels

#### DIGITAL ENGAGEMENT

Interactive & Intuitive digital channels to service existing customers

### Payments & Transactions

#### GO SOCIAL

Offer banking and payments on social media & wearable devices

#### REACH LAST MILE

Take technology to digital aliens and services their payment needs

#### FLEXI PAYMENTS

Create architecture that allows end users to dictate payment experience

### Customer Service

#### BE EFFICIENT

Digitize internal workflows to service customer requests digitally

#### STAY RELEVANT

Analytics framework that results in relevant customer conversations

## YES MONEY

Domestic Remittance using Award Winning Remittance Bridge Platform



## Our Product Suite



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



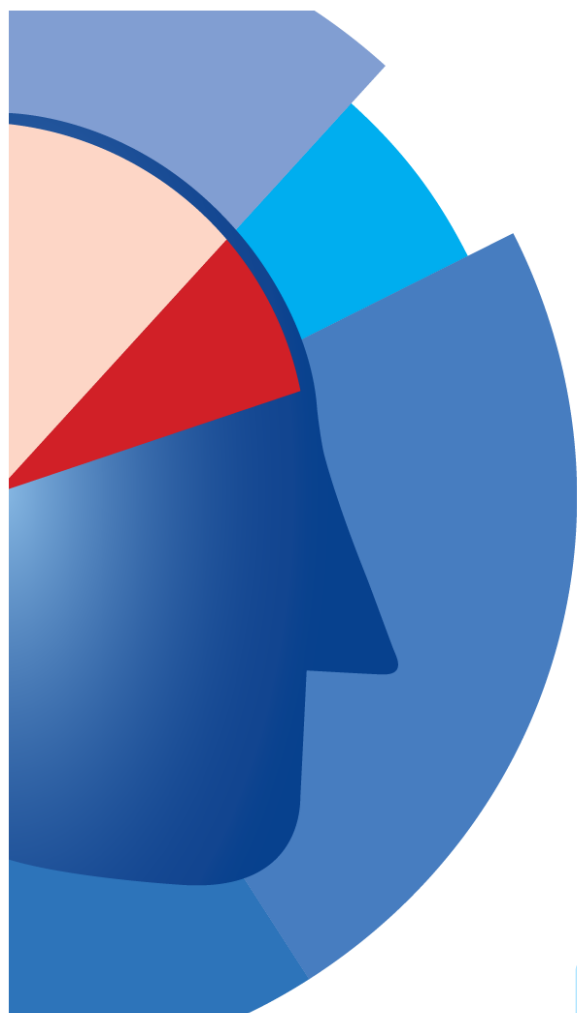
API Banking - Plug-ins for Collections, Bulk Payments and Remittance | Co-Branded Pre-paid Cards & Wallets | Smart Payment Solutions for e-com | Innovative Merchant Payments



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



# 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

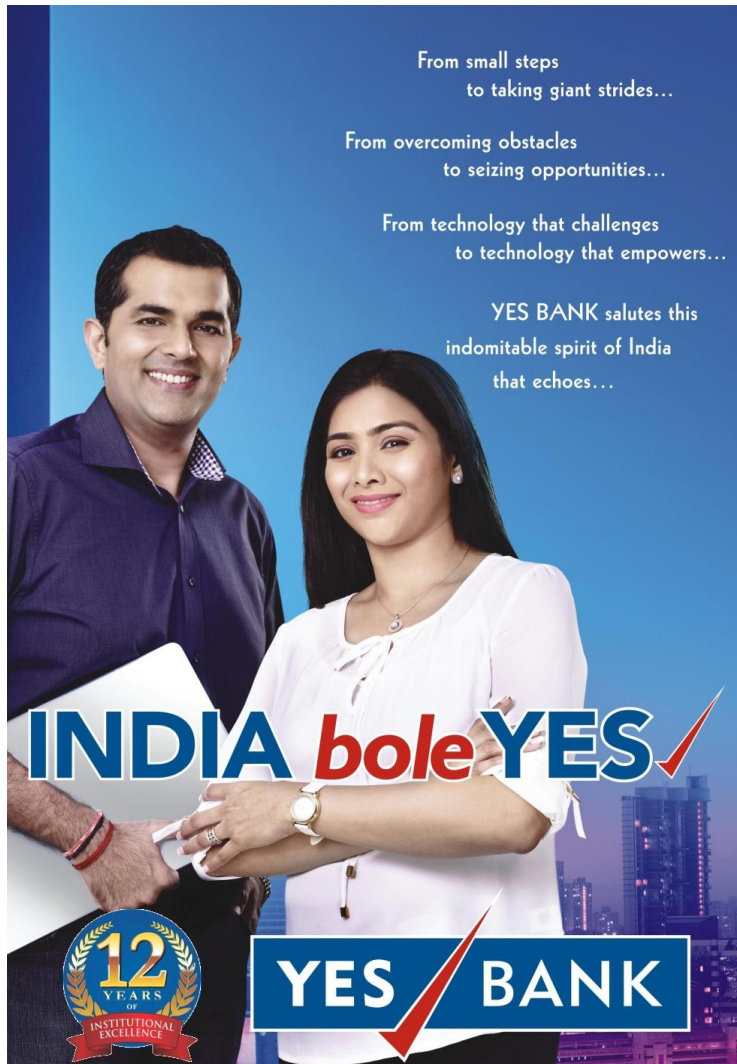
- ✓ Knowledge Events
- ✓ CFO Forum
- ✓ B2B Blogs
- ✓ Publications & Newsletters
- ✓ Advisory to Trade Associations

Broadening Customer **Mindshare**

Building **Market Share**

YES BANK was ranked in the Top 500 Global Banking Brands list by The Banker, London and moved up 118 ranks for the 4th highest leap among all global banking brands.

# 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

YES BANK



Highest Followed & Fastest Growing  
Bank Brand in the World  
9,00,000+ Followers



2<sup>nd</sup> Highest Fastest Growing Bank Brand  
in the world with 3M+ Fans

Highest Followed Bank Brand in India  
1,30,000+ Followers

HIGHEST Share of Voice, twitter  
Engagement & Social Mentions

2015

Simplify  
360°

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



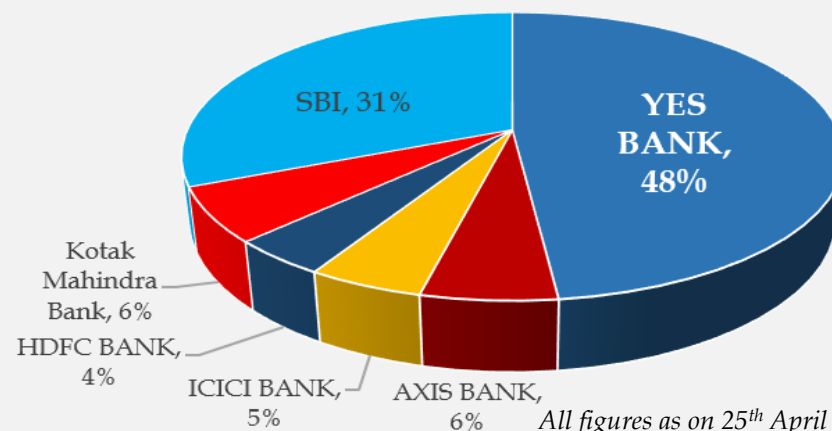
Fans



Followers

	Fans	Followers
YES BANK	3,005k [4]	900k [1]
AXIS Bank	3,193k [3]	105k [4]
ICICI Bank	4,719k [2]	89.7k [5]
HDFC Bank	2,308k [5]	76.5k [6]
Kotak Mahindra Bank	642k [6]	115k [3]
State Bank of India	5,264k [1]	585k [2]

## Twitter Followers




All figures as on 25<sup>th</sup> April 2016

# Sustainable & Responsible Banking Leadership

**Vision: Be the Benchmark Financial Institution for Inclusivity and Sustainability**

 <b>First Indian Signatory</b>	 <b>First Indian Signatory</b>	 <b>First &amp; Only Indian Bank</b>	 <b>YES BANK Commitment - COP21</b>
<ul style="list-style-type: none"> <li>Banking Commission member for 160 FIs</li> <li>Global Steering Committee member</li> <li>APAC Chair</li> </ul>  <p><b>UNEP Finance Initiative</b> Changing finance, financing change</p>	<p>On the Carbon Disclosure Leaders Index for five consecutive years</p> 	<p>Listed on the DJSI - Emerging Markets 2015</p> <p>MEMBER OF <b>Dow Jones Sustainability Indices</b> In Collaboration with RobecoSAM</p>	<p>The Bank committed to achieve the following by 2020:</p> <ul style="list-style-type: none"> <li>Mobilize USD 5 billion for climate action, including target funding of 5000MW of clean energy</li> <li>Contribute towards creating a carbon sink by planting 2 million trees</li> <li>Touch 100 million lives through its safe and clean drinking water program</li> </ul> 

<p><b>First Indian Bank to launch Green Bonds</b></p> <ul style="list-style-type: none"> <li>Launched India's First Green Infrastructure Bonds raising an amount of INR 1000 crores in February 2015</li> </ul>	<p><b>First Indian Bank to be ISO 14001:2004 certified</b></p> <ul style="list-style-type: none"> <li>184 locations across India certified</li> <li>Migration to revised ISO 14000 :2015 standard underway</li> </ul>	<p><b>First &amp; Only Indian Signatory</b></p> <ul style="list-style-type: none"> <li>Chair of NCD Steering Committee</li> <li>Member of Working Group I</li> </ul> 	<p><b>BOARD APPROVED CSR</b></p> <ul style="list-style-type: none"> <li>Over 1.41 crore lives touched through CSR interventions -FY16</li> <li>Supporting Livelihood &amp; Water Security MSME sector and Skill Development</li> </ul>
---	---	--	--

 <p><b>FT FINANCIAL TIMES</b></p> <p>2008 2011 2012</p>	 <p><b>IFC International Finance Corporation</b> World Bank Group</p> <p>2013 2014 2015</p>	 <p><b>Sustainable Finance award</b></p> <p>2012 2013 2014 2015</p>	 <p><b>Golden Peacock Awards</b></p> <p>2014</p>	 <p><b>WINNER Ethical Corporation Responsible Business Awards</b></p> <p>2014</p>	 <p><b>CSR Works</b> CORPORATE RESPONSIBILITY IS OUR BUSINESS</p> <p>2015</p>	 <p><b>GREEN BOND AWARDS PIONEER Climate Bonds</b></p> <p>2016</p>
--	--	--	---	--	--	---

# 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



Best Mid-Sized Bank -  
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`



Innovation Award for  
API Banking' and  
'Bank in a Box'  
India - 2016



## 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



Pioneer in Emerging  
Markets - India  
London Stock Exchange  
(LSE), London - 2016



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'

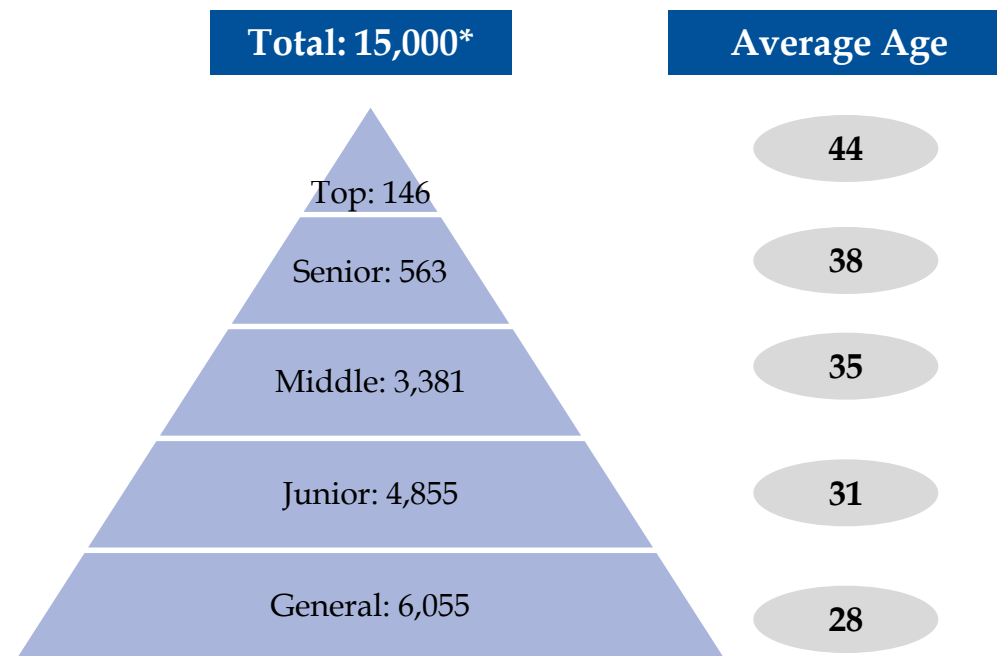


- Structured engagement with over 1000 B-Schools
- Employer Branding: Articles in print media, Participation in panel discussion, Industry awards, etc

## 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 March 31, 2016

- ✓ Average Age – 31 years
- ✓ Headcount increase of 1,523 in Q4 FY16
- ✓ Headcount increase of 4,190 in FY15-16
- ✓ 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. 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. 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
<b>New Additions to the Board:</b>		
Mr. Ajai Kumar	Additional (Non-Executive Non-Independent) Director	Ex-CMD of Corporation Bank and a veteran Banker
Mr. Ashok Chawla	Additional (Non-Executive) Director	Former Chairman of Competition Commission of India and a distinguished civil servant

- ✓ 10 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
  - ✓ Woman Chairperson

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

# Important Notice



No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. The information contained in this presentation is only current as of its date. Certain statements made in this presentation may not be based on historical information or facts and may be “forward looking statements”, including those relating to the Company’s general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to a number of factors, including future changes or developments in the Company’s business, its competitive environment and political, economic, legal and social conditions in India. This communication is for general information purpose only, without regard to specific objectives, financial situations and needs of any particular person. This presentation does not constitute an offer or invitation to purchase or subscribe for any shares in the Company and neither any part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. The Company may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such revision or changes. This presentation can not be copied and/or disseminated in any manner.



THANK YOU

