



We have started a new journey,  
backed by India's best.

## Investor Presentation

May 6, 2020

## Subject

---

## Slide No.

---

New Journey

03 - 20

Q4FY20 and FY20 Financial Highlights

21 - 34

Covid-19 Impact

35 – 38

Sustainability & Recognition

39 - 42



## New Journey



# A Full Service Commercial Bank

YES BANK



## 6<sup>th</sup> Largest Private Sector Bank\*

Backed by marquee shareholders, Total Assets of INR 257,827 Crores, with Advances of INR 171,443 Crores (56% Corporate & 44% MSME & Retail) #



## Pan India Presence

With 1,135 Branches and 1,423 ATMs #



## Young & Innovative Human Capital

With 22,973 Yes Bankers with an average age of 33 years, with a vintage of ~8 years for Top Management & 7 Years for Senior Management #



## Differentiated Technology Platform

Market Leader within Payments  
- #1 IMPS Remitter Bank  
- #1 P2M UPI Transactions Bank with a ~31% market share  
- AePS a 40% markets share in transaction value ^

Agility + Innovation

\* Basis Total Assets as on December 31, 2019

# As on March 31, 2020

^ for FY20

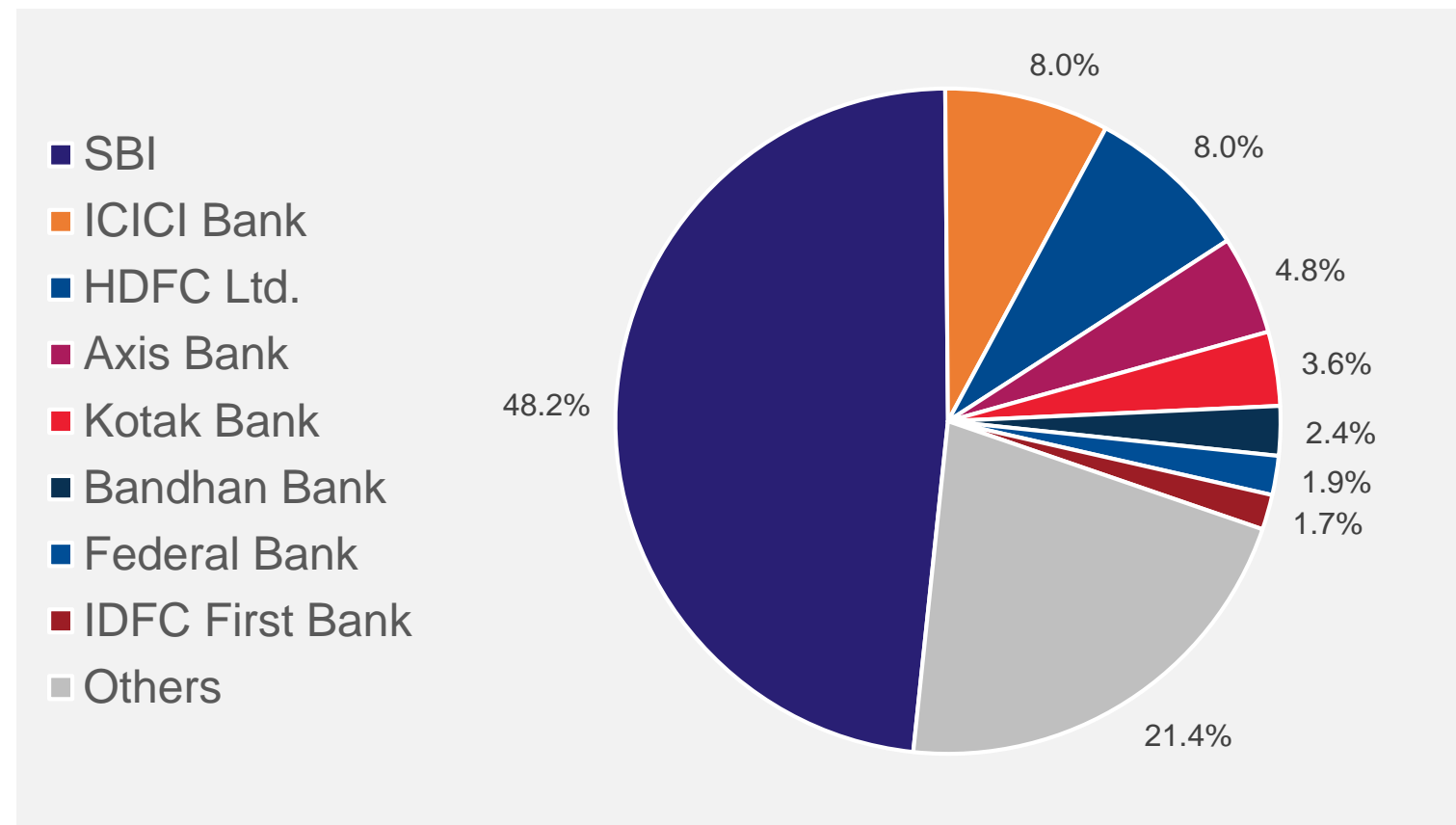
# Unique Ownership Model

*Under Reconstruction Scheme in March 2020*



Unique Public and Private ownership model backed by India's largest and safest financial institutions

Shareholding Data as on March 31, 2020



Safety

# Robust Governance Structure



Backed by newly formed board consisting of eminent and experienced professionals to ensure strictest adherence to regulatory and governance norms



**Sunil Mehta**  
Non-Executive Chairman



**Prashant Kumar**  
Managing Director & CEO



**Mahesh Krishnamurti**  
Chairman Nomination & Remuneration Committee,  
Non-Executive Director



**Atul Bheda**  
Chairman Audit Committee,  
Non-Executive Director



**R. Gandhi**  
Additional Director  
(appointed by RBI)



**Ananth Narayan Gopalakrishnan**  
Additional Director  
(appointed by RBI)



**Partha Pratim Sengupta**  
SBI Nominee Director



**Swaminathan Jankiraman**  
SBI Nominee Director

Safety + Credibility

# New Journey - Strategic Objectives



Rebuild Trust amongst stakeholders  
Market share gains through Digital Capabilities

Rebuild Liabilities and Liquidity Buffers

Cost Optimization

Stronger governance and underwriting frameworks

Focused Stressed Assets Resolution

Stable liability mix and lower cost of funds: CASA Ratio > 40%

Granular Advances: Retail/ MSME >60%

Corporate flows and Cross sell through Transaction banking

RoA greater than  
1.0% (1-3yrs)  
1.5% (3-5yrs)

Predictable and Sustainable Earnings  
Return value to shareholders

Rebuild the foundation & calibrate growth (6-12 months)

Medium Term Objectives

# Liquidity Headwinds - Receded



## Key Updates

---

Outflow in Deposits post March 31, 2020 has receded

Analytics driven extensive customer outreach program underway

Acquisition engine continues to demonstrate resilience despite multiple headwinds

Short term credit rating of A2 by CRISIL

## Customer Engagement

---

Post moratorium, successfully recouped cash management / payments business from various customers viz. one of the largest UPI merchant aggregators, one of the largest telecom service providers, large money transfer company etc.

In April, the Bank made the highest ever contacts made across all sales and service roles

In April, number of retail FDs booked, higher than any month of FY20

Launched Covid-19 Protection Plan in partnership with Reliance General insurance

## Customer Acquisition

---

Thrust on leveraging superior existing fintech and supply chain relationships for mass acquisitions of NTB customers

Recent mandates to aid pickup in Deposits traction include:

- Collection of donations for PM CARES Fund to fight Covid19
- Collection of contributions to Rajasthan CMRF Covid19 mitigation fund
- E-Kharid mandate from Govt. of Haryana for collections and payments to farmers
- ..... and many others



# Cost Optimization



Cost Optimization and productivity transformation backed by Digital and Analytics, target **minimum 5% savings in FY21**

## Human Capital Management

---

Focus on Manpower optimization  
Consolidated monitoring and management of all outsourced manpower and activities

## Profitability

---

Reallocation of costs as per medium- long term business objectives  
Focus on key initiatives like ATM, branch, client, and product profitability

## Identifying Changing Trends

---

Examine impact on workforce centralization due to COVID-19  
Turbocharge processes, e.g. entirely digital account opening process

## Operations and Digitization

---

Centralize credit monitoring operations with automated trigger-based MIS generation and analytics-led decision making  
Analytics-led cost breakup of key areas with higher than industry costs

# Stronger Governance and Underwriting Framework



## Simplified Organization Structure

---

To enable the bank to synergize, build scale and efficiencies

Multiple Corporate Products & Relationship units have been aggregated into Wholesale Banking, which will be **Asset Light, Liability Led and Transaction Heavy**

## Independent Oversight

---

**Risk underwriting and Risk Oversight functions** have been segregated with separate Chief Risk Officer and Chief Credit Officer

Chief Risk Officer to report directly to the Risk Monitoring Committee of the Board

## Separate vertical for Stressed Asset Resolution

---

Separate vertical to surgically work towards stressed asset resolution with specialized skill set

Strengthening the team to ~100 (vs. ~40 earlier)

To unlock value from the stressed assets pool

This will unclog the growth bandwidth of the management

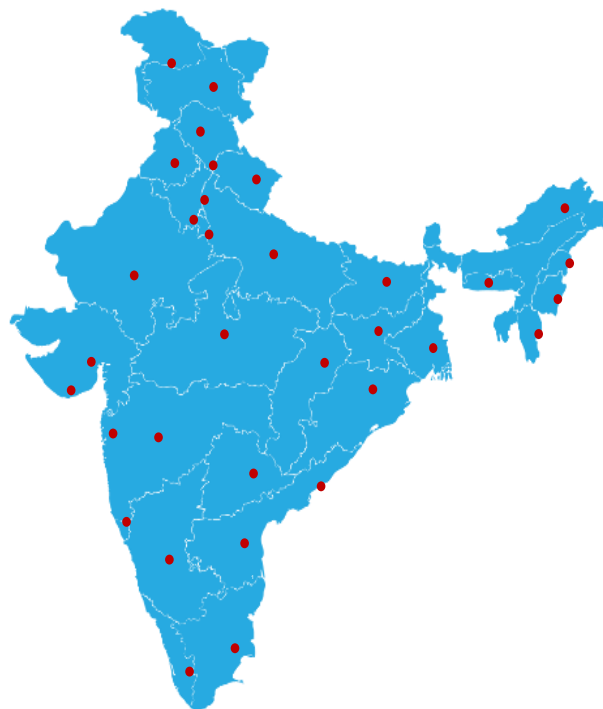
Segregation of assets / management to facilitate strategic spin off of these assets to a separate legal entity / sale to ARC at a later stage

# Platform in Place to Aggressively Ramp Up Low Cost Retail Deposits



- Pan India Presence with **1,135 branches** and **1,423 ATMs**
  - 250+ Hub Branches
  - 850+ Spoke Branches
  - ~85% of Branches with Vintage > 3 years
- Complete suite of products with customers at the fore including superior experience through digital channels
- Liability Led acquisition in Metro & Urban areas
- Target customers in Metro and urban areas:
  - NRIs,
  - Senior Citizens,
  - HNIs,
  - Trust Associations Schools & Clubs
- Asset led acquisition in semi urban/rural areas
- Leverage POS and corporate relationships

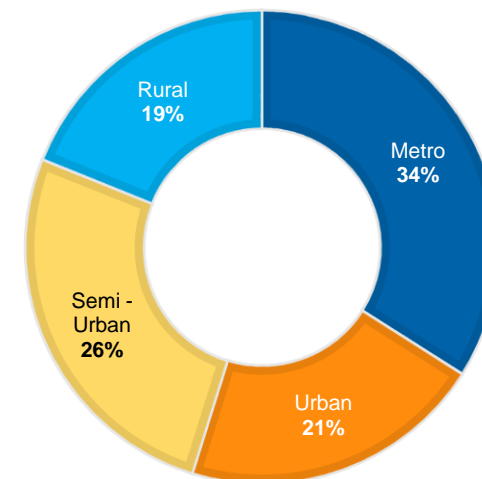
PAN India Branch Network



1,135 Branches  
70 CA focused Branches

1,423 ATMs

Locational Mix



# Granular Advances

## Best in Class Retail Assets Platform



Complete suite of products offered with clear strategies to target the low retail finance penetration in India

Asset Quality	Risk and Yields	Rural Banking	Credit Cards	Customers & Strategy	Technology
<ul style="list-style-type: none"> <li>Low risk portfolio with large proportion of cash flow-based financing with adequate collateral</li> <li>Focus on internal / salaried customers for unsecured products</li> </ul>	<ul style="list-style-type: none"> <li>Portfolio built on low risk, offering room for higher yielding products as it has attained scale</li> <li>Focus on building a more granular book reducing concentration</li> </ul>	<ul style="list-style-type: none"> <li>Business Correspondent model (~0.5 mn)</li> <li>Tie-ups with Fintech companies to identify potential geographies (YES Villages)</li> <li>Presence across Tier II – VI cities</li> <li>Agri Potential with 416 branches across 150 Districts in 9 Focused States</li> </ul>	<ul style="list-style-type: none"> <li>Credit cards in force: 5+ lakh cards with an outstanding balance of <b>INR 1000 Crores+</b></li> <li><b>Spends grew by 64%</b> YoY in FY20</li> <li>Cross sell of liability products to new credit customers</li> <li>Multiple variants of Consumer / Commercial Cards</li> <li>World Class Technology</li> </ul>	<ul style="list-style-type: none"> <li>Focus segment of salaried and self-employed customers</li> <li>Utilize branch channel, manufacturing tie-ups and technology aided service delivery</li> <li>Tapping liability customers</li> </ul>	<ul style="list-style-type: none"> <li>Usage of data analytics and Fintech risk engines for risk mitigation</li> <li>Ensuring seamless service by leveraging investments in digital/tech capabilities</li> </ul>

# Granular Advances

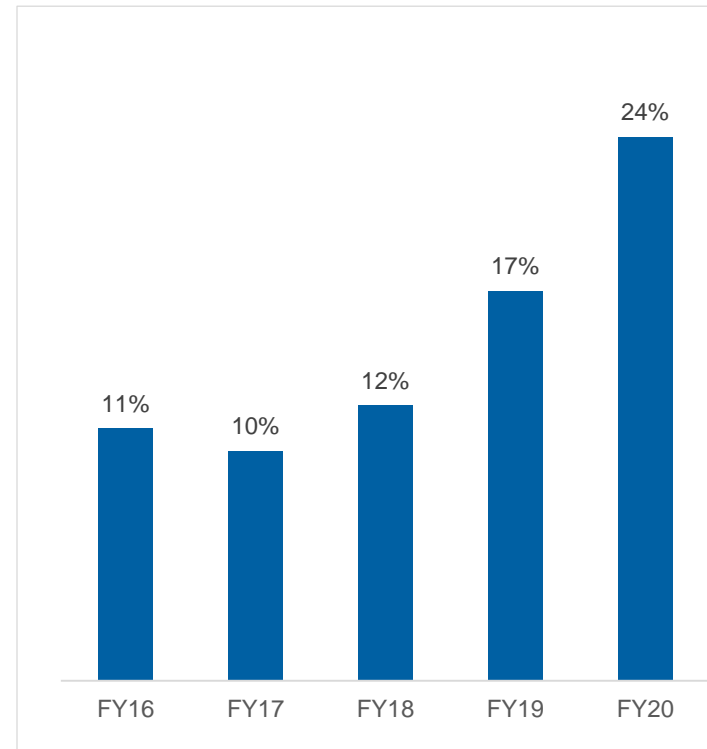
## Retail



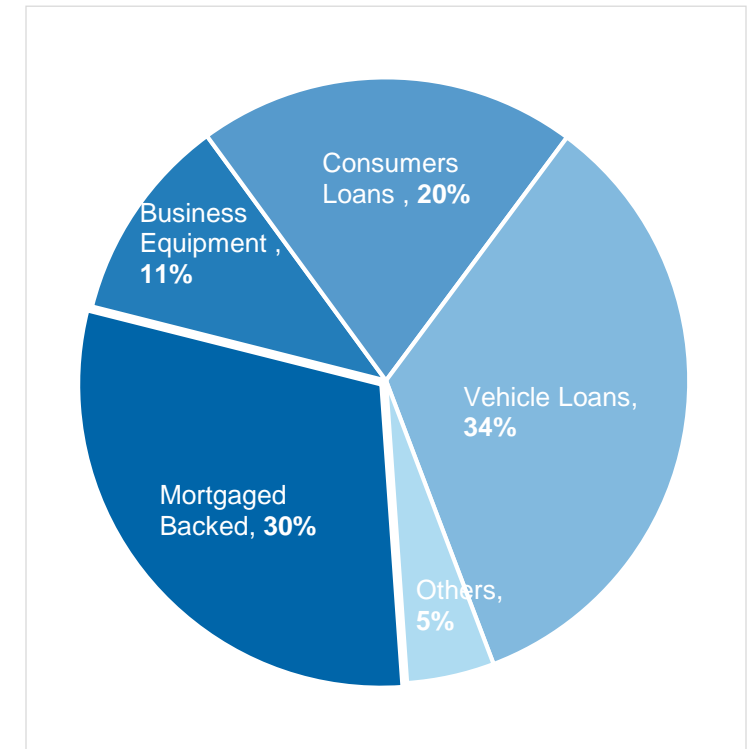
Higher profit contribution from Retail franchise: a key strategic focus area

- Deeper geographic penetration into Tier II/ III cities
- Targeting lower ticket sizes while maintaining best in class asset quality
- Lowering the cost of acquisition by leveraging digital capabilities
- One of lowest NPA ratios in the Industry\*

**Retail share has been rapidly increasing**  
*Share of retail advances (%) in overall advances*



**FY20 split of Retail advances**



\* As per Credit Bureau Reports

# Granular Advances

## Enhancing MSME Capabilities through Partnerships



### Supply Chain Banking

#### Financing vendors of corporates

- Strong corp. relationships
- Utilizing tech. & analytics to automate limit enhancement
- Market leader in Electrical & Electronic Goods Segment

### Knowledge Banking

#### Tie ups with trade/industry associations

- Sector specialists with vast industry knowledge
- Working relationships with leading domestic & international institutions

### Branch Banking & CRM

#### Liability business through branches & CRM based sourcing

- Cash flow-based underwriting
- Strong Risk assessment framework ensuring adequate collaterals and risk-based pricing



YES MSME Mobile application for speed banking and reduction in transaction costs with overall increase in productivity



YES First Business and YES Privilege Business offerings for MSMEs

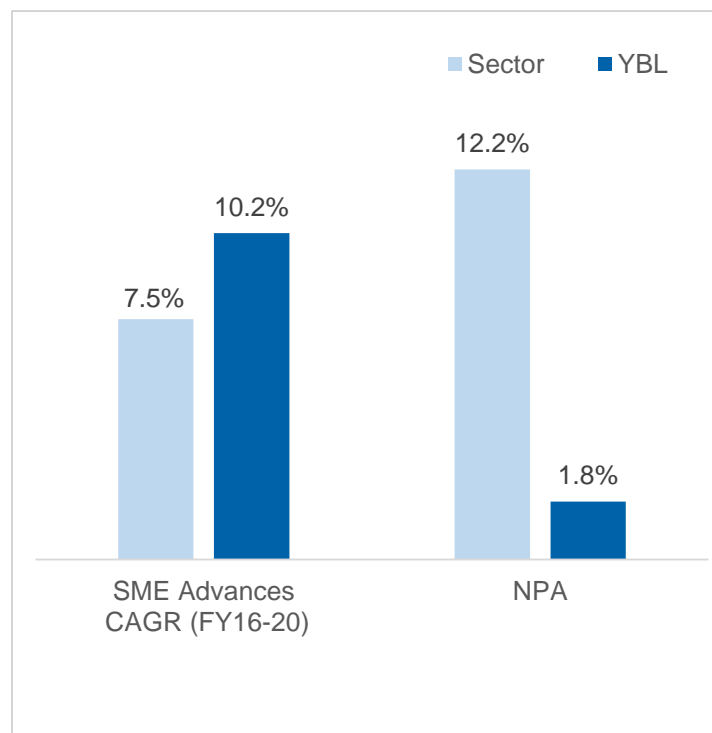
# Granular Advances MSME



MSME business built on robust risk management platform, with potential for meaningful growth

- Granular Portfolio
- Strong Collateral
- Diversified across sectors

**Growth marginally higher, asset quality much better vs. the overall sector\***



\*Sector Advances and NPA data sourced from TransUnion CIBIL's quarterly "MSME Pulse" report; latest available report contains data as of September 30, 2019; Definition of "MSME" however may vary between the Bank classification and TransUnion CIBIL

## MSME at 20% of Advances

Self Sourced without any intermediaries

From "Supply Chain Financing" to "Ecosystem Banking"

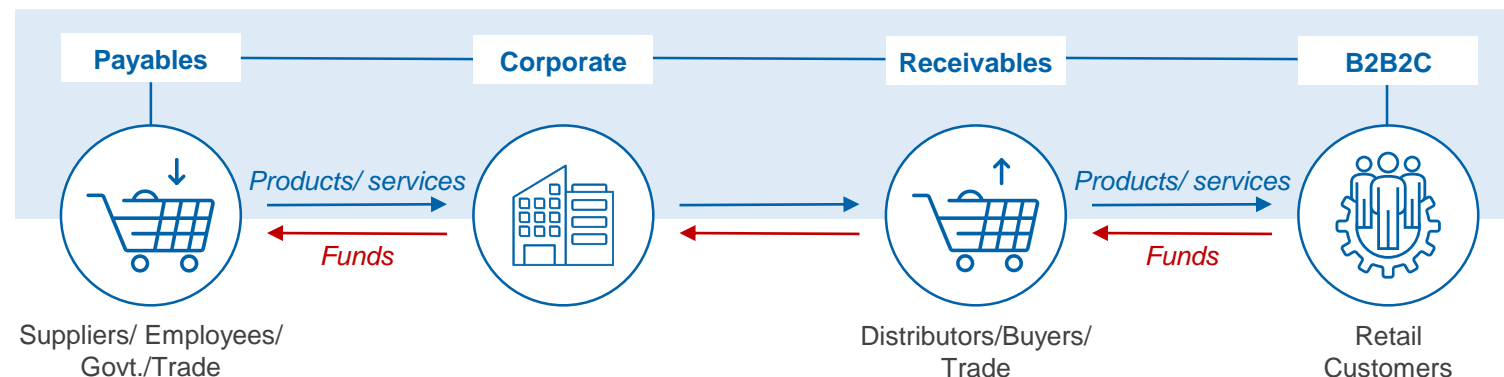
Digital Handholding to scale up MSMEs from Tier 2/ 3 cities

50 dedicated SME branches in SME hubs

# Corporate Flows and Cross Sell through Transaction Banking



Technology enabled Product Suite for next generation banking



**YES differentiators: Flagship products**

API Banking	Digital Trade	Blockchain
FEMA Advisory	Supply Chain Financing	Connected Banking
Off Balance sheet AR Solutioning		

**Customized Solution Provider**

## Payable

- Vendor Financing
- Trade Invoice Financing
- Vendor Payments
- Tax & Utility Payments
- Salary Payments
- LC, BG, SBLC
- Import Flows/Credit
- FX Remittances

## Corporate

- Optimized Working Capital – AR / AP
- Phy-Gital Solutions – One-stop Shop
- Liquidity Mgmt. – Cash visibility/ control
- Automated Reconciliations
- Risk Management-Trade/FX/Cash Flow
- Supply Chain Management
- Balance Sheet Management
- Fiduciary Services
- Ecosystem Banking

## Receivables

- Collection solutions-Digital
- Collection solutions-Physical
- Account Receivable Financing
- Dealer Financing
- Customer Funding
- Export Flows/Credit
- Escrow/Nodal/Rera

## B2B2C

- UPI
- QR Code
- IMPS
- Digital Wallets
- IPG
- POS



# Unparalleled digital capabilities



## Digital Payments Leadership

*Exponential increase in customer touch points*

**#1** ranking from MEITY in achieving Digitization targets in FY19

### Transactions Processed in FY20

Unified Payments Interface	<b>+450 Crores</b>
Intermediate Payment Service	<b>~24 Crores</b>
Aadhaar Enabled Payment System	<b>~33 Crores</b>

### YES BANK is a Payment Market Leader<sup>^</sup>

- UPI: #1 in P2M transactions, ~31% market share
- IMPS: #1 Remitter Bank
- AePS: ~40% transaction value market share

Provides competitive edge across business segments

<sup>^</sup> Data for FY20

## Data Analytics backbone

*Enabling future monetization*



### Cloud Adoption

Partnership with Microsoft on Azure cloud



### Big Data processing with AI and Deep Learning models

First bank to use HADOOP Data Lake



### Platformization

First bank to set up microservices platform for development of reusable Microservices



### Graph Processing & Blockchain

Neo4j-Graph DB to map a customer's banking ecosystem, first to issue CP on the Blockchain platform

## API Banking Leadership

*Facilitating liability led customer acquisitions*

**1<sup>st</sup>** Bank to implement API Banking for Corporate

### Throughput for FY20

- Total throughput of INR 4.3 lakh Crores.
- Total volume of 26.7 Crores.

### Customers onboarded

- 1,500+ set ups done for customers so far

### Our select customers








YES Bank is Primary Banker to 21 Unicorns & 35 Soonicorns




YES for You

# Capitalizing on digital leadership






## Tie-ups with government and agencies to empower Digital India

	Enabling customers of cooperative banks to avail digital solutions
	
	Digital payment collections for IIT Jammu, IIT Roorkee, Karnavati University & Tamil Nadu Open University
	SmartCity App for Coimbatore Smart City initiative
	Providing offline payments across 6300 Gram panchayats in Karnataka

	Working capital management for SME's on the connected banking model
	
	Largest MF aggregator integrated for digitizing receivables (SIF) through E-NACH

and many more...

	Enabling Instant Refunds processing via MasterCard MoneySend for MakeMyTrip
	Enabling Corporate bill payments
	Enabling credit card bill payments on multiple payments platforms including Phone Pe

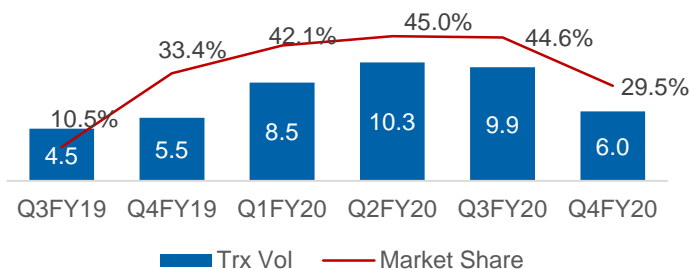
Aids in expansion of reach economically

# Capitalizing on digital leadership



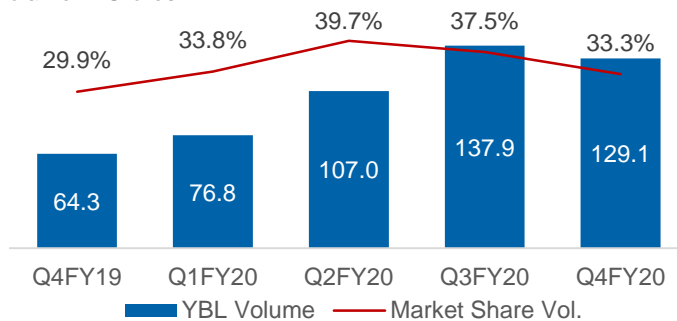
## Yes Bank AePS Transaction Volume and Market Share<sup>1</sup>

Volume in Crores.



## Yes Bank UPI Transaction Volume and Market Share<sup>1</sup>

Volume in Crores.



Source: National Payments Corporation of India Note: 1) Yes Bank market share calculated as percent of total market transaction volume

## Using Technology Platform to Expand our Offering and Drive a Lower Cost of Delivery



### YES Mobile

- YoY growth of 46% in registered user base
- 77% (value) & 259% (volume) growth in financial transactions
- Processed lifetime time high value of ~INR 78.4k Cr. and volume of +14.4 Cr. in FY20
- Achieved overall 4.5+ user ratings on Google playstore



### YES Robot

- Over 44 services and 60+ products available via bot platform.
- Nearly 1.8 Cr. interactions processed till FY20
- Nearly 500% increase in the booking of deposits in Q4'FY20 as compared to Q4'FY19 with a total of 1.92 lacs deposits worth INR 3081 crores booked only via YES ROBOT till date.



### BHIM YES PAY app

- Powered with India Stack API's and NPCI products
- Enabling services like BBPS, Bharat QR, RuPay card, IMPS, UPI and Aadhaar KYC
- Supporting internal business & products such as Credit Cards, Prepaid Gift Cards, FasTag and Travel Cards



### YES BANK MONEY

- First & one of the largest domestic remittance platform
- Over 5 lakh BC agents employed



### Corporate Digital Payments

- FY20 Throughput : INR 20 lakh crores
- First bank in India to be enabled on API based E-NACH mandate registration
- 40 + % market share on corporates enabled on E-NACH with NPCI
- 1<sup>st</sup> Bank in India to pilot DLT based supply chain financing & CP issuance

# High quality talent pool



Young & dynamic organization  
ably guided by experienced and  
professional board

	Headcount (#)	Average age (years)
Top	83	49
Senior	227	43
Middle	2,751	40
Junior	8,427	35
General	11,485	30
	22,973	33

- Flat organization Structure with entrepreneurial mindset
- Agile & Innovative organization aided by a Young and Dynamic Talent pool with an average age of ~33 years
- Yet enough vintage available at the top: Average vintage of ~8 years for Top Management, ~7 years for Senior Management
- Key business segments with enhanced growth focus staffed with professionals having highly relevant experience across the Banking Industry

A solid blue horizontal bar with a diagonal cut on its right side.

# FINANCIAL HIGHLIGHTS

## Q4FY20 & FY20

A solid red horizontal line extending across the width of the slide.

*Standalone*

# Financial Performance - At a Glance



In INR Crores

NII grew 20% sequentially on account of lower slippages compared to Q3FY20

NIM at 1.9% higher by ~50 bps sequentially

Income Statement	Quarter Ended			Year Ended		Growth		
	Q4FY20	Q3FY20	Q4FY19	FY20	FY19	FY20 over FY19	Q4FY20 over Q3FY20	Q4FY20 over Q4FY19
Net interest income	1,274	1,065	2,506	6,805*	9,809	-31%	20%	-49%
Non interest income	597	626	532	3,441	4,590	-25%	-5%	12%
<b>Total income</b>	<b>1,871</b>	<b>1,690</b>	<b>3,038</b>	<b>10,247</b>	<b>14,399</b>	<b>-29%</b>	<b>11%</b>	<b>-38%</b>
<b>Operating expense</b>	<b>1,765</b>	<b>1,697</b>	<b>1,714</b>	<b>6,729</b>	<b>6,264</b>	<b>7%</b>	<b>4%</b>	<b>3%</b>
Human Resource Cost	639	640	660	2,600	2,470	5%	0%	-3%
Other Operating Expenses	1,126	1,057	1,054	4,129	3,795	9%	7%	7%
Operating profit / (loss)	106	(6)	1,323	3,518	8,135	-57%	NM	-92%
Provisions	4,872	24,766	3,662	32,758	5,778	467%	-80%	33%
Net profit / loss from Ordinary Activities after tax	(3,668)	(18,560)	(1,507)	(22,715)	1,720	NM	NM	NM
Extraordinary Items (Net of tax)	6,297			6,297				
<b>Net Profit / (Loss)</b>	<b>2,629</b>	<b>(18,560)</b>	<b>(1,507)</b>	<b>(16,418)</b>	<b>1,720</b>	<b>NM</b>	<b>NM</b>	<b>NM</b>
Yield on Advances	8.9%	8.4%	10.2%	9.3%	10.1%			
Cost of Funds	6.5%	6.6%	6.7%	6.7%	6.5%			
Cost of Deposits	6.2%	6.4%	6.7%	6.5%	6.6%			
NIM	1.9%	1.4%	3.1%	2.2%	3.2%			
Cost to income	94.3%	100.4%	56.4%	65.7%	43.5%			

\* Negative impact on NII (FY basis) due to higher slippages during the year and shrinkage in loan book.

NM= Not Measurable

# Non Interest Income Break Up



Retail banking fees showed resilience despite lockdown and moratorium

In INR Crores

	Q4FY20	Q3FY20	Q4FY19	FY20	FY19	FY20 over FY19	Q4FY20 over Q3FY20	Q4FY20 over Q4FY19
<b>Non Interest Income*</b>	597	626	532	3,441	4,590	-25%	-5%	12%
<b>Corporate Trade &amp; Cash Management</b>	106	138	210	608	862	-29%	-24%	-50%
<b>Forex, Debt Capital Markets &amp; Securities</b>	180	8	11	1230	533	131%	2280%	1530%
<i>Of Which P&amp;L on Sale of Investments</i>	164	(10)	53	1,113	317	251%	NM	207%
<b>Corporate Banking Fees</b>	(42)	91	(112)	111	1711	-94%	NM	NM
<b>Retail Banking Fees</b>	347	381	406	1459	1453	0%	-9%	-14%
<i>Trade &amp; Remittance</i>	70	94	122	354	513	-31%	-26%	-43%
<i>Facility / Processing Fee</i>	53	62	67	246	288	-15%	-14%	-20%
<i>Third Party Sales</i>	36	23	50	103	121	-15%	52%	-28%
<i>Interchange Income</i>	129	148	103	516	298	73%	-13%	25%
<i>General Banking Fees</i>	60	55	64	239	232	3%	10%	-7%

\* Income from NPA write back included in Non Interest Income, however, not a part of the break up above  
NM= Not Measurable

# Operating Expenses



Cost increase contained to  
~7% yoy in FY20 vis-à-vis  
~20% yoy in FY19

Sequential increase in  
Q4FY20 costs is  
predominantly on account of  
one time fees for various  
activities related to Capital  
Raising

*In INR Crores*

	Q4FY20	Q3FY20	Q4FY19	FY20	FY19	FY20 over FY19	Q4FY20 over Q3FY20	Q4FY20 over Q4FY19
Payments to and provisions for employees	639	640	660	2,600	2,470	5%	0%	-3%
Rent, taxes and lighting	112	129	87	487	452	8%	-13%	29%
Loan Sourcing fees and DSA	118	121	163	519	522	0%	-3%	-28%
Depreciation on Bank's property	84	85	81	336	302	11%	-1%	3%
IT related expenses	95	80	58	346	302	14%	19%	65%
Professional fees & commission	113	75	83	328	290	13%	51%	37%
PSLC Purchases	60	63	71	194	160	21%	-5%	-15%
Insurance	58	58	62	236	225	5%	0%	-7%
Others	485	446	449	1683	1543	9%	9%	8%
<b>Total</b>	<b>1,765</b>	<b>1,697</b>	<b>1,714</b>	<b>6,729</b>	<b>6,264</b>	<b>7%</b>	<b>4%</b>	<b>3%</b>



# Provisions and P&L



In INR Crores

Provisions for Investments include:

- **INR 1,228 Crores** provisioning on NPI exposure to a **Housing Finance Company**, now 100% provided for
- **INR 2,012 Crores** provision on NPI exposure to various entities of a **Diversified Conglomerate**

Provisions for Standard Advances:

- **INR 238 Crores** for COVID-19
- **INR 204 Crores** for June 7, 2019 RBI circular

	Q4FY20	Q3FY20	Q4FY19	FY20	FY19	FY20 over FY19	Q4FY20 over Q3FY20	Q4FY20 over Q4FY19
Operating Profit	106^	(6)	1,323	3,518^	8,135	-57%	-1758%	-92%
Provision for taxation	(1,098)	(6,212)	(832)	(6,526)	637	NM	NM	NM
Provision for investments	3,336	2,239	243	6,482	682	850%	49%	1274%
Provision for standard advances	436	(182)	2,000	(1,941)	2,251	NM	NM	-78%
Provision for non performing advances	1,100	22,328	1,270	27,806	2,567	983%	-95%	-13%
Other Provisions	1	380	148	412	277	49%	-100%	-100%
<b>Total Provisions</b>	<b>3,775</b>	<b>18,554</b>	<b>2,830</b>	<b>26,232</b>	<b>6,415</b>	<b>309%</b>	<b>-80%</b>	<b>33%</b>
<b>Net Profit / (Loss)</b>	<b>(3,668)^</b>	<b>(18,560)</b>	<b>(1,507)</b>	<b>(22,715)^</b>	<b>1,720</b>	NM	NM	NM
Return on assets	-5.3%^	-23.3%	-1.6%	-7.1%	0.5%			
Return on equity	-117.7%^	-100.3%	-21.8%	-113.1%	6.5%			
Earnings per share - basic (annualized)	(8.3) ^	(72.8)	(6.5)	(77.6)	7.4			

^Excluding extraordinary item (AT 1 write down) of INR 8415 Crores

NM = Not Measurable

# Balance Sheet



Asset downsizing in line with Capital optimization and Liquidity management, while improving granularity

*In INR Crores*

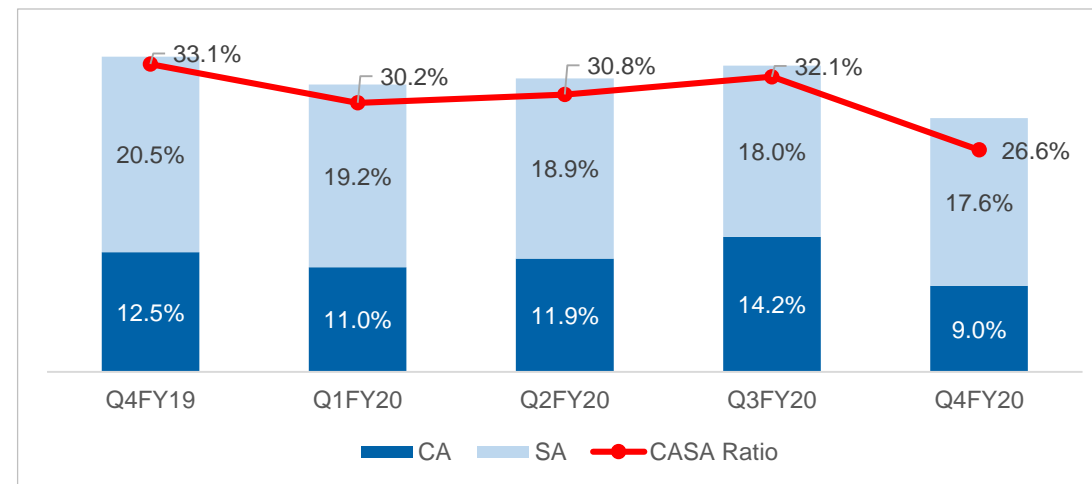
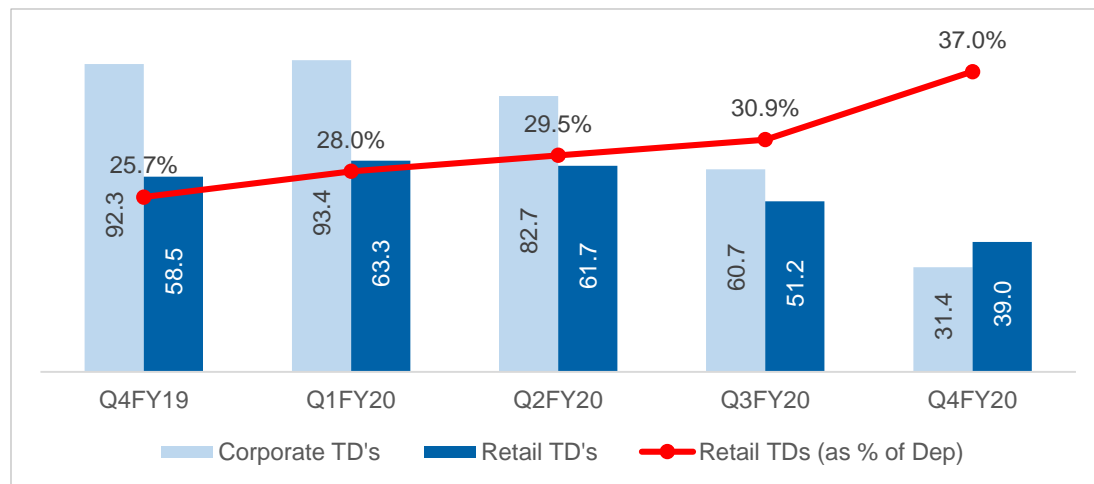
	31-Mar-20	31-Dec-19	31-Mar-19	Growth % (Y-o-Y)	Growth % (Q-o-Q)
<b>Assets</b>	<b>257,827</b>	<b>290,985</b>	<b>380,826</b>	<b>-32%</b>	<b>-11%</b>
Advances	171,443	186,099	241,500	-29%	-8%
Investments	43,915	61,319	89,522	-51%	-28%
<b>Liabilities</b>	<b>257,827</b>	<b>290,985</b>	<b>380,826</b>	<b>-32%</b>	<b>-11%</b>
Shareholders' Funds	21,726	9,218	26,904	-19%	136%
Total Capital Funds	30,809	25,218	50,459	-39%	22%
Borrowings	113,791	103,213	108,424	5%	10%
Deposits	105,364	165,755	227,610	-54%	-36%
<b>CASA</b>	<b>28,063</b>	<b>53,203</b>	<b>75,253</b>	<b>-63%</b>	<b>-47%</b>

# Liabilities

Headwinds on Deposits, CASA + Retail TDs higher at 63.6%

**YES BANK**

INR '000 Crores

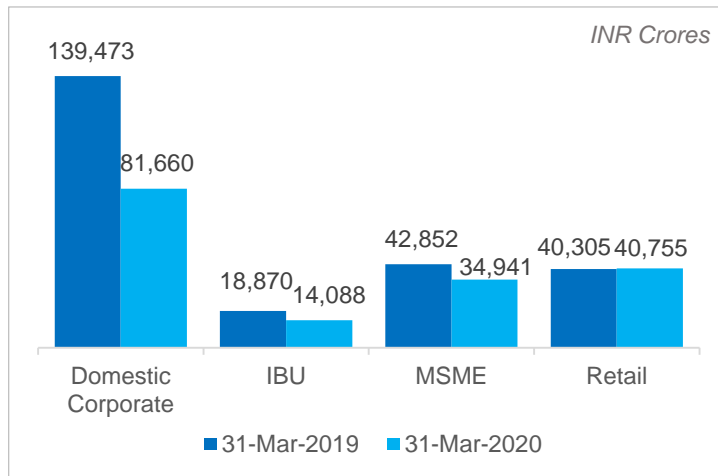


In INR Crores	31-Mar-20	31-Mar-19	YoY Growth (%)	31-Dec-19	QoQ Growth (%)
Current Account	9,499	28,542	-67%	23,440	-59%
Savings Bank	18,564	46,711	-60%	29,764	-38%
<b>CASA</b>	<b>28,063</b>	<b>75,253</b>	<b>-63%</b>	<b>53,203</b>	<b>-47%</b>
<b>CASA Ratio</b>	<b>26.6%</b>	<b>33.1%</b>		<b>32.1%</b>	
Term Deposits (TD)	77,301	152,357	-49%	112,552	-31%
of which Certificate of Deposits	6,935	1,549	348%	522	1229%
<b>Total Deposits</b>	<b>105,364</b>	<b>227,610</b>	<b>-54%</b>	<b>165,755</b>	<b>-36%</b>

# Advances: Retail + MSME now contributes almost 44%

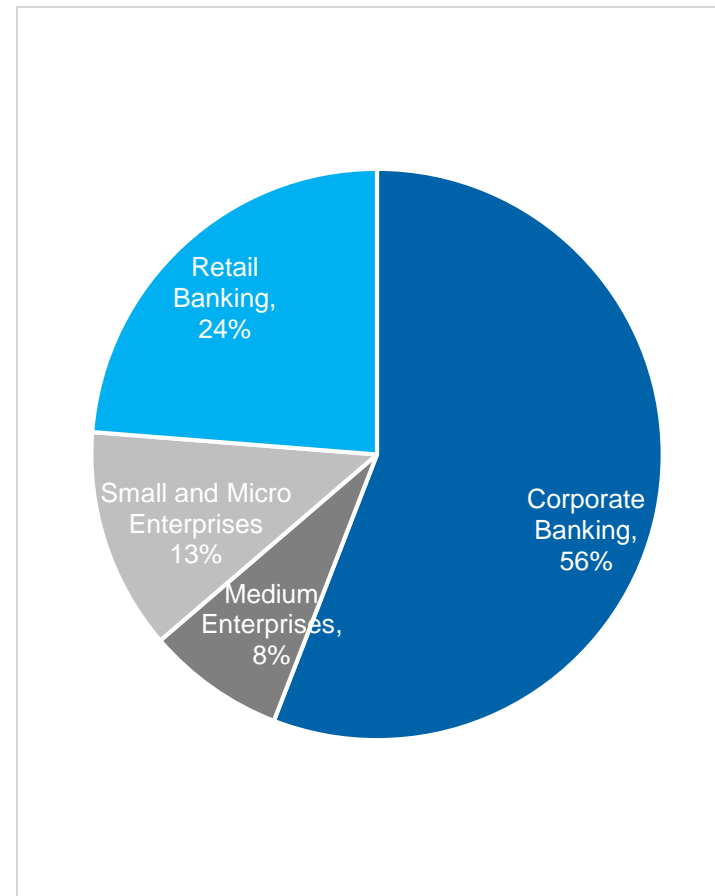
**YES BANK**

Break up of Advances

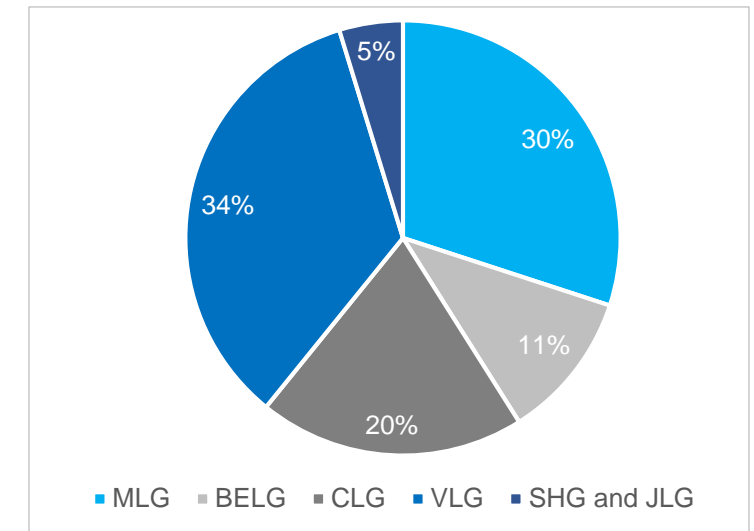


- Retail composition of Total Advances steps up to ~24% in Mar'20 from ~17% in Mar'19
- Secular move towards "Consumer Retail" demonstrated by an increase from 25% in March'17 to 49% in Mar'20 of the Total Retail Book
- Gross Retail Disbursements of INR 3,078 Crores demonstrates the continued retail momentum
- Reduction in Corporate Advances in line with bank's capital optimization and liquidity management strategy

Advances Mix

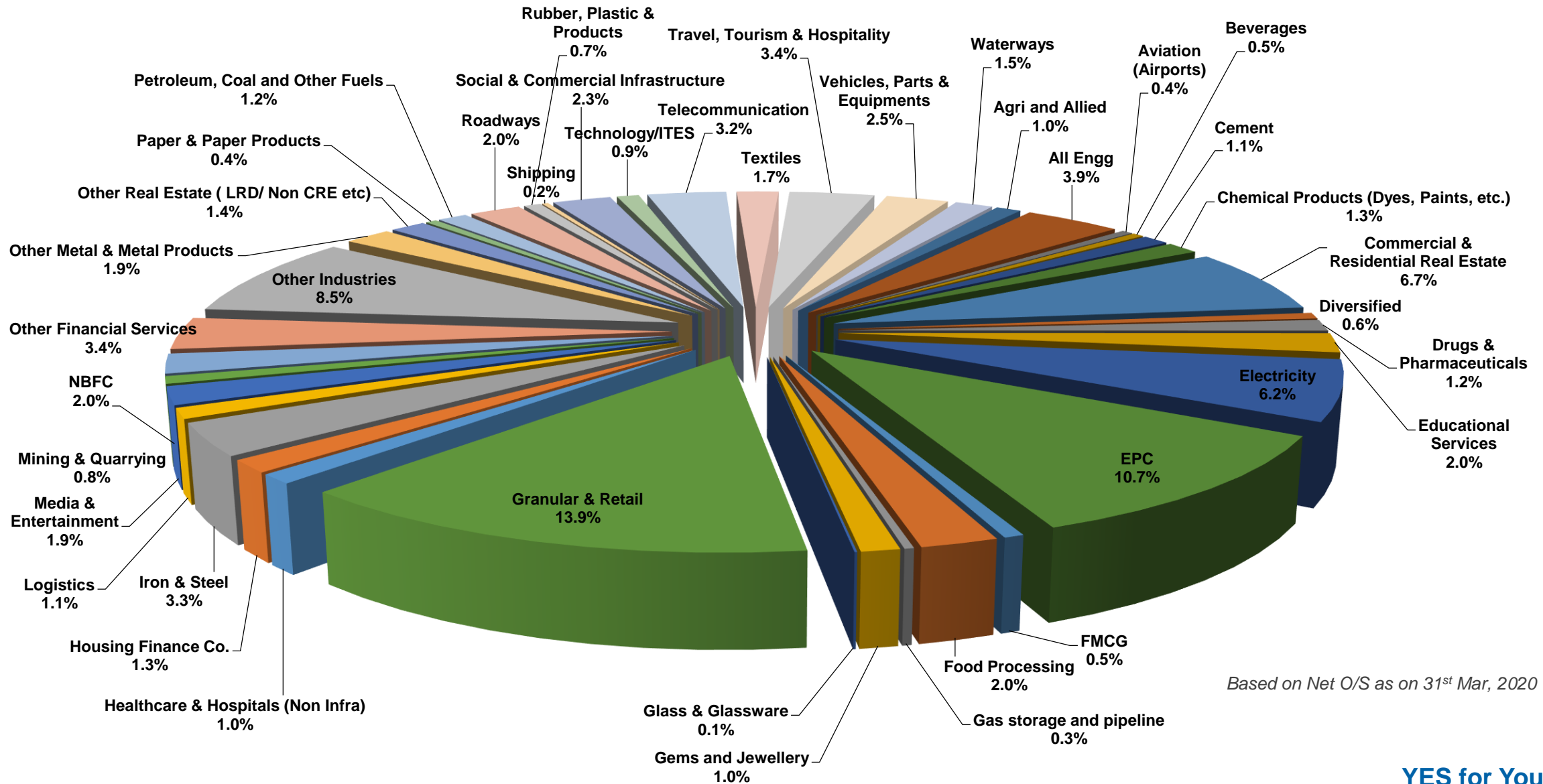


Retail Advances Mix



- Mortgage Loan Group: HL, LAP, Affordable Housing
- Business Equipment Loan Group: Construction Equipment, Healthcare Finance
- Consumer Loan Group: Personal Loan, Gold Loan, Loan Against Shares, Business Loan
- Vehicle Loan Group : Auto Loan, Commercial Vehicle, Inventory Funding
- Self Help Groups & Joint Liability Group

# Sectoral Mix



Based on Net O/S as on 31<sup>st</sup> Mar, 2020

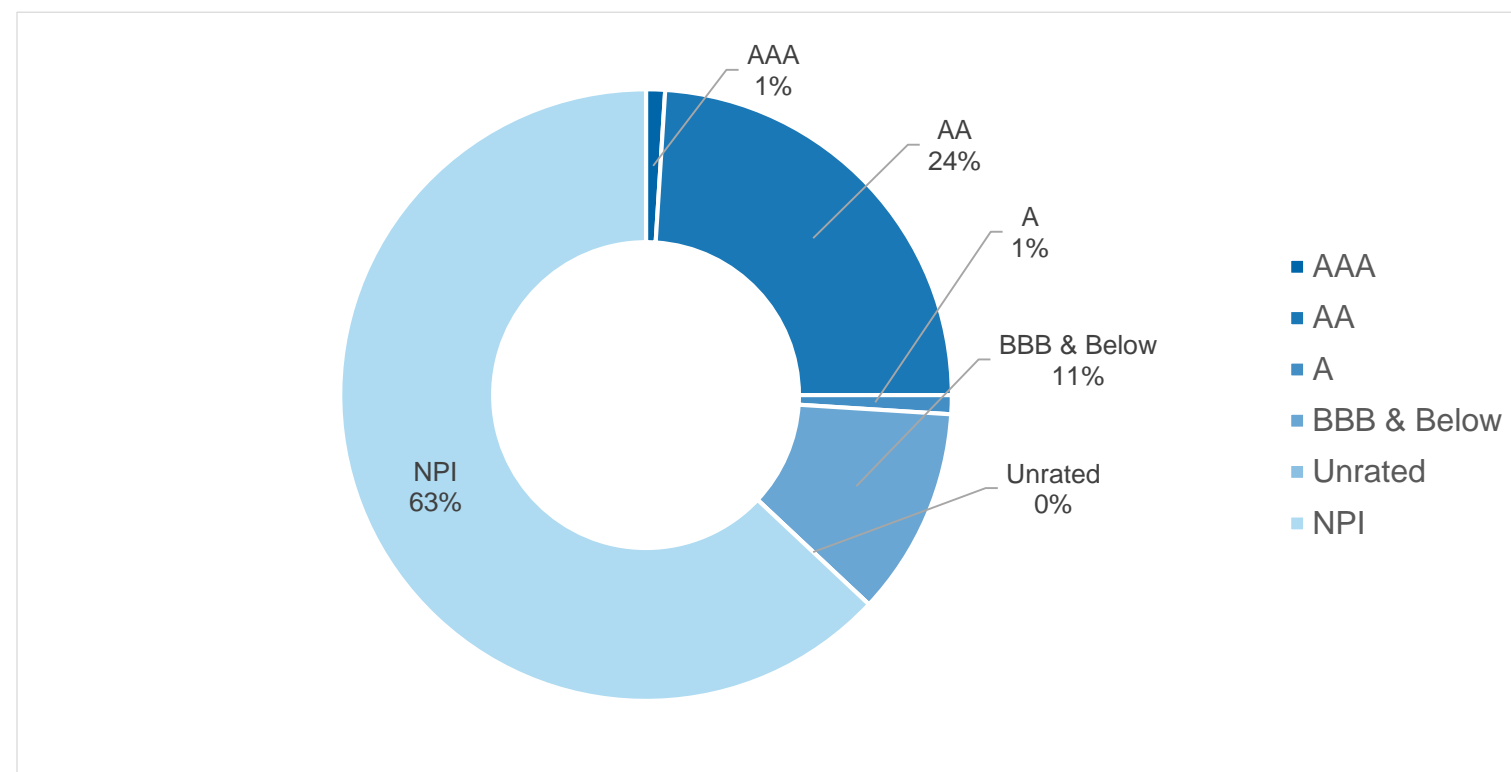
# Corporate Debt Investments



NPI provisioning coverage at 74%

- NPI Exposure of INR 3,980 Crores to Housing Finance Company has now been 100% provided
- NPI Exposure of INR 5,127 Crores to various entities of a diversified conglomerate has now been provided for ~53%

Breakup of Corporate AFS Bonds & Commercial Papers - Gross exposure of INR 14,655 Crores\*



\*Based on External Ratings

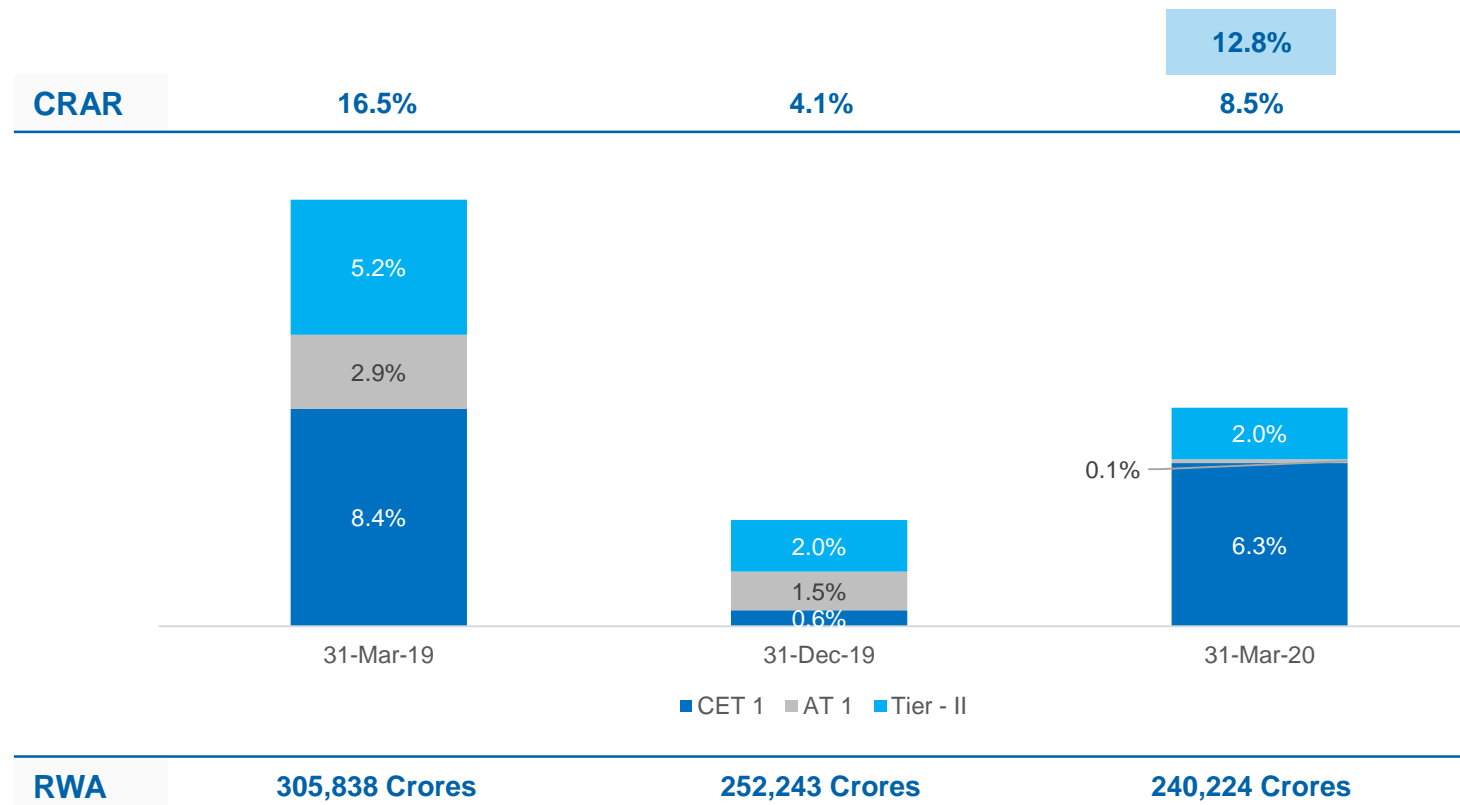
# Capital Adequacy



Total Risk Weighted Assets  
to Total Assets Ratio for  
Mar'20: 93.2%

Tier II capital funds at INR  
15,294 crores (6.4% to  
RWAs), however, restricted  
to 2% in line with RBI Basel  
III Regulations

Total CRAR as on Mar 31, 2020 after considering Total Tier II Capital Funds at 6.4%.  
However Tier II ratio currently capped at 2% resulting into Total CRAR at 8.5%



# Asset Quality Highlights



Provision Coverage Ratio improves to 73.8%

Net NPA sequentially improves to 5.03%

Retail & MSME asset quality continues to demonstrate resilience

	Mar-19	Dec-19	Mar-20
Gross NPA (%)	3.22%	18.87%	16.80%
Net NPA (%)	1.86%	5.97%	5.03%
Provision Coverage Ratio (%)	43.10%	72.70%	73.77%
Slippages Ratio (%)*	5.74%	11.98%#	\$

\* **Non Annualized**

# Includes Corporate NPA till March 13, 2020

\$ Given RBI Moratorium & Standstill Classification

	Mar-19		Dec-19		Mar-20	
Segmental GNPA:	GNPA	Ratio %	GNPA	Ratio %	GNPA	Ratio %
<b>Retail and MSME</b>	<b>595</b>	<b>0.71%</b>	<b>1,208</b>	<b>1.49%</b>	<b>1,146</b>	<b>1.50%</b>
<i>Retail</i>	169	0.42%	567	1.36%	503	1.23%
<i>MSME</i>	426	0.99%	642	1.63%	643	1.81%
<b>Corporate</b>	<b>7,287</b>	<b>4.51%</b>	<b>39,501</b>	<b>29.30%</b>	<b>31,731</b>	<b>26.63%</b>
<b>Total</b>	<b>7,883</b>	<b>3.22%</b>	<b>40,709</b>	<b>18.87%</b>	<b>32,878</b>	<b>16.80%</b>



# Summary of Labelled exposures



Gross Loan Slippages of INR 439 Crores predominantly on account of IBU exposures where standstill moratorium benefit has not been extended

Recoveries & Upgrades of INR 1,903 Crores

Technical Write-offs of INR 6,358 Crores

## PART A

In INR Crores	Q3FY20		Q4FY20	
	Gross	Provisions	Gross	Provisions
GNPA*	40,709	29,594 (73%)	32,878	24,254 (74%)
Non fund based exposure of NPA accounts	1,618		1,686	
NPI	4,256	740 (17%)	9,222	6,825 (74%)
ARC	2,178	622 (29%)	2,175	622 (29%)
Std. Restructured	184		172	
<b>Grand Total</b>	<b>48,945</b>	<b>30,956</b>	<b>46,132</b>	<b>31,701</b>

## PART B\*

In INR Crores (Loans)	Q3FY20	Q4FY20
SMA 1	11,528	10,781
SMA 2	2,383	321

*In accordance with the RBI guidelines relating to COVID-19 Regulatory Package as on Feb 29, 2020*

# Continued Dominance within the New Age Digital Payment space



## State-of-the-art Digital Banking Facilities



Registered Users : ~ 15.9 Lacs  
Txn Val (Q4) : INR 84,002 Crores



Registered Users : ~ 15.2 Lacs  
Txn Val (Q4) : INR 20,322 Crores



Interactions (Q4): ~ 37.9 Lacs  
#Txn processed (Q4): ~75,000

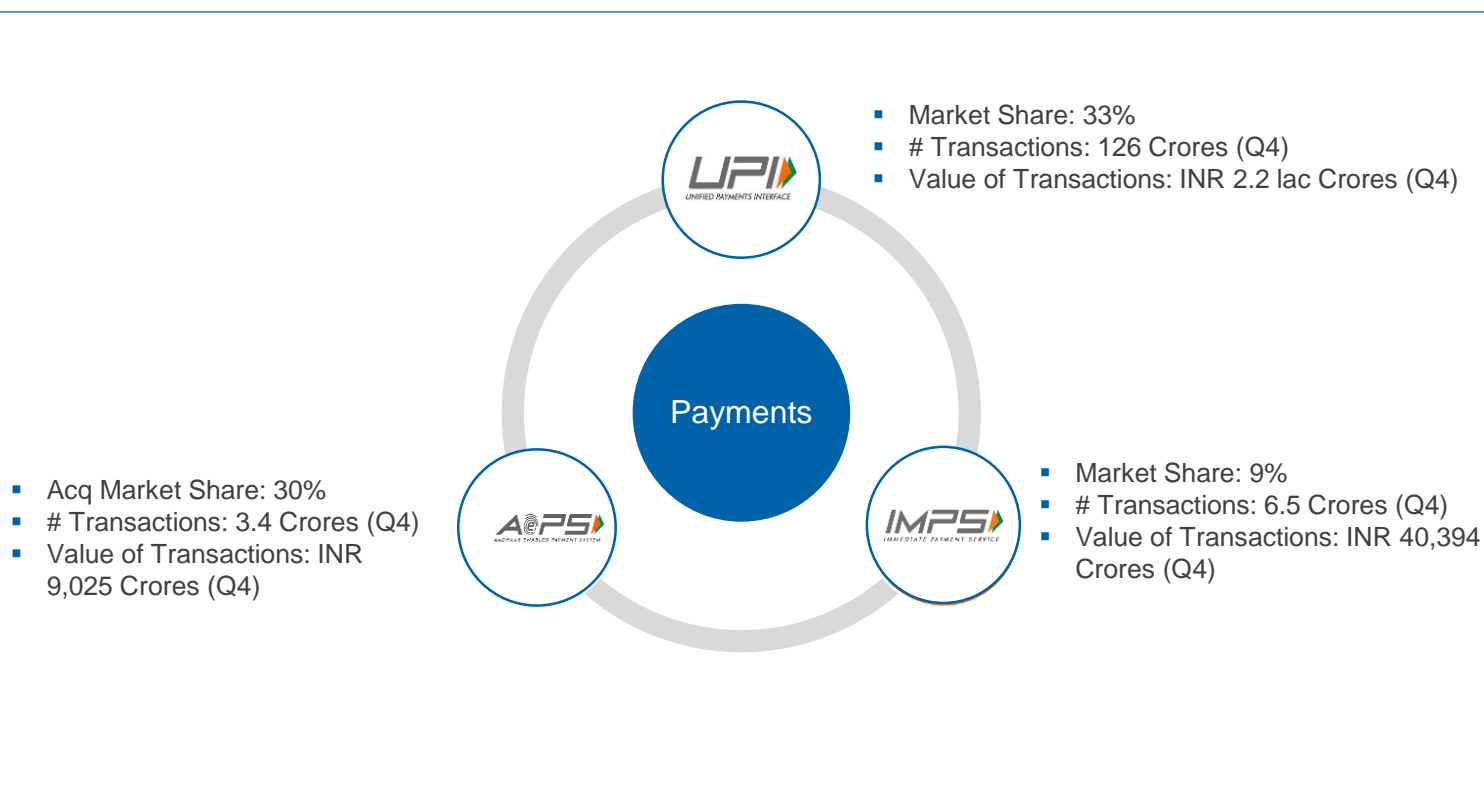


Debit Card Base: ~ 29 Lacs  
Txn Val (Q4) : INR 1,192 Crores



#Txn processed(Q4): ~ 1.3 Crores  
Txn Val (Q4) : INR 3,989 Crores

## Digital Payments Leadership





## COVID-19 Impact

# Operational Impact

Leveraging Technology to minimize disruption impact due to lockdown



YES for the  
Community



One of the contributing partner to the  
PMCARES fund

The Bank donated INR 10 Crores to the  
PMCARES fund

Employees voluntarily donated their salary  
amounting to 1.9 Crores to PMCARES fund

- The Bank ensured availability of services in 95%+ of all branches / ATMs
- Our electronic & digital channels are available round the clock to provide banking services to our customers
- Quickly ramped up our remote access capability and were able to cover critical activities from day 1, at this stage we deployed **10,000+ remote users** working towards supporting business using remote access systems with the ability of further expansion as needed.
- Sequential planning of employee working shift with twin objectives was introduced. This extended the window for customer service at branches and avoided employee travel at peak hours.
- Critical v/s non-critical activities were immediately reviewed, where **1,000** critical users were already performing their activities from remote locations as part of business as usual before lockdown.

- In accordance with **the RBI guidelines relating to COVID-19 Regulatory Package**, the Bank has offered a moratorium of three months on the payment of all unpaid installments and / or interest, as applicable, falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers classified as Standard as on Feb 29, 2020. Operationalized the RBI regulatory Package within days of RBI announcement
- Eligible borrowers with overdue exposures as on Feb 29, 2020 had a Total O/S of INR 14,956 Crores as on March 31, 2020, of which
  - NPA Standstill - INR 2,713 Crores against which **provisioning of INR 238 Crores**

**Indicative range of customers that have opted in for moratorium**

Segment	# of Customers	Value Terms
Corporate	15% to 20%	40% to 45%
MSME	15% to 20%	35% to 40%
Retail	20% to 25%	40% to 45%

# COVID 19 to accelerate changes in operating model



1.

Ensure bankability for customers through Digital and Smart Banking Solutions

2.

Operationalize remote capabilities

3.

Digitizing the Risk Processes

YES Bank is ready to operate under this new normal through its smart fintech partnerships and superior technology & digital platforms

***“Technology Company in the Business of Banking”***

A solid blue horizontal bar with a diagonal cut on its right side.

## Sustainability & Recognition

A solid red horizontal line extending across the width of the slide.

# Sustainable & Responsible Banking Leadership



VISION: Be the  
Benchmark Financial  
Institution for Inclusivity  
and Sustainability

MEMBER OF  
**Dow Jones  
Sustainability Indices**  
In Collaboration with RobecoSAM

**MSCI** | 2017 Constituent  
MSCI ESG  
Leaders Indexes

**MSCI** | 2017 Constituent  
MSCI SRI Indexes



## Environmental

- Rated A- (Leadership Band) by CDP for 2019 Climate Change disclosures
- First Indian Bank to launch Green Bonds in 2015
- Private placement by IFC for Green Masala Bonds in 2015
- Issued Green Infra Bonds with FMO in 2016
- First Bank globally to migrate to ISO 14001:2015; 732 locations being certified
- Committed to mobilizing USD 5 billion towards climate action by 2020 in December 2015
- Committed to mobilize USD 1 billion by 2023 and USD 5 billion till 2030 towards solar projects in January 2018
- Continues to maintain 45,462 trees at 40-kilometer stretch along the Mumbai–Nashik Highway under 'Adopt a Green Highway' initiative
- First & only Indian Banking signatory to Natural Capital Finance Alliance (NCFA) & Chair of Steering Committee
- Focused interventions to conserve endangered /critically endangered species including Pangolin, Red Panda, Great Indian Bustard and House Sparrow

## Social

- Launched India's 1st Green Retail Liability Product, Green Future Deposits in 2018
- Sole arranger & subscriber to India's First Social Bond in 2018, with proceeds allocated to Affordable Housing
- Reached 2.9 million+ families at the bottom-of-the-pyramid through Livelihood Enhancement Action Program till 2019-20
- Provided financial literacy trainings to 230 thousands+ Bottom-of-the-pyramid customers till 2019-20
- Continues to provide access to safe & clean drinking water across 1005 semi urban and rural railway stations in 2019-20
- Provided Occupational Health & Safety & Energy Efficiency training to 54,000+ MSMEs till 2019-20
- Impacted 90,267 lives in rural geography through Livelihood and Water Security initiatives in 2019-20
- Conducted SDG literacy sessions in 262 schools, reaching out to 23,000+ students in 2019-20

## Governance

- First & only Indian Bank to be listed on DJSI Emerging Markets for 4 years consecutively (2015-2018)
- First & only Indian bank to be included as a constituent of the FTSE4Good Emerging Index for three consecutive years (2017-2019)
- Awarded 'Prime' Status by ISS ESG (previously OEKOM Research Ag) (2018, 2019)
- Included in Vigeo Eiris Best Emerging Markets Performers Ranking in 2018
- Selected in MSCI ACWI ESG Leaders & SRI Indexes in 2017
- First Indian Banking Signatory to UNEP Finance Initiative, and a member of its Global Steering Committee
- First Indian Bank to be on Green Bond Principles-Social Bond Principles Advisory Council, International Capital Market Association
- First Indian Bank to launch Green Bond Impact Report
- First Indian Bank to Support Task Force on Climate Related Financial Disclosure
- First and the only Indian Bank to be the founding member of UN Principles for Responsible Banking



# Recognitions from Leading Institutions



## Institutional Accolades

### The Banker

- 'Bank of the Year in India'  
*The Banker Awards 2019*



- Best Bank in India for SMEs  
*Asiamoney Country Awards Hong Kong, 2019*

### Global Finance Magazine

- The Innovators in Trade Finance
- The 25 Best Financial Innovation Labs (YES FINTECH)  
*Global Finance magazine, 2019*

### The Asset Triple A Country Awards

- Best Bond Adviser (India)
- Best Green Bond (India)
- Best Deal South Asia (India)
- Utility Deal of the Year
- Renewable Energy Deal of the Year  
*The Asset Triple A Country Awards, 2019*

### The Asset Magazine

Featured amongst top 5 banks in the Annual Local Currency Bond Investor Survey  
*The Asset Magazine, Hong Kong, 2019*

## Technology, Innovation & Service

### Ministry of Electronics & Information Technology (MeitY)

Ranked No. 1 for exemplary performance in Digital Payments  
MeitY 2019



- Best Trade Finance Bank in India – 2015-2019
- Best Financial Supply Chain, 2019, 2018, 2017
- Best Corporate Payments Project in India, 2018, 2016
- Best Corporate Trade Finance Deal in India, 2019, 2018, 2015
- Best API Initiative, Application or Platform (Bank), 2018
- Best Blockchain Initiative, Application or Programme, 2018
- Best Productivity, Efficiency & Automation Initiative, Application or Programme, 2018
- Asian Banker Transaction Banking Awards 2018, Beijing

### Asian Banking & Finance Wholesale Banking Awards

- India Domestic Cash Management, Project Finance & Trade Finance Bank of the Year, 2019
- SME Bank of the Year - India 2019, 2018

### The Banker's Tech Projects Awards

- Global Winner, Cyber Security  
*The Banker's Tech Projects Awards 2019*



- APAC Leader in Digital Transformation
- IDC Financial Insights Innovation Awards (FIIA) Singapore, 2018

## Sustainability

### CDP

Rated 'A-' by CDP, for 2019 Climate Change disclosures. This marks an upgrade for the Bank from 'C' (Awareness band) to 'A-' (Leadership band)

### Dow Jones Sustainability Indices (DJSI)

- First and only Indian Bank to be selected as an index component on the DJSI – Emerging Markets Index, for four consecutive years  
*DJSI Emerging Markets Index 2015–2018*

### Natural Capital Coalition

1st Indian Bank to join 'Natural Capital Coalition' - a global multi-stakeholder collaboration uniting global natural capital community

### MSCI ESG

Included in MSCI ACWI ESG Leaders Index and MSCI ACWI SRI Index, 2017

### FTSE4Good Index Series

- First and only Indian Bank to be included as a constituent of the FTSE4Good Emerging Index for three consecutive years  
*FTSE4Good Emerging Index 2017-2019*

### Green Climate Fund (GCF)

Approved as Accredited Entity by GCF.

# Thank you

**Disclaimer:**

*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.*

