INVESTOR PRESENTATION

Q4FY17 and FY17 Update







Key Highlights of FY17





49.1 Bn.

India's Largest Private Sector QIP in INR

30.0 Bn. Basel III AT1 Issue.

Rated AA by CARE, ICRA & India Ratings





Total CRAR of 17.0*% with Tier I of 13.3*%. Well positioned to capture market share



140% Y-o-Y Growth in Core Retail Advances



36.3% CASA Ratio Up from 28.1% in FY16



61.5% Retail Deposits (CASA + Retail TDs)

Strong Momentum along with Granular Growth resulting in increasing Share of Retail Fees, Liabilities & Advances



1.8% RoA & 21.5% RoE

Delivering Consistent Shareholder returns.



26.9% **Y-o-Y** Growth in **NII**



31.1% Y-o-Y Growth in PAT

Sustained Financial Performance with expanding NIM and superior shareholder returns



- ✓ **1st** to create **UPI compliant** mobile apps.
- **20 Million+** Apps download



✓ YES PAY: First wallet to launch its services on BOT



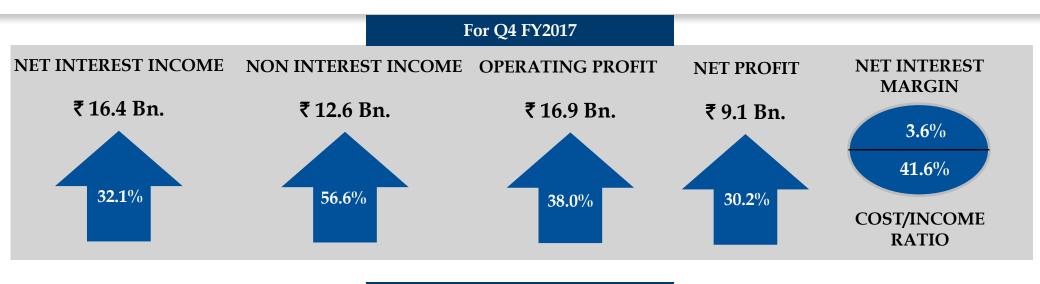
- ✓ SIMsePAY solution
- Winner of 3 premier awards for frugal innovation

Investing in Technology for a Digital Future

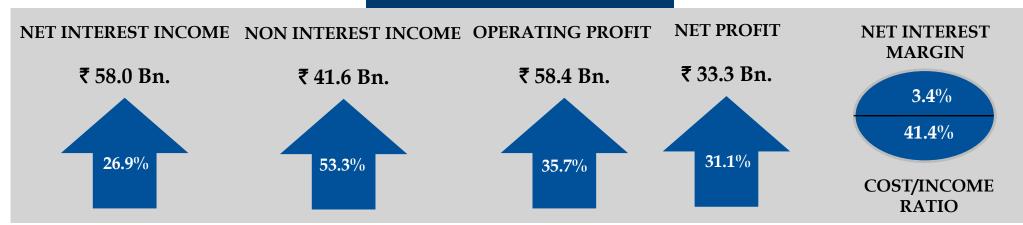
* Adjusted for ₹12 dividend recommended by Board

Income Statement Highlights





For FY2017

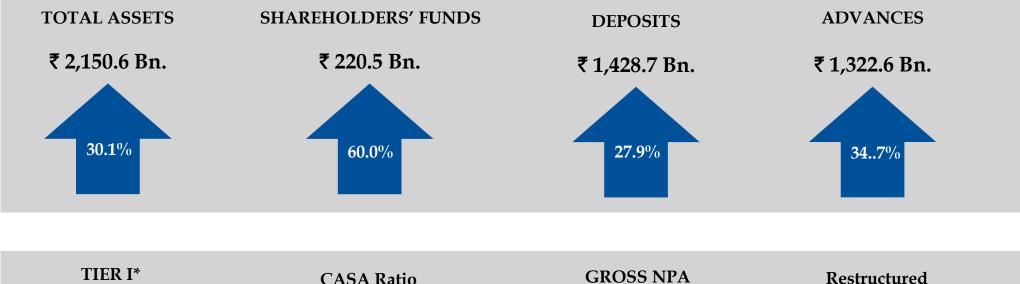


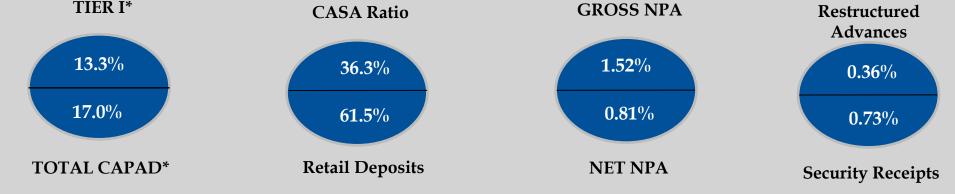
[✓] Basic EPS of ₹ 21.6 and Diluted EPS of ₹ 21.0 for Q4FY17

[✓] Basic EPS of ₹ 78.9 and Diluted EPS of ₹ 76.8 for FY17

Balance Sheet Highlights







VBook Value of ₹ 468.7*

^{*} Adjusted for ₹12 dividend recommended by Board

Income Statement & Key Ratios



Q4FY17 & FY17 - Revenue and Profit growth

₹ Million	Q4FY17	Q4FY16	Growth	FY17	FY16	Growth
Net Interest Income	16,397	12,414	32.1%	57,973	45,667	26.9%
Non Interest Income	12,574	8,028	56.6%	41,568	27,121	53.3%
Total Net Income	28,971	20,442	41.7%	99,541	72,789	36.8%
Operating Expense	12,061	8,188	47.3%	41,165	29,764	38.3%
Operating Profit	16,910	12,255	38.0%	58,375	43,025	35.7%
Provisions & Contingencies	3,097	1,865	66.1%	7,934	5,363	47.9%
Provision for Tax	4,671	3,369	38.7%	17,140	12,268	39.7%
Profit After Tax	9,141	7,021	30.2%	33,301	25,394	31.1%

	Q4FY17	Q4FY16	FY17	FY16
Return on Assets	1.8%	1.8%	1.8%	1.7%
Return on Equity	21.8%	20.5%	21.5%	19.9%
NIM	3.6%	3.4%	3.4%	3.4%
Cost to Income Ratio	41.6%	40.1%	41.4%	40.9%
Non Interest Income to Total Income	43.4%	39.3%	41.8%	37.3%
EPS (not annualized) ₹	21.6	16.7	78.9	60.6

Robust NII growth of 32.1% driven by healthy advances growth of 34.7% resulting in strong PAT growth in Q4FY17

Balance Sheet & Key Ratios



Balance Sheet Growth

₹ Million	Mar 31 2017	Mar 31 2016	y-o-y growth	Dec 31 2016	q-o-q growth
Assets	2,150,599	1,652,634	30.1%	1,948,280	10.4%
Advances	1,322,627	982,099	34.7%	1,170,870	13.0%
Investments	500,318	488,385	2.4%	497,485	0.6%
Liabilities	2,150,599	1,652,634	30.1%	1,948,280	10.4%
Shareholders' Funds	220,541	137,866	60.0%	162,471	35.7%
Total Capital Funds	317,318 *	218,744	45.1%	268,648	18.1%
Borrowings	386,067	316,590	21.9%	369,212	4.6%
Deposits	1,428,739	1,117,195	27.9%	1,323,758	7.9%
CASA	518,697	313,428	65.5%	441,264	17.5%

Key Financial Performance Indicators

	Mar 31 2017	Mar 31 2016	Dec 30 2016
Capital Adequacy (Basel III)	17.0%*	16.5%	16.9%
Tier I Ratio (Basel III)	13.3%*	10.7%	12.2%
Book Value (₹)	468.7 *	327.8	384.1
Gross NPA	1.52%	0.76%	0.85%
Net NPA	0.81%	0.29%	0.29%

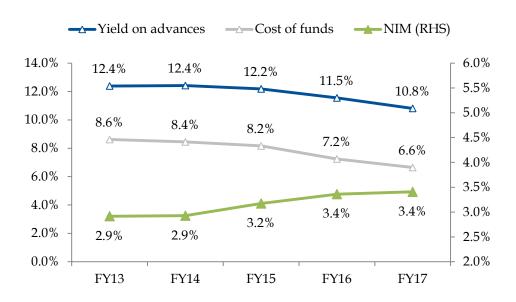
^{*}Adjusted for ₹12 dividend recommended by Board

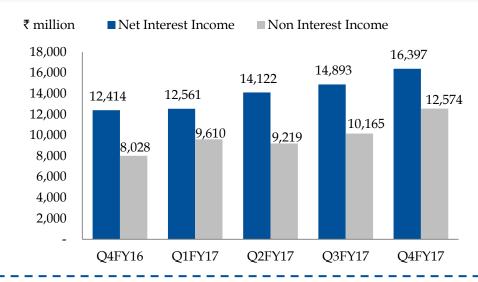
Income Growth Trends

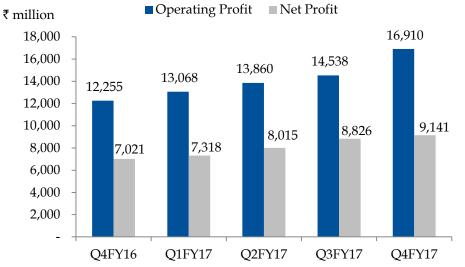


✓ Steady growth in Net Interest Income (NII)

- NII for Q4FY17 increased by 32.1% y-o-y.
- This was on back of 34.7 % y-o-y growth in advances and improving CASA ratio and Margin expansion
- NIM expanded to 3.6% in Q4FY17







Non-Interest Income Highlights



Non Interest Income Break-up

₹ Million	Q4FY17	Q4FY16	Growth	FY17	FY16	Growth
Corporate Trade & Cash Management	1,178	1,412	(16.6%)	4,319	4,611	(6.3%)
Forex, Debt Capital Markets & Securities	2,324	1,163	99.9%	10,417	4,682	122.5%
Corporate Banking Fees	5,864	3,638	61.2%	17,250	11,706	47.4%
Retail Banking Fees	3,131	1,816	72.4%	9,145	6,123	49.4%
Total	12,497#	8,028	55.7%	41,131#	27,122	51.7%

[#] above breakup excludes ₹77 Mn and ₹362 Million Recovery from Write Off in Q4FY17 and Q3FY17 respectively

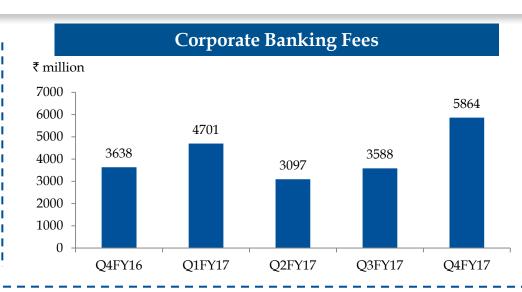
Retail Banking Fees Break-up

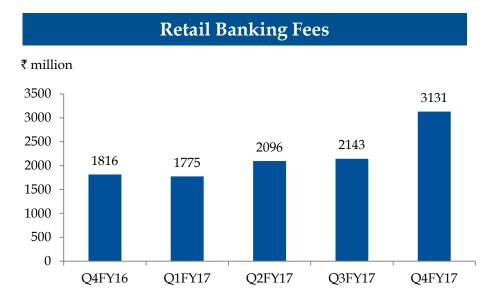
₹ Million	Q4FY17	Q3FY17	Q2FY17	Q1FY17	Q4FY16
Retail Banking Fees:	3,131	2,143	2,096	1,774	1,816
Trade & Remittance	791	588	719	709	580
Facility / Processing Fee	482	235	227	164	248
Third Party Sales	633	304	277	222	307
Interchange Income	776	517	456	369	347
General Banking Fees	449	499	415	310	335

Non – Interest Income Trends









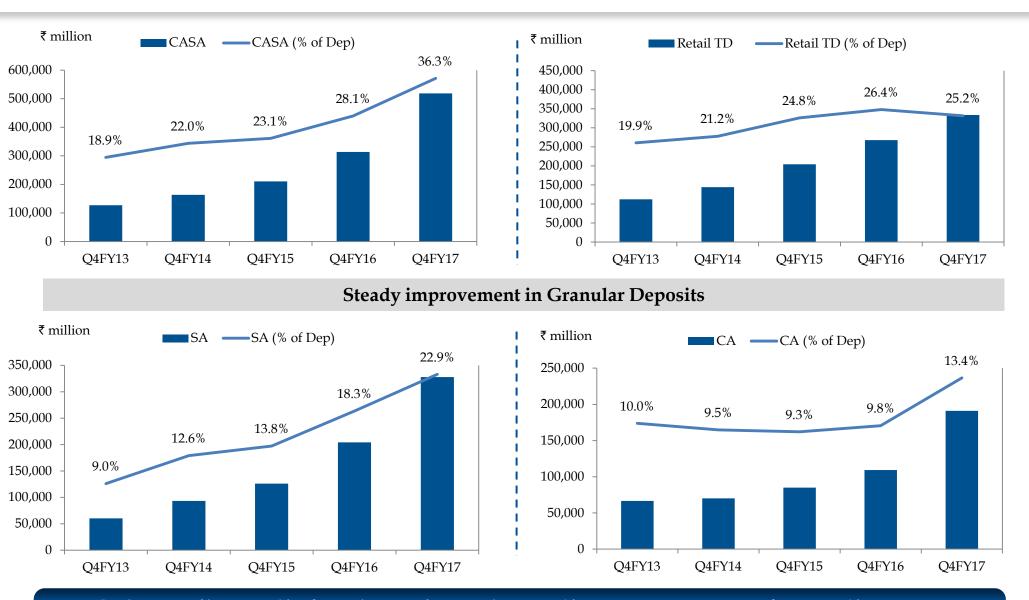




BUSINESS HIGHLIGHTS

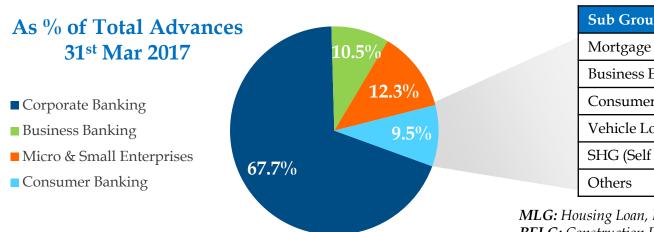
Well-diversified Liability Franchise





Segmental Advance Mix - Improving Retail Share





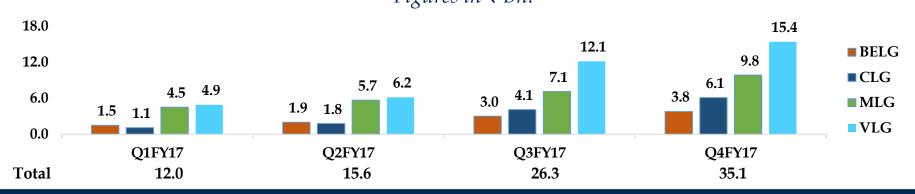
Sub Groups	31 Mar, 2017
Mortgage Backed Loan Group (MLG)	28%
Business Equipment Loan Group (BELG)	11%
Consumer Loan Group (CLG)	10%
Vehicle Loan Group (VLG)	34%
SHG (Self Help Group)	9%
Others	8%

MLG: Housing Loan, LAP, Affordable Housing. *BELG:* Construction Equipment, Healthcare Finance.

CLG: Personal Loan, Gold Loan, LAS, Business Loan, Credit Card.

VLG: Auto Loan, Two Wheeler, Inventory Funding, Commercial Vehicles

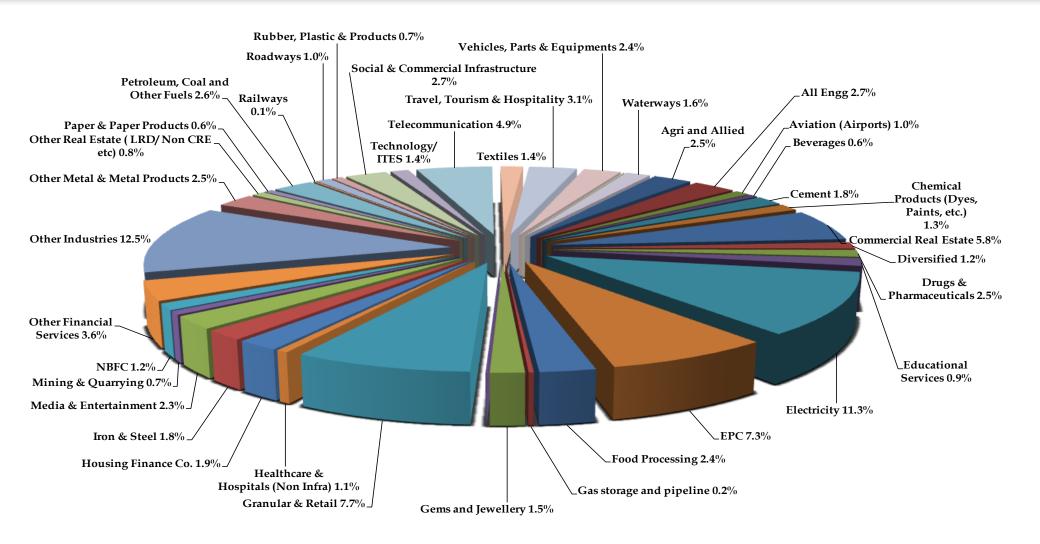
Q-o-Q Disbursement Trend of Above Mentioned Sub Groups Figures in $\not\in$ Bn.



Expanding Core Retail Assets

Sectoral Exposure Mix







ASSET QUALITY

Stable Risk Profile



Rating breakup of Corporate Banking exposures

Ratings*	Mar 31, 2017	Dec 31, 2016	Sep 30, 2016	Jun 30, 2016
AAA	20.9%	17.1%	17.8%	18.4%
AA	15.6%	19.5%	19.9%	17.6%
A	39.6%	39.6%	39.6%	40.4%
BBB	21.8%	22.1%	21.1%	21.8%
BB and Below	2.0%	1.7%	1.6%	1.8%
Total	100.0%	100.0%	100.0%	100.0%

^{*} Based on Internal corporate ratings models mapped to external ratings

Sensitive Sector Disclosure

Sector/ Rating	Break-up	Sector/ Rating	Break-up
(A) Electricity	11.3 %	(B) Iron & Steel	1.8%
AAA/AA rated investments	0.8 %	A or above rated	1.3%
T&D	1.6 %	(C) EPC	7.3%
Renewable Exposures(Green-Financing)	4.8% of which 2.6% is operational	A or above rated	4.4%
Non-Renewable	4.0% All operational	(D) Telecom#	4.9%
Exposure to SEBs	Nil	A or above rated	4.2%

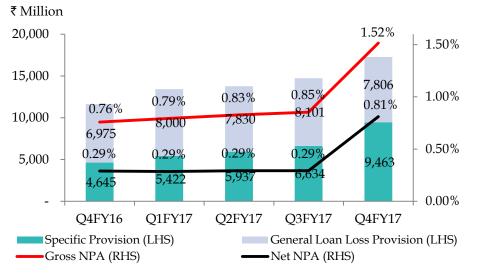
[#] Bank has included 'Telecom Sector' in the above 'Sensitive Sector Disclosure' in context of RBI's notification dated April 18, 2017 on 'Additional Provisions for Standard Advances at Higher than prescribed rates'

Healthy Asset Quality



₹ Million

- Credit Costs at 19 bps for Q4FY17 and 53 bps for FY17.
- During the quarter,
 - No additional restructuring or 5:25 refinancing
 - Sold ₹ 8,869 Mn Assets to ARC, against which the collateral /security cover is adequate and expected to be realizable.
 - One instance of S4A during the quarter.
 - It includes one borrower with gross exposure of 0.69% of Gross Advances (₹ 9,115 Mn) and net exposure of 0.52% (₹ 6,836 Mn) of Net Advances which is expected to be recovered in near term. Specific provision held in this account is ₹ 2,279 Mn. For the remaining accounts, the Bank continues to maintain a healthy Provision Coverage ratio of 64.9%.



					V IVIIIIIOI1
As a % of Advances	Dec 31, 2016	(1)	Sub Total Mar 31, 2017	(2)	Mar 31, 2017
Gross NPA	10,059	1,012	11,071	9,115	20,186
Gross NPA %	0.85%		0.83%	0.69%	1.52%
Net NPA	3,424	462	3,887	6,836	10,723
Net NPA %	0.29%		0.29%	0.52%	0.81%
Provisions	6,634	550	7,184	2,279	9,463
PCR	66.0%		64.9%	25.0%	46.9%
	A	В	(C=A+B)	(D)	(E=C+D)

- 1 Net Additions during Q4FY17 Excluding One Extra Ordinary Item
- 2 -One Extra Ordinary Item

As a % of Advances	Dec 31, 2016	Mar 31, 2016	Mar 31, 2017
Gross NPA %	0.85%	0.76%	1.52% (₹ 20,186 Mn)
Net NPA %	0.29%	0.29%	0.81% (₹ 10,723 Mn)
Provision Coverage	66.0%	62.0%	46.9%
Restructured Advances %	0.42%	0.53%	0.36% (₹ 4,816 Mn)
Security Receipt (Net) %	0.22%	0.20%	0.73% (₹ 9,771 Mn)
Standard SDR	0.17%	-	0.24% (₹ 3,211 Mn)
5:25 Refinancing	0.09%	-	0.09% (₹ 1,255 Mn)
S4A	0.01%	-	0.01% (₹ 189 Mn)

Risk Management Process





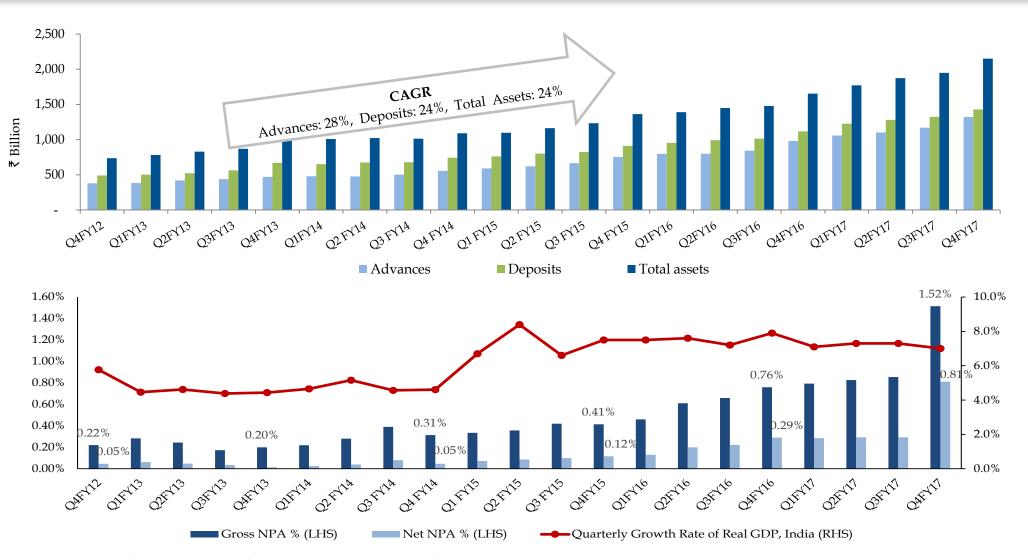
- ✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly
- ✓ Overall portfolio is well distributed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



TRENDS OF KEY PARAMETERS

Sustained Growth with preservation of Asset Quality

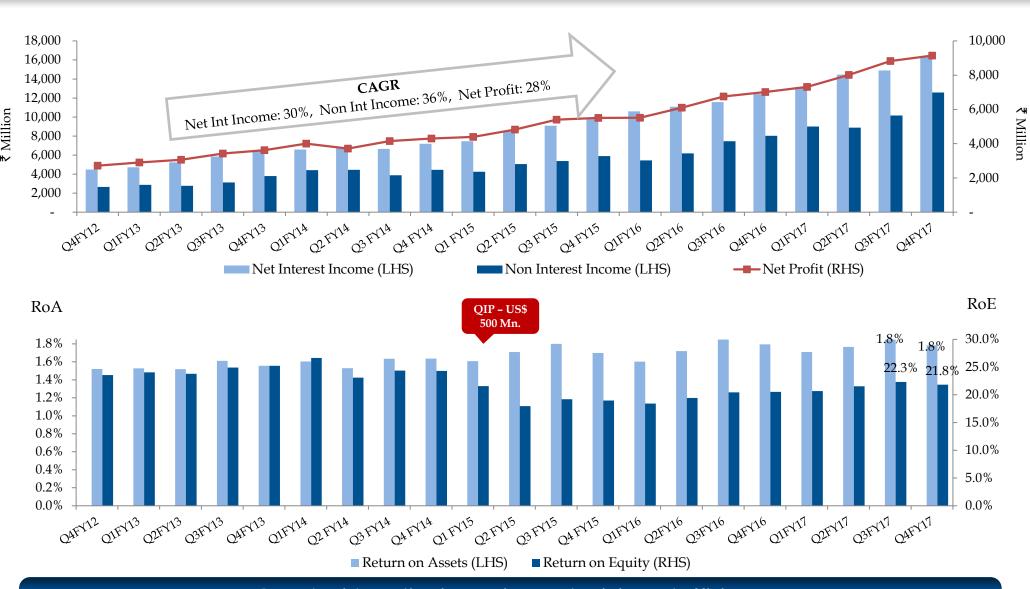




GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q4FY17 is based on estimates

Income Growth With Consistent RoA & RoE Ratios

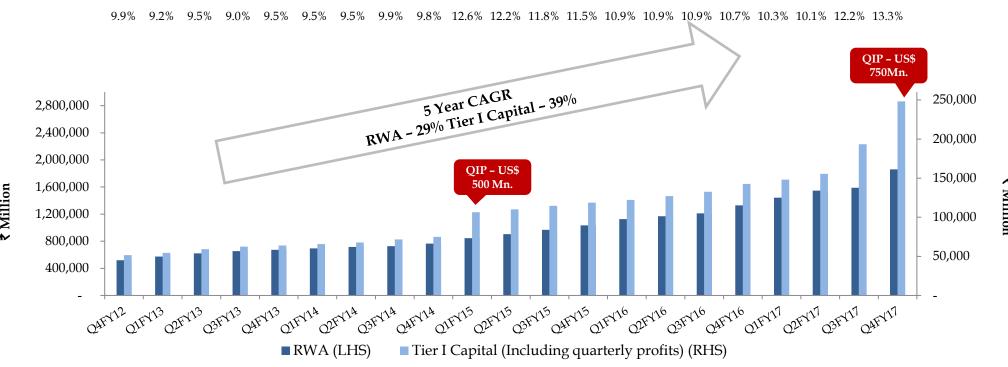




Capital Growth Through Internal Accretion



Tier I Capital Adequacy ratio

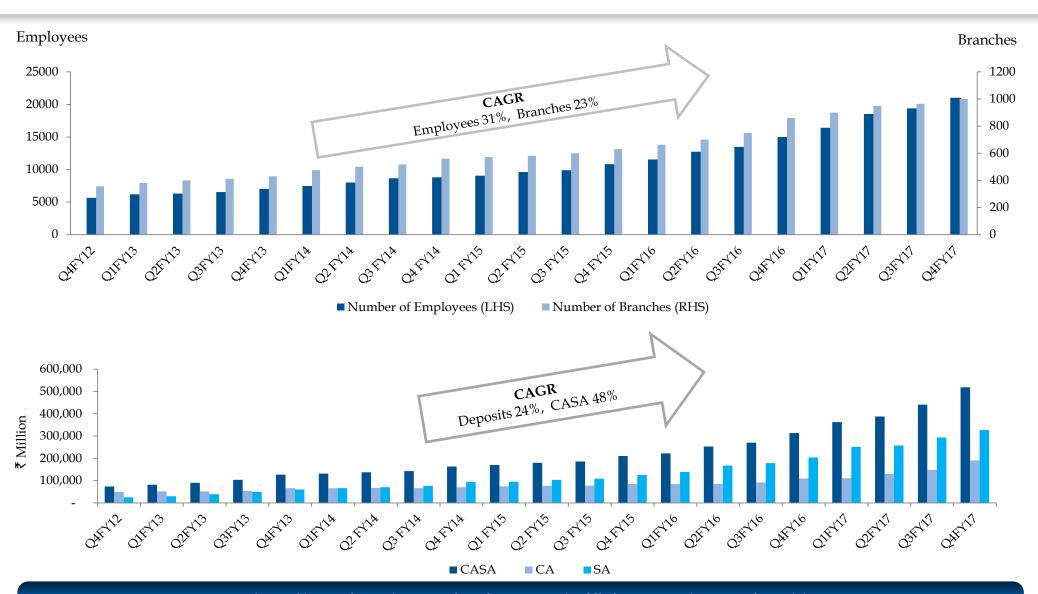


- ✓ Well capitalized with Total CRAR at 17.0%* and Tier I ratio at 13.3%*. Total Capital Funds stand at ₹ **317.3* Bn** as on Mar 31, 2017.
- ✓ Raised ₹ 49,066.5 Mn (USD 750 Mn) through QIP, Largest Private Sector QIP in INR term. Further raised ₹ 30.0 Bn through Basel III AT1 bonds, rated AA by CARE, ICRA and India Ratings

^{*} Adjusted for ₹12 dividend recommended by Board

Improved Traction In Liabilities Generation



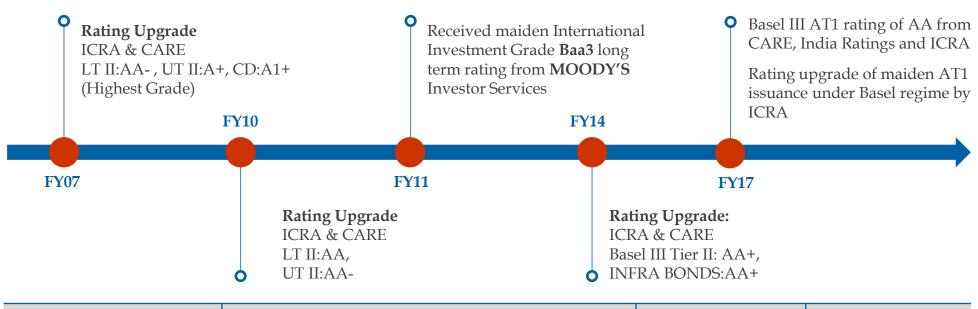




RATINGS & BORROWINGS

YES Bank's Debt Ratings Journey





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

Commitment from Leading Global Financial Institutions



FMO

Entrepreneurial Development

USD 50 Million

Tenor: 7 yrs

FMO – Dutch Development Bank

Placed ₹ 3.30 Bn Green Infrastructure Bonds.

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



USD 245 Million

Tenor: 12 yrs

US Government's Development Finance Institution

Unsecured loan to increase lending to MSMEs



USD 200 Million

Tenor: 7 yrs

Unsecured Loan for Women Self Help Groups

H

Technical Assistance Grant for capacity building



2017 - USD 30 Million

2014 - USD 34 Million

2009 - USD 20 Million

Long Term Senior loans

A KfW Bankengruppe Development Financial Institution



A World Bank group Development Financial Institution

Average tenor 9 years

USD 225 Million

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

USD 50 Million

Investment in YES BANK Green Bond issue

USD 50 Million

Gender Financing

Loan to be used exclusively to lend to womenowned businesses



EUR 13.25 million

Tenor: 10 yrs

An AfD Group

Development Financial Institution

Upper Tier II loan

Successive Successful Loan Syndications















USD 165 Million 1 year Club Loan 2017

5 year loan from Taiwan USD 130 Mio Participation from 10 Taiwanese Banks Syndication led by CTBC Bank Co., Ltd and Taiwan Cooperative Bank Ltd. - 2016

2014

Dual Currency Syndicated Loan Facility

USD 422 Mio

Participation from 21 banks from 14 countries

































2013

Dual Currency Syndicated Loan Facility



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























2012

Dual Currency Syndicated Loan Facility USD 155 Mio & EUR 50 Mio

14 banks representing 9 countries





















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



RETAIL BUSINESS OVERVIEW



Three Pronged Customer Acquisition, Engagement and Retention Strategy



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



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

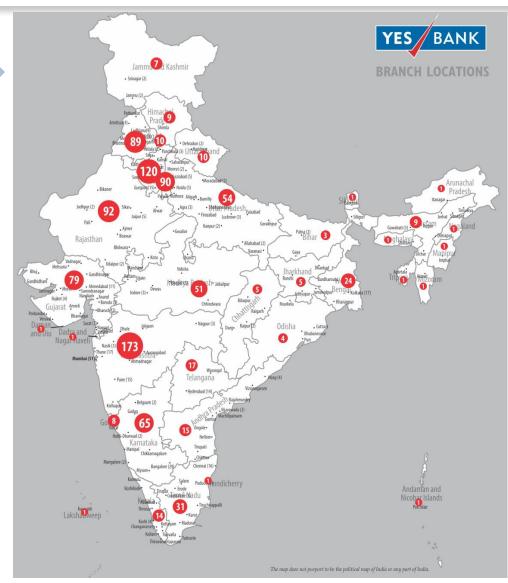
- ✓ Ramp up Alternate Sales Management
- ✓ Implementation of New CBS and Advanced CRM + Analytics systems for highly focused customer targeting and enhancing productivity of acquisition and relationship teams
- ✓ Digital Channels: Web/ Mobile/ Contact Centre/ ATMs/ Self Service Kiosks/ Digital Branches to be at the forefront of Acquisition, Engagement, Servicing and Retention of Customers

Retail Banking: Expanding the National Footprint





- ✓ 1000 Branches across key liability corridors as on Mar 31, 2017 up from 860 branches as of Mar 31, 2016
- ✓ Total ATM network stands at 1,785 as on Mar 31, 2017 including Bunch Note Acceptors (BNA)/ Recyclers
- Covering all 53 Metro locations, 29 States and 7 Union Territories
- ✓ Higher density in top deposit centers
- ✓ 16 Metro/Urban and 3 dedicated RIBB regions and 250 Hubs
- ✓ Hub and Spoke model for faster maturity and greater efficiency of branch network
- Relationship Management & Service Excellence oriented strategy
- ✓ Substantial focus on North & West Regions (DMIC/Make in India/GIB corridor) with evolving network in South & East
- Specialized Focus on Rural & Inclusive Banking Strategy



Strategic Pillars - Building Retail & SME Banking Assets



Human Capital

- ➤ Attracting and retaining best talent from the industry
- ➤ Skilled to scale team of dedicated employees built towards establishing quality franchise
- >Seasoned experienced leadership now in place with appropriate structure

Distribution and creating franchise

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

Technology

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

Digitization & Analytics Leadership

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

Risk Management

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

Branding & Marketing

➤ Increasingly capturing customer mindshare through improved brand recall

MSME and Retail Strategy



MSME

Commercial Retail & Mortgage

Consumer Retail

Product

- ✓ Smart Overdraft
- ✓ Fast track lending Program
- ✓ Scorecard Lending program
- ✓ LGD Program (Linking Collateral with Rating for high ticket customers)

- ✓ Commercial Vehicle
- ✓ Construction Equipment
- ✓ LAP/LAS
- ✓ Healthcare Finance
- ✓ Home Loans

- ✓ Auto Loans
- ✓ Two Wheeler Loans
- ✓ Gold Loan
- ✓ Personal Loan
- ✓ Credit Cards

Focus segment

- ✓ 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing & Packaging
- ✓ CBB/ EBB/ SBB

- ✓ Professionals
- ✓ Infrastructure & Logistics
- ✓ Retail Investors
- ✓ Self Employed

✓ Salaried and Self Employed

Strategy

- ✓ Building Granular MSME book
- ✓ CRM Based sourcing
- ✓ Tapping Corporate linked Supply Chain – Channel Financing

- ✓ Cash flow based Credit underwriting
- ✓ Adequate Collaterals
- ✓ Risk based pricing
- ✓ MSME rich lending program
- ✓ PSL benefits

- ✓ Tapping Liability customers
- ✓ Branch Channel
- ✓ Technology aided processing
- ✓ Focused activities
- ✓ Manufacture Tie-ups

Largely Secured Portfolio

Ramping up branches across the country to build up Retail Assets

Digital Banking - Initiatives



- Integrated with UPI to perform multiples payment activities
- First wallet to launch its services on BOT

- Launching Personalized
 Card Linked Offer Program
 where merchants offers
 services to bank's select
 customers based on past
 buying behavior.
- Received certification from NPCI for Bharat Bill Payment Service (BBPS) and is expected to be rolled out shortly



Awards Won:

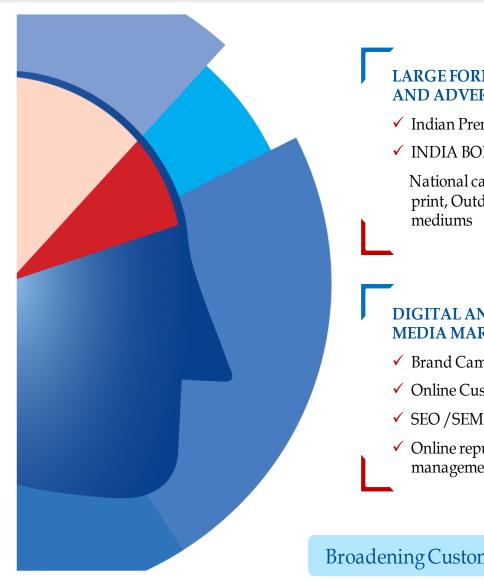
- Finnoviti
- Money Tech
- Golden Peacock
- Tie-up with 30+ cooperative banks.
- Facilitated payment interface for large E-Commerce players like Flipkart, Myntra, Jabong, Ekart using PHONEPE solution.
- Over 20 million YES Bank's UPI partnered apps have been downloaded till date.

- Launched Nashik & Udaipur Smart City Digital payment solution
- Partner for Puducherry
 Tourism Development
 Corporation , for issuance of Co-Branded Prepaid
 Cards for cashless
 transactions
- Automation of Fair Price Shops in Maharashtra
- Launched Gold Loan
 Disbursement program
 with Manappuram

- Improved Operational Efficiency
- Secured & Scalable
- Implementation Ease
- Standardization
- Instant Banking Facility

Building the YES BANK Brand





LARGE FORMAT EVENTS AND ADVERTISING

- ✓ Indian Premier League
- ✓ INDIA BOLE YES

National campaign across print, Outdoors & digital

DIGITAL AND SOCIAL MEDIA MARKETING

- ✓ Brand Campaigns
- ✓ Online Customer Acquisition
- ✓ Online reputation management

CUSTOMER AND COMMUNITY ENGAGEMENT

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

KNOWLEDGE BANKING

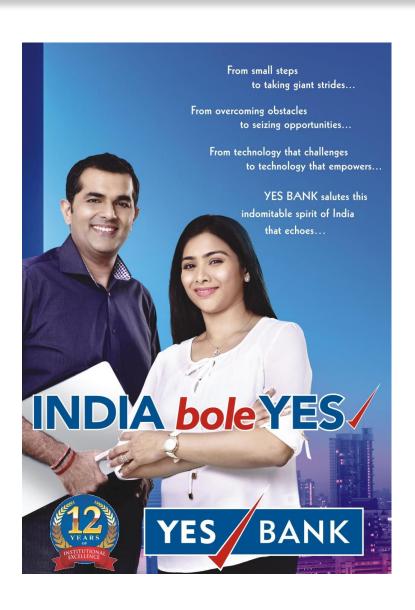
- ✓ Knowledge Events
- ✓ CFO Forum
- ✓ B2B Blogs
- ✓ Publications & Newsletters
- ✓ Advisory to Trade Associations

Broadening Customer **Mindshare**

Building Market Share

Taking the brand a notch higher





INDIA bole YES/

- ✓ Highly Positive Campaign instilling a sense of pride and confidence in the India of today
- ✓ Matches YES BANK ethos as a forward looking, positive, optimistic and a proud Indian Organization
- ✓ Through external and internal visibility & reiteration, YES BANK has adopted the **INDIA** *bole* **YES!** way of life
- ✓ Presence across TV, Print, Outdoors, Digital & Social media
- ✓ Digital First Campaign launched in partnership with twitter

SOCIAL MEDIA LEADERSHIP





Highest Followed Bank Brand in the World 2 Million+ Followers



2nd Highest Page Likes for a Bank Brand in the World 5.8 Million+ Fans

Highest Followed Bank Brand in India 330k+ Followers



First Bank in India to launch Workplace by Facebook

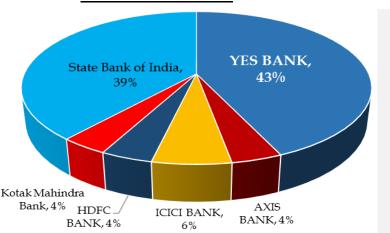


by **facebook**



*As published on April 10, 2017

Twitter Followers



_			
	Followers	Fans	Followers
YES BANK	2,013k [1]	5,834k [2]	334k [1]
AXIS Bank	184k [5]	3,360k [4]	67k [3]
ICICI Bank	285k [3]	5,142k [3]	N.A.
HDFC Bank	188k [4]	2,405k [5]	30k [4]
Kotak Mahindra Bank	173k [6]	696k [6]	N.A.
State Bank of India	1,802k [2]	10,374k [1]	254k [2]

Sustainable & Responsible Banking Leadership



VISION

Be the Benchmark Financial Institution for Inclusivity and Sustainability

First Indian Signatory

- Banking Commission member
- Global Steering Committee member, 2013-2016
- APAC Chair, 2013-2016



First Indian Bank to launch Green Bonds

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

First Indian Signatory

On the Carbon
 Disclosure Leaders
 Index for five consecutive years



First Bank Globally to migrate to ISO 14001:2015

 447 locations across India to be certified with ISO 14001:2015 environment management standard

First & Only Indian Bank

 Listed on the DJSI - Emerging Markets 2015 & 2016

Dow Jones
Sustainability Indices
In Collaboration with RobecoSAM

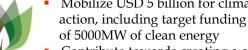
First & Only Indian Signate

 Chair of Natural Capital Finance Alliance Steering Committee



YES BANK Commitment - COP21





- Contribute towards creating a carbon sink by planting 2 million trees
- Touch 100 million lives through its safe and clean drinking water program

First Indian Bank to launch ESG-focused Supplier Code of Conduct









2008 | 2011 | 2012













2013 | 2014 | 2015 | 2016

2012 | 2013 | 2014 | 2015

2014 | 2016

Best Social Bank (mid-size) 2017

2016

Progress Widely Recognized By Leading Agencies



Institutional Excellence



Best Mid-sized Bank BT- KPMG India's Best Banks Mumbai, 2017



Strongest Bank in India

The Asian Banker Awards Geneva - 2016

The Banker



Payments Winner - Global

The Banker-Transaction Banking Awards

London, 2016, 2014

Forbes GLOBAL 2000 WORLD'S TOP COMPANIES 2016

Youngest Indian Company in Forbes Global 2000

2016



Bank of the Year, India The Banker

London - 2015



Technology, Innovation & Service Best Bank in Asia Pacific for Payments and Collections Global Finance New York, 2017

Indian Banks' Association

'Best Technology Bank of the Year' -Medium Banks Indian Banks' Association's (IBA) Banking Technology Awards 2017, Mumbai

moneytech 17

Best Innovation in Corporate Banking Moneytech 2017 Delhi, April 2017

THE ASIAN BANKER STRATEGIC BUSINESS INTELLIGENCE FOR ASIA'S FINANCIAL SERVICES COMMUNITY

Best Trade Finance Bank in India - 2016

Best Corporate Payments Project India – 2016

The Asian Banker Achievement Awards Vietnam 2016



India Domestic Cash Management Bank of the Year 2016, 2015

India Domestic Trade Finance
Bank of the Year, 2015
Asian Banking & Finance Wholesal

Asian Banking & Finance Wholesale Banking Awards Singapore

EUROMONIA

Sustainability & CSR Excellence

Asia's Best Bank
For Corporate
Social
Responsibility
Furomoney

Euromoney Excellence Awards Hong Kong -2016

Dow Jones Sustainability Indices In Collaboration with RobecoSAM (

Continues to be the First and Only Indian Bank included in

DJSI Emerging Markets Index

New York - 2016, 2015

ASIAMONEY

India's Best Bank For Corporate Social Responsibility

Asiamoney Excellence Awards Hong Kong -2017



Best Innovation & Sustainable Financial Products & Services

Karlsruhe Sustainable Finance Awards, Germany, 2016

MSCI ESG

AAA rating for Environment, Social and Governance Excellence MSCI ESG

October, 2016

Human Capital Management



Making YES BANK a Great Place to Work







University & Schools Relationship Management 'Preferred Employer of Choice'







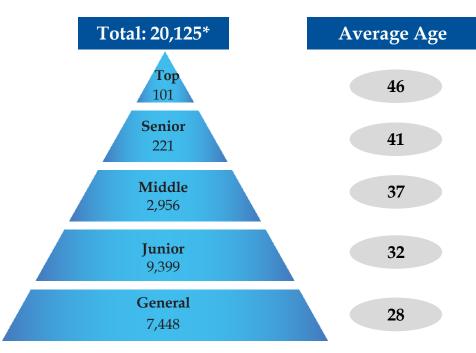


- Facebook@Work launched in May 2016 YES BANK becomes the 1st Bank in Asia to launch this with 100% activations within 45 days of launch
- YES League of Excellence an online Recognition, Appreciation & Engagement platform
- Structured engagement with over 1000 B-Schools

HCM Strategy

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

Flat Organization Structure (5 levels)



^{*}As of Mar 31, 2017

- ✓ Average Age 31 years
- ✓ **Headcount increase of 725** as compared to December 2016
- ✓ <u>Average vintage in YES BANK:</u> **7 yrs** for **Top Management** & **6 years** for **Sr. Management**
- ✓ Wealth creation through ESOPs
- ✓ Talent acquisition from Peer Private Sector & MNC Banks
- √ Building a 'Leadership Supply Chain'
- ✓ Ranked no 2. in Dream Companies to Work For by Times Ascent

Distinguished Board



Name	Designation	Background
Mr. Ashok Chawla	Non-Executive Independent Chairman	Former Chairman of Competition Commission of India and a distinguished civil servant
Mr. Brahm Dutt	Independent Director	Former Secretary, Ministry of Road Transport and Highways, GOI
Lt Gen (Dr.) Mukesh Sabharwal (Retd.)	Independent Director	Former Lt General in Indian Army
Mr. Saurabh Srivastava	Independent Director	Former Member of Advisory Board-Imperial Business School, London. Chairman & Co-founder, NASSCOM
Mr. Vasant Gujrathi	Independent Director	Former Partner – PwC
Mr. Ajai Kumar	Non - Executive Non- Independent Director	Ex-CMD of Corporation Bank and a veteran Banker
Ms. Debjani Ghosh	Independent Director	Ex-MD of Intel, South East Asia
Mr. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur

- 8 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

Important Notice



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THANK YOU

