

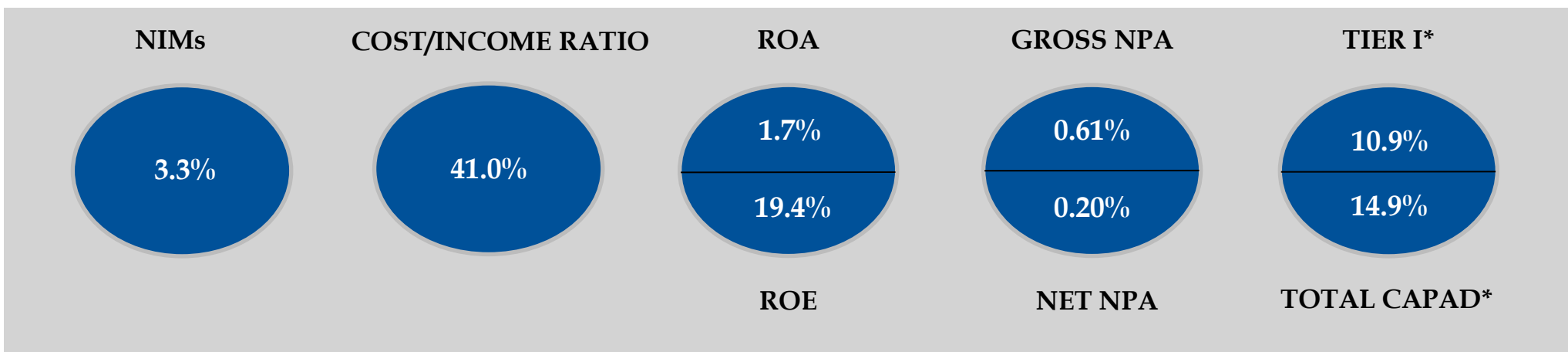
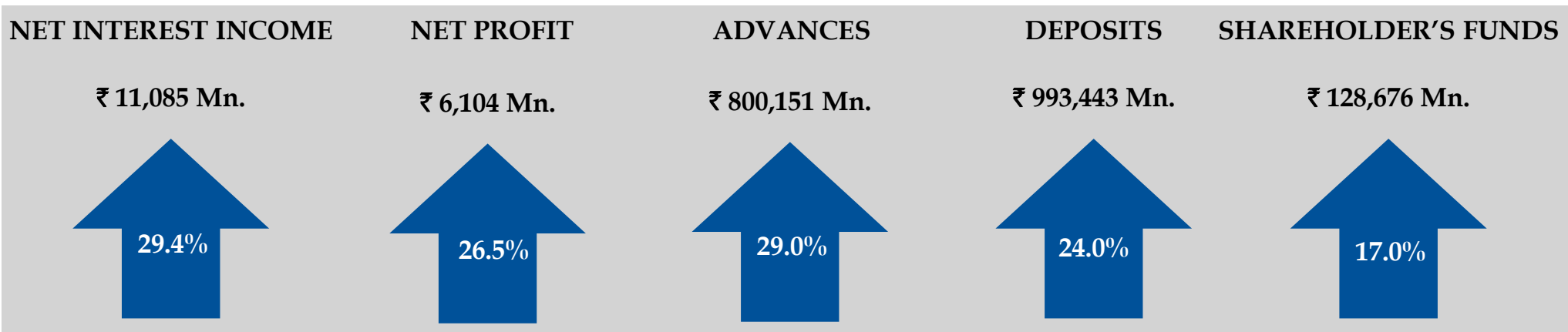
# INVESTOR PRESENTATION

Q2FY16 Update



# Financial Highlights – Q2FY16

# Key Financial Highlights



✓ Basic EPS of ₹ 14.6 and Diluted EPS of ₹ 14.2

✓ Book Value of ₹ 307.3

\* including Q2FY16 Net profit, adjusted for prorated dividends

**CASA grew at 40.5% y-o-y to cross the 25% mark for the first time in 11 years, since inception**

# Income Statement Highlights

## Revenue and Profit growth

₹ Million	Q2FY16	Q2FY15	y-o-y growth	Q1FY16	q-o-q growth
Net Interest Income	11,085	8,564	29.4%	10,598	4.6%
Non Interest Income	6,181	5,056	22.2%	5,452	13.4%
<b>Total Net Income</b>	<b>17,266</b>	<b>13,620</b>	<b>26.8%</b>	<b>16,050</b>	<b>7.6%</b>
Operating Expense	7,074	5,449	29.8%	6,967	1.5%
<b>Operating Profit</b>	<b>10,191</b>	<b>8,171</b>	<b>24.7%</b>	<b>9,083</b>	<b>12.2%</b>
Provisions & Contingencies	1,039	1,195	-13.0%	980	6.0%
Provision for Tax	3,048	2,151	41.7%	2,591	17.6%
<b>Profit After Tax</b>	<b>6,104</b>	<b>4,825</b>	<b>26.5%</b>	<b>5,512</b>	<b>10.7%</b>

## Non Interest Income Breakdown

₹ Million	Q2FY16	Q2FY15	y-o-y growth	Q1FY16
Corporate Trade & Cash Management	1,009	1,158	(12.9%)	1,071
Forex, Debt Capital Markets & Securities	1,523	869	75.3%	971
Corporate Banking Fees	2,179	2,114	3.1%	2,069
Retail Banking Fees	1,451	915	58.6%	1,341
<b>Total</b>	<b>6,181</b>	<b>5,056</b>	<b>22.3%</b>	<b>5,452</b>

**Robust NII growth of 29.4% supported by healthy advances growth of 29.0% resulting in strong PAT growth**

# Other Key Financial Highlights

## Balance Sheet Growth

₹ Million	Sep 30 2015	Sep 30 2014	y-o-y growth	Jun 30 2015	q-o-q growth
<b>Assets</b>	<b>1,447,835</b>	<b>1,162,308</b>	<b>24.6%</b>	<b>1,390,371</b>	<b>4.1%</b>
Advances	800,151	620,296	29.0%	796,656	0.4%
Investments	439,444	415,009	5.9%	422,043	4.1%
<b>Liabilities</b>	<b>1,447,835</b>	<b>1,162,308</b>	<b>24.6%</b>	<b>1,390,371</b>	<b>4.1%</b>
Shareholders' Funds	128,676	109,980	17.0%	122,397	5.1%
Total Capital Funds	174,551	15,6978	11.2%	169,104	3.2%
Borrowings	237,706	195,996	21.3%	252,845	(6.0)%
Deposits	993,443	801,309	24.0%	953,159	4.2%
CASA	253,183	180,145	40.5%	222,677	13.7%

## Key Financial Performance Indicators

	Q2FY16	Q2FY15	Q1FY16
RoA	1.7%	1.7%	1.6%
RoE	19.4%	18.0%	18.4%
Cost to Income	41.0%	40.0%	43.4%
NIM	3.3%	3.2%	3.3%
Net NPA	0.20%	0.09%	0.13%
EPS (not annualized)	14.6	11.6	13.2
Book Value	307.3	264.3	292.7

**Robust Y-o-Y growth in: SA: 61.7%; Retail Banking FDs: 64.2%; CASA+Retail TD: 52.5%**

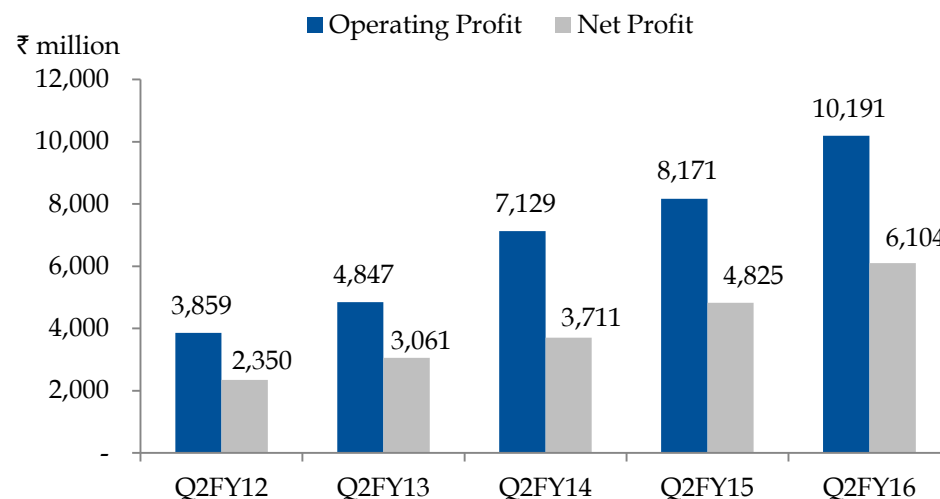
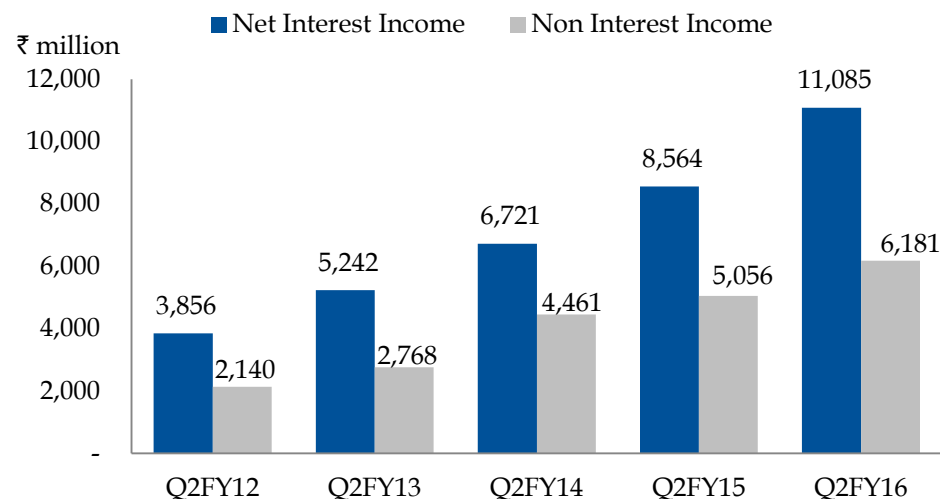
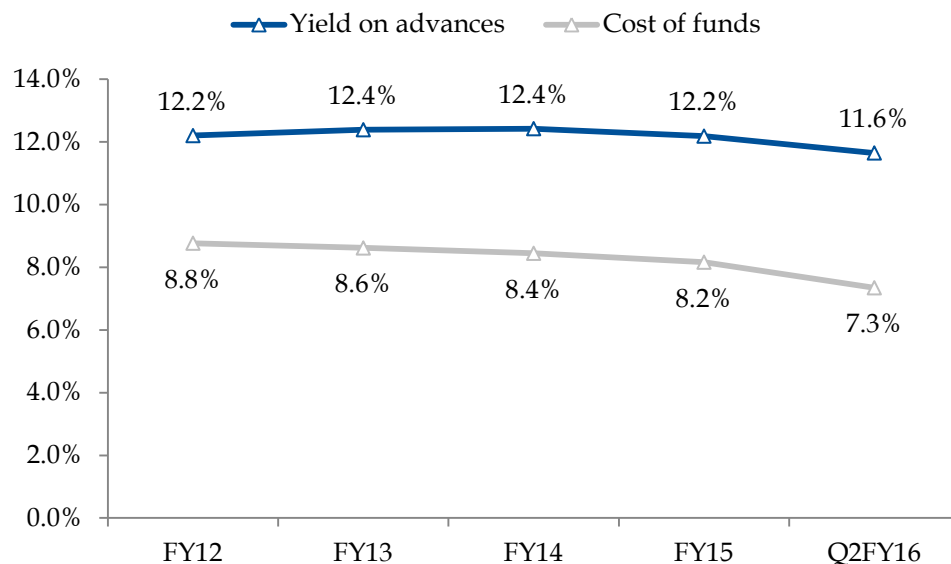
# Income Statement Highlights - Trends

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

- NII for Q2FY16 increased by 29.4% y-o-y. This was on account of 29.0 % y-o-y growth in advances

## ✓ Healthy growth in Non Interest Income

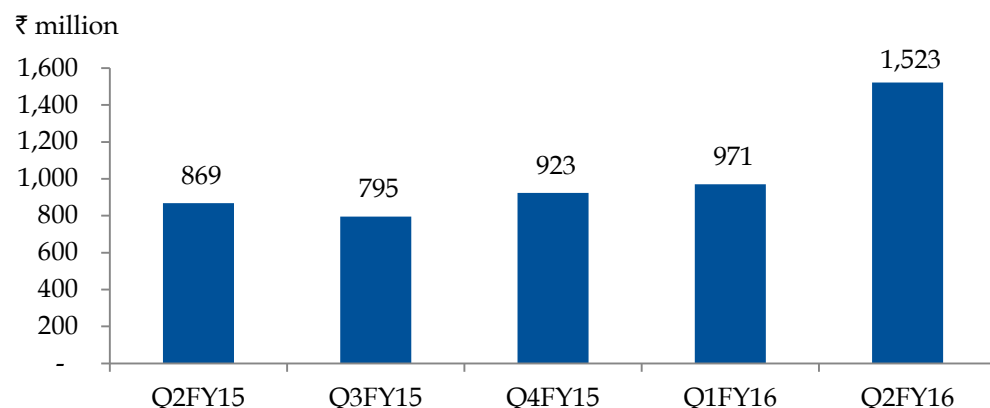
- Non Interest Income grew by 22.2% y-o-y on the back of continued growth across Debt Capital Markets & Securities, Corporate Banking Fees and Retail Banking Fees that showed firm traction y-o-y.



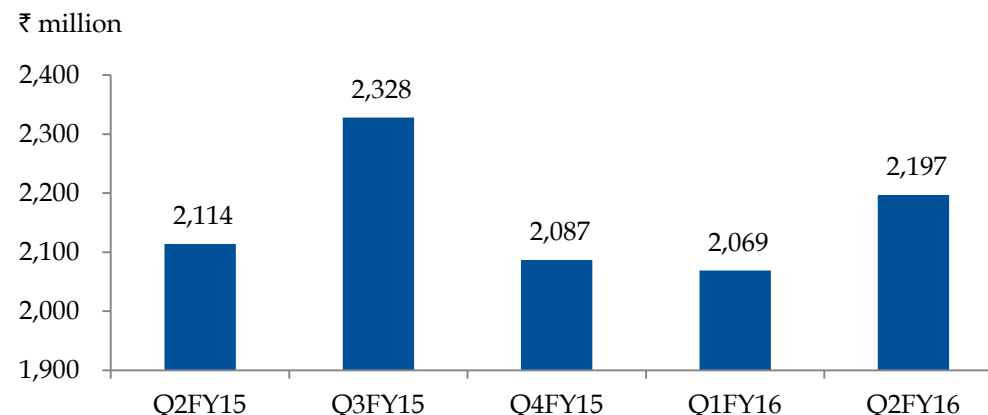
**Consistent growth in Operating profit coupled with improving Margin and Spreads**

# Continued traction in Non Interest Income streams

## Forex, Debt Capital Markets & Securities

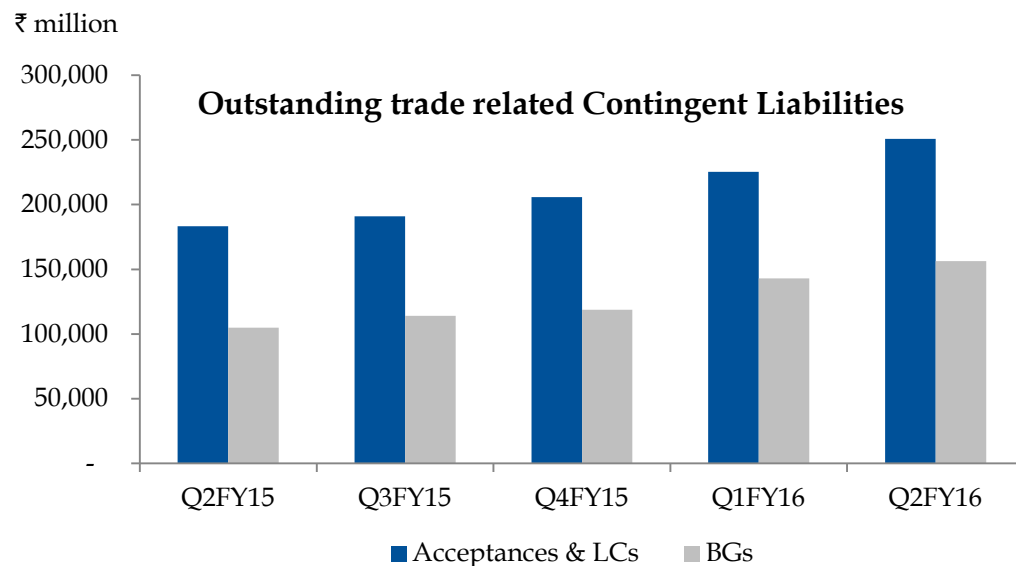


## Corporate Banking Fees

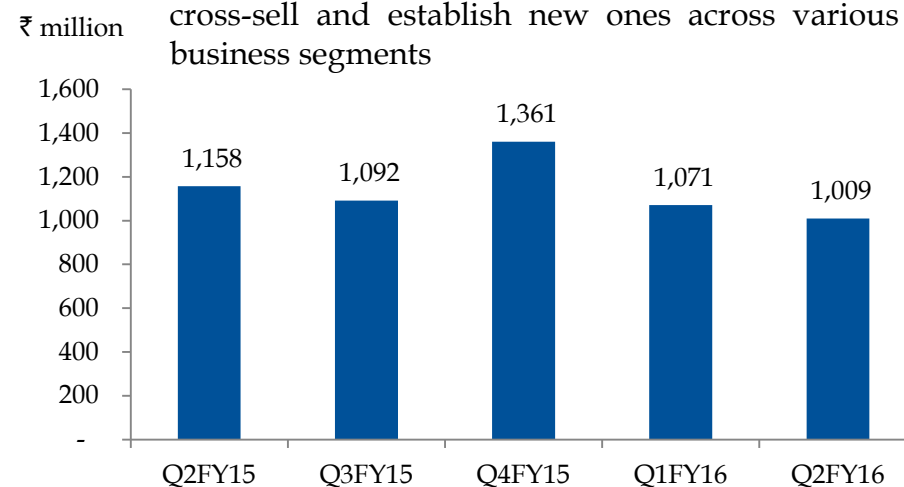


## Corporate Trade & Cash Management

### Outstanding trade related Contingent Liabilities

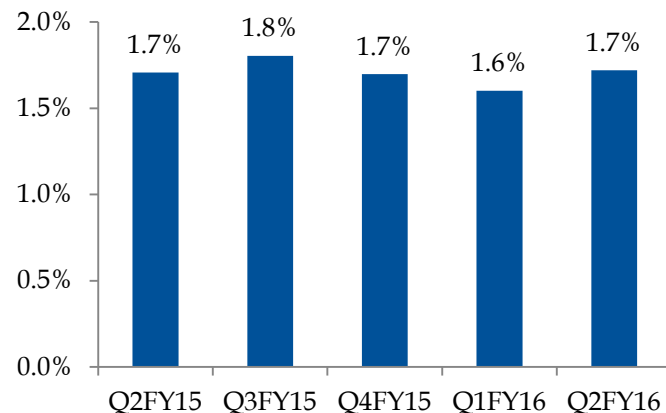


✓ Bank continues to deepen relationships through cross-sell and establish new ones across various business segments

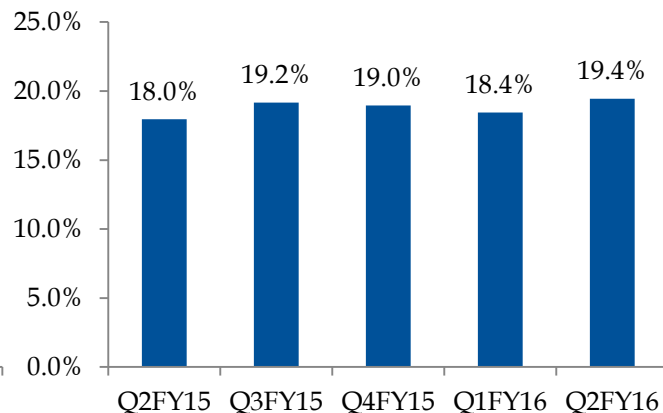


# Key Metrics - Trends

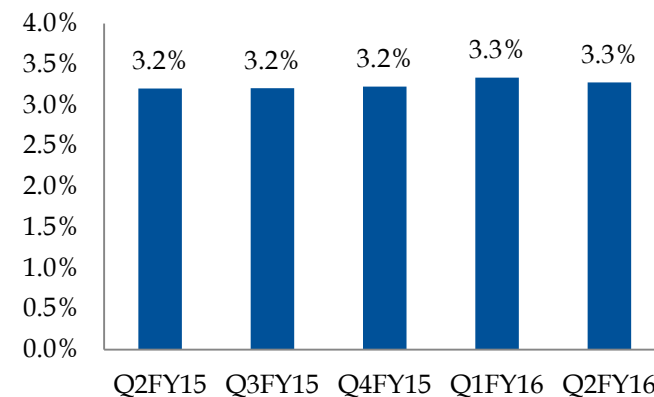
## Return on Assets (RoA)



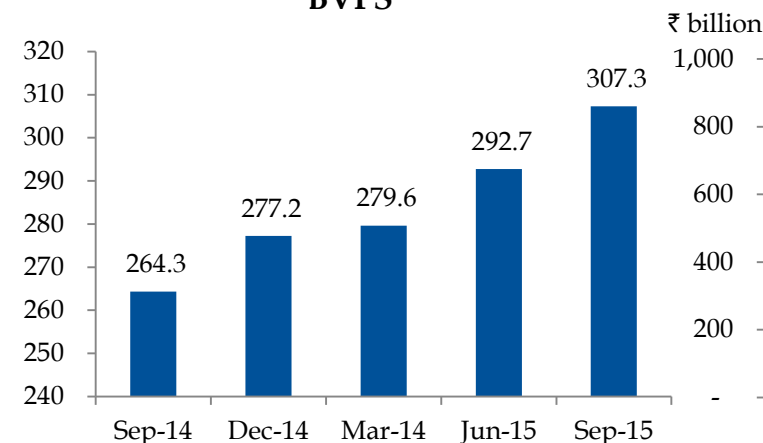
## Return on Equity (RoE)



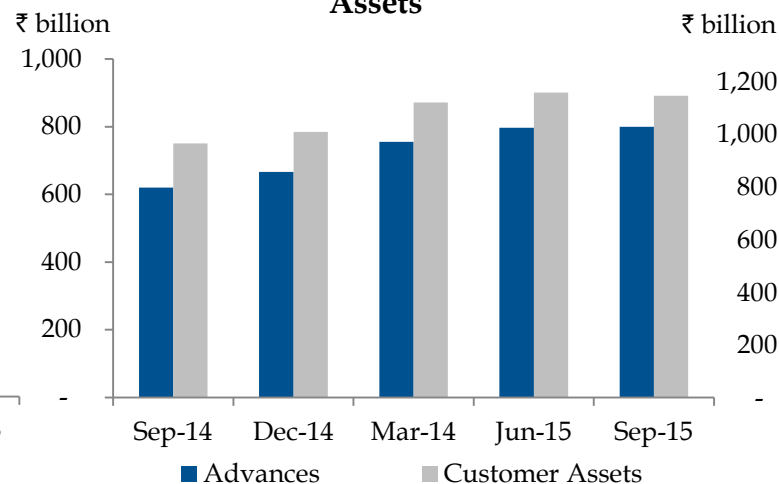
## Net Interest Margin (NIM)



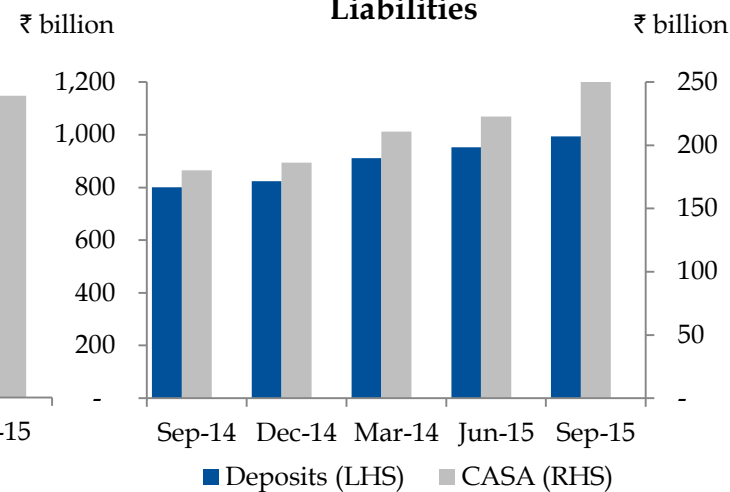
## BVPS



## Assets



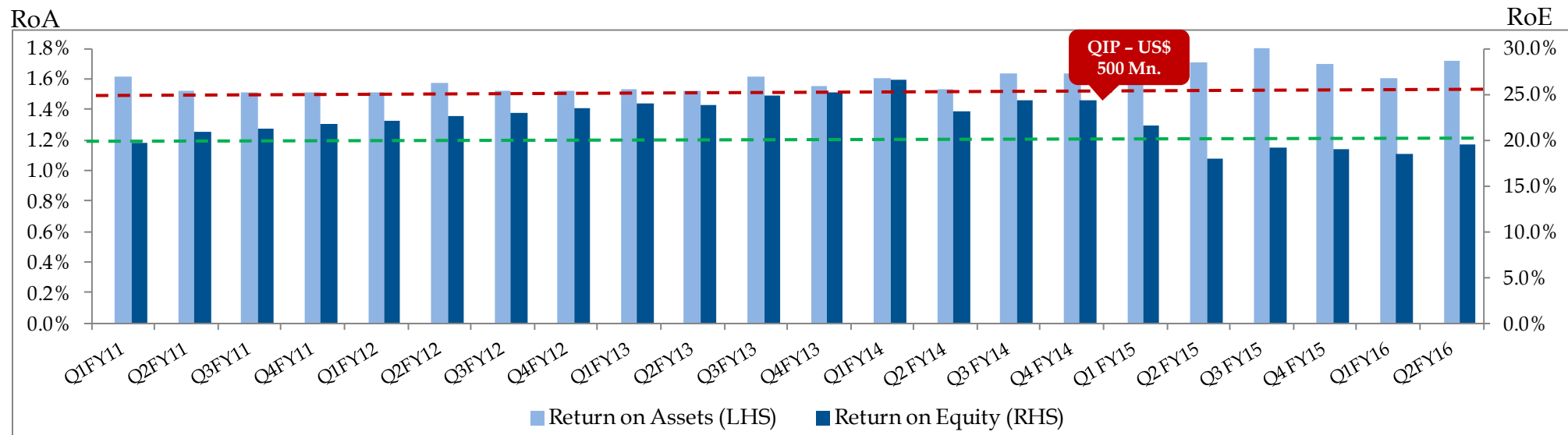
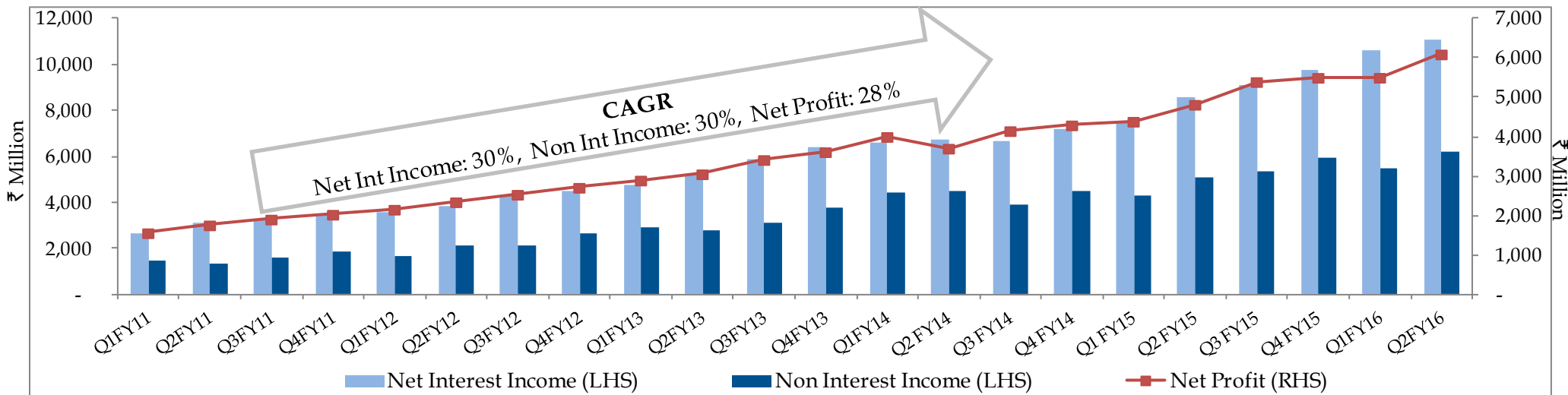
## Liabilities



Business performance over challenging Macro environment demonstrates resilience in delivering consistent performance

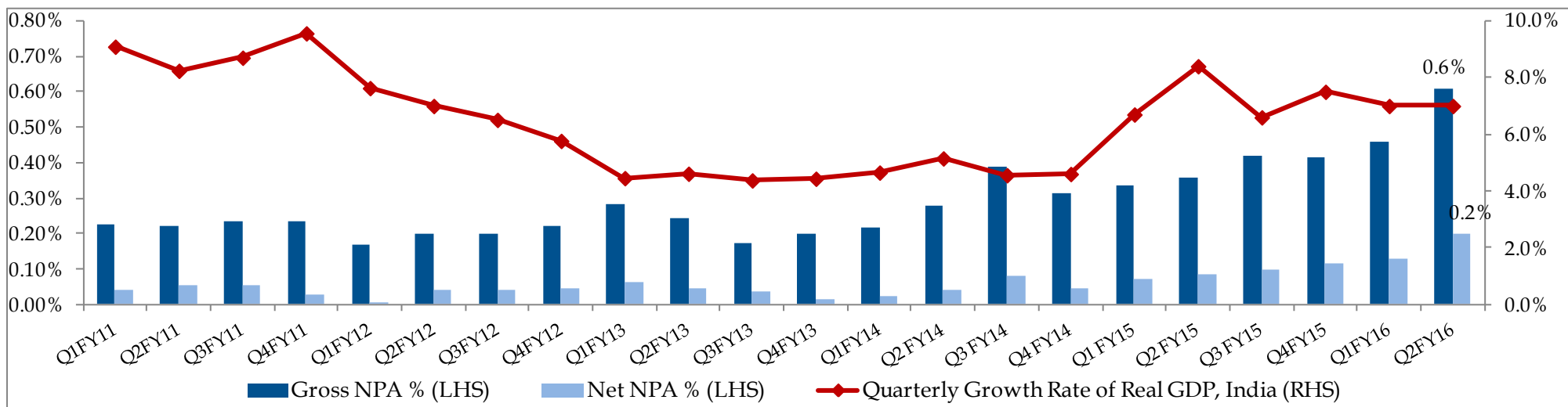
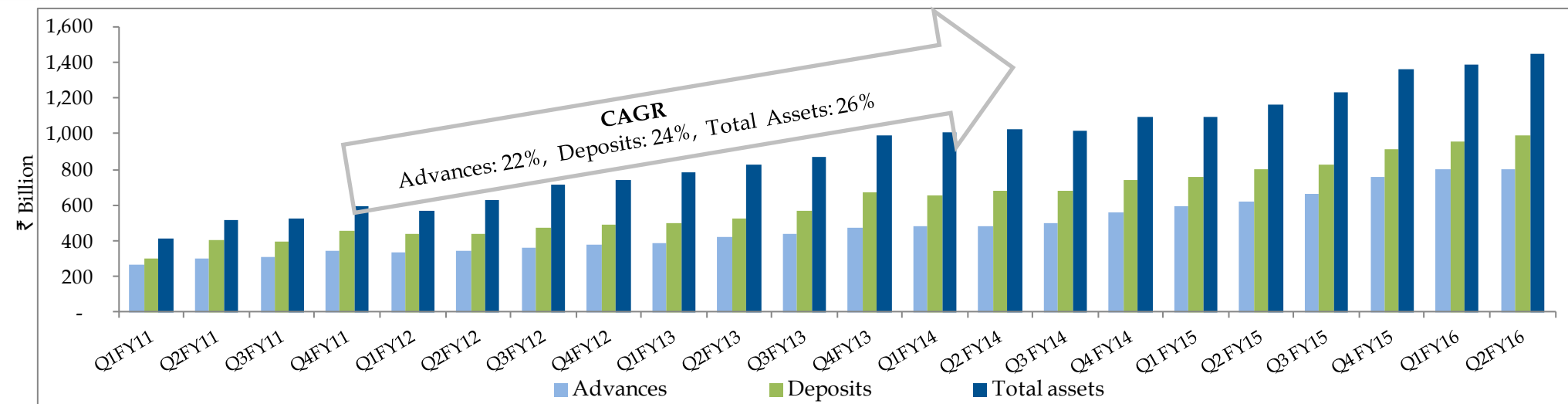


# Income Growth with consistent RoA & RoE ratios



**Growth with quality, improving productivity and efficiency**

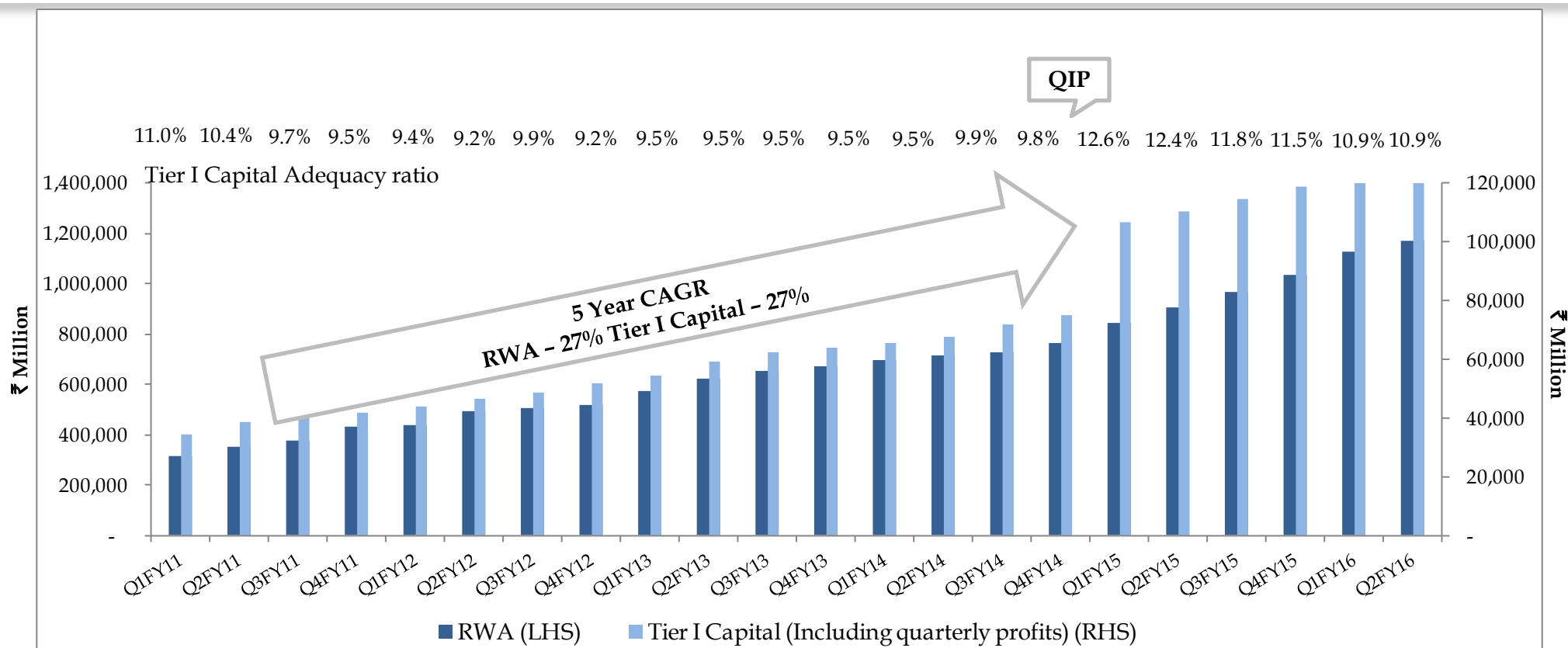
# Sustained Growth with preservation of Asset Quality



GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q2FY16 is based on estimates

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

# Capital Growth through internal accretion



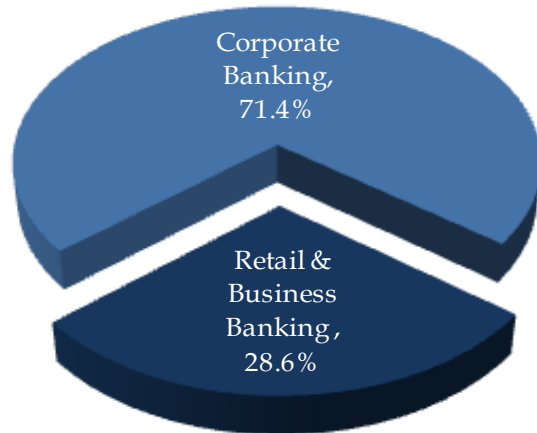
- ✓ Well capitalized with Total CRAR at 14.9% and Tier I ratio at 10.9%. Total Capital Funds stand at Rs. 174,552 million as on Sep 30, 2015
- ✓ ROE @ 18-25% along with profit retention allowing sustained balance-sheet growth

**Strong ROEs allow healthy internally funded growth**

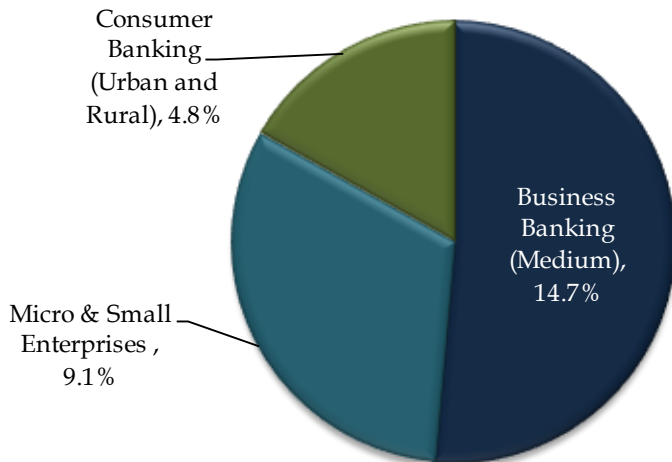
# Credit Exposure Highlights

# Segmental Advances Mix

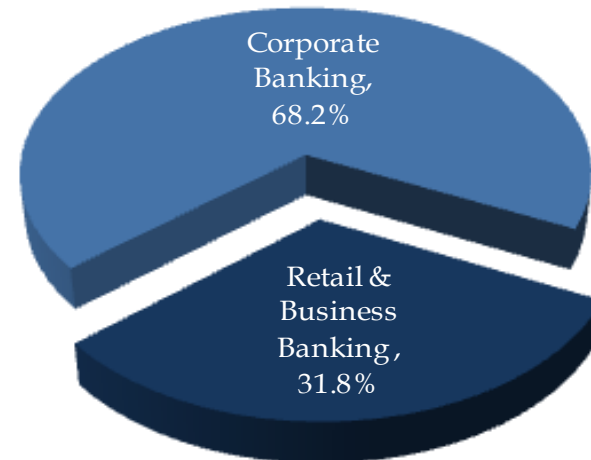
As on Sep 30, 2014



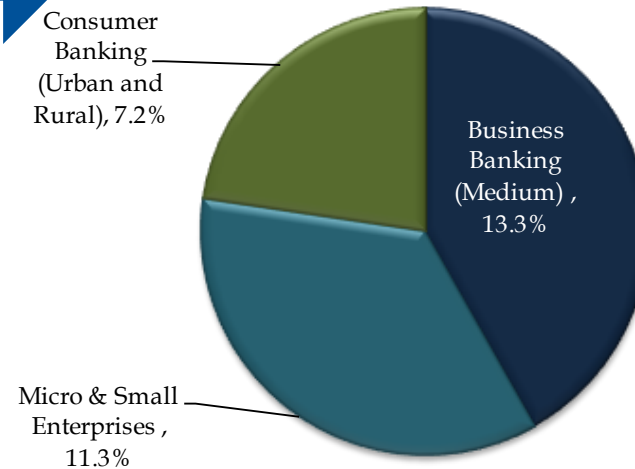
Retail Break-up



As on Sep 30, 2015

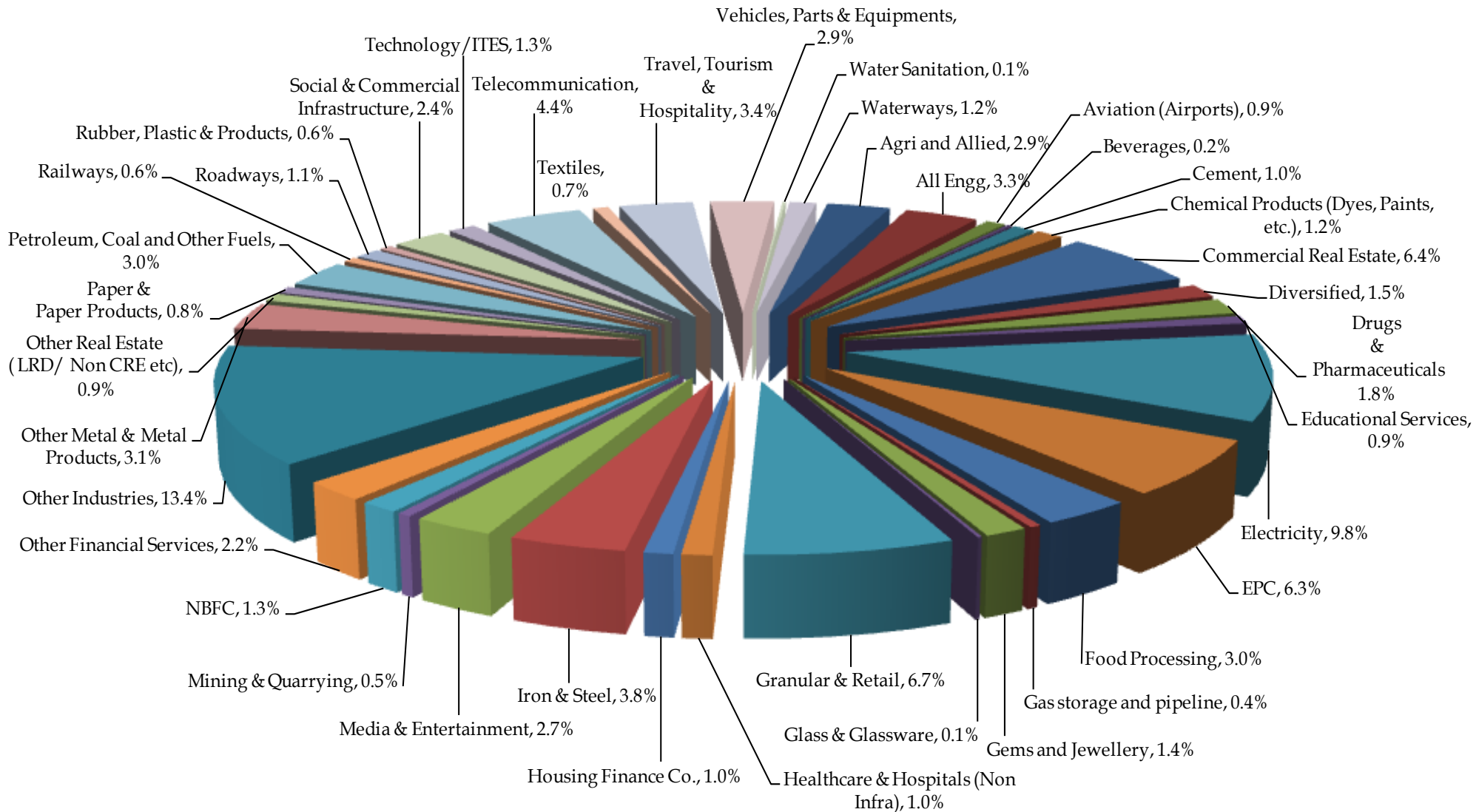


Retail Break-up



Increasing focus on Consumer and SME lending

# Sectoral Exposure Mix



**Well diversified Sectoral Exposures**

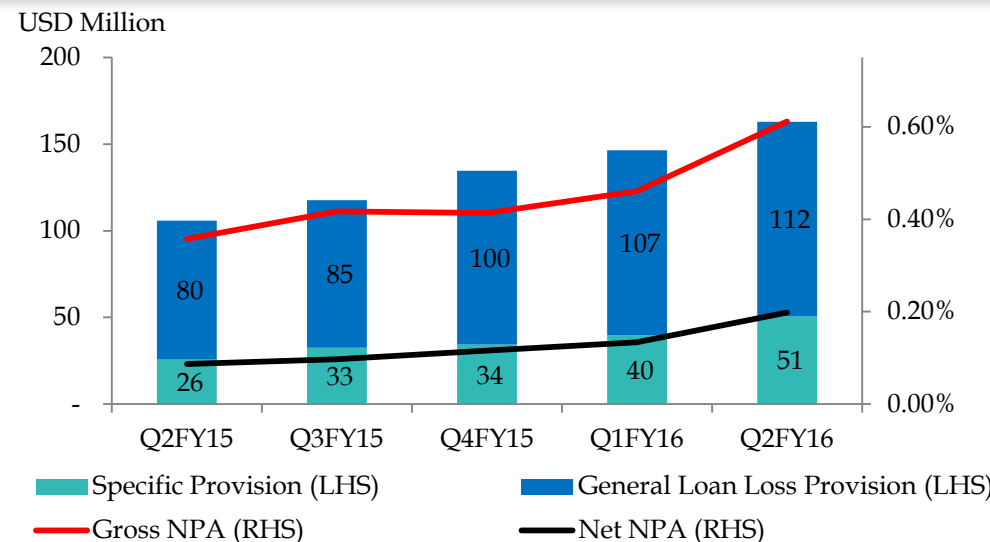
# Asset Quality

# Healthy Asset Quality



## Update on NPA and Restructured Advances

- ✓ Gross NPA at **0.61%** (USD 74.7 mn); Net NPA at **0.20%** (USD 24.1 mn). Total Gross NPA slippages of USD 22.3 million, net of recoveries at USD 18.7 million
- ✓ Specific provision coverage at **67.7%**
- ✓ **Total Restructured Advances** (excluding NPA) stand at USD 86.6 million as at Sept 30, 2015 representing 0.71% of Gross Advances
- ✓ There has been **no sale to ARC** during the last four quarters. **No loans** have been refinanced through 5-25 route
- ✓ Well rated corporate exposure with over 75% rated A or above



## Rating breakup of Corporate Banking exposures spread across 8 segmented corporate relationship groups

As a % of Total Exposure	As on Sept 30, 2015	As on Jun 30, 2015	As on Mar 31, 2015	As on Sep 30, 2014
AAA	19.2%	19.0%	20.3%	19.0%
AA	17.8%	15.8%	14.9%	15.7%
A	38.6%	40.9%	41.6%	41.1%
BBB	21.9%	22.0%	20.8%	21.8%
BB and Below	2.5%	2.4%	2.5%	2.4%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100%</b>

Internal ratings mapped to external ratings

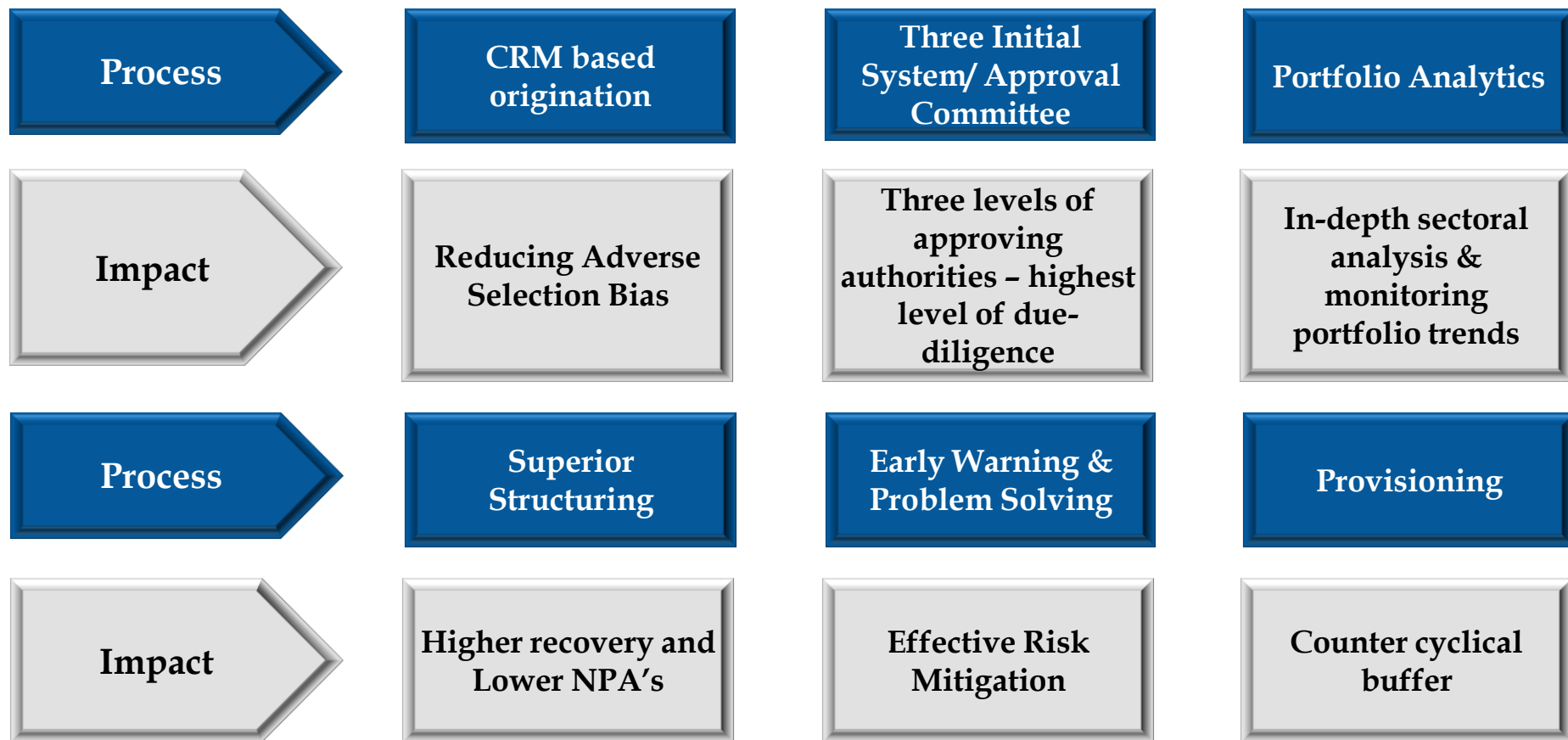
## Trend of key Asset Quality parameters

As a % of Advances	As on Sept 30, 2015	As on Jun 30, 2015	As on Mar 31, 2015	As on Sep 30, 2014
A 1. Gross NPA %	0.61%	0.46%	0.41%	0.36%
2. Net NPA %	0.20%	0.13%	0.12%	0.09%
3. Provision Coverage Ratio	67.7%	71.0%	72.0%	75.8%
B Restructured Advances %	0.71%	0.71%	0.51%	0.19%
C Security Receipts (Net) %	0.27%	0.28%	0.29%	0.35%

**Maintained Best in class Asset Quality with low levels of Total Stressed assets and well rated corporate exposure**



# 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

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

# Ratings and Debt Highlights

# YES Bank's Debt Ratings Journey

## Rating Upgrade

ICRA & CARE

LT II:AA- , UT II:A+,  
CD:A1+ (**Highest Grade**)

## Rating Upgrade

ICRA & CARE

LT II:AA, UT II:AA-

2011

Received maiden International Investment Grade **Baa3** long term rating from **MOODY'S** Investor Services

## Rating Upgrade:

ICRA & CARE

Basel III Tier II: AA+,  
INFRA BONDS:AA+

2007

2010

2014

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

## OPIC



**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



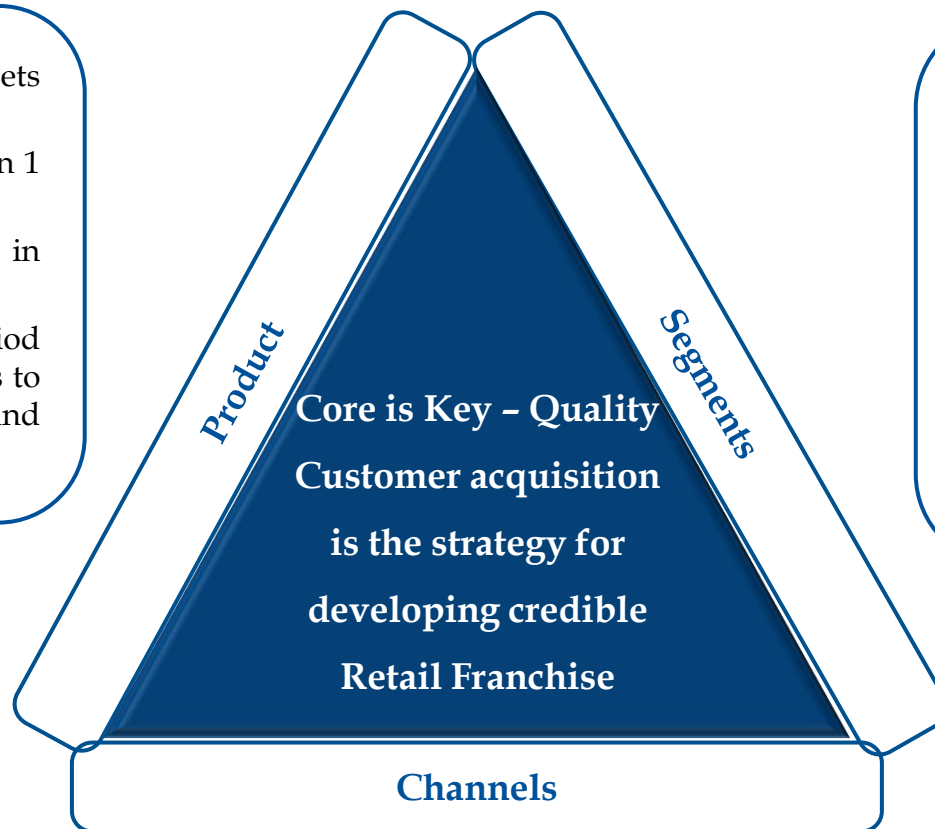
- ✓ Progressively larger number of participants with longer tenor and improved pricing
- ✓ Won the Asia Pacific Loan Market Association (APLMA) award in 2012 and 2013

## RETAIL BUSINESS OVERVIEW



# Three Pronged Customer Acquisition, Engagement and Retention Strategy

- ✓ Complete Suite of Retail Assets and Liabilities Products
- ✓ Launch of YES Securities 3 in 1 account
- ✓ Launch of Credit Cards in foreseeable future
- ✓ **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-Corps
  - ✓ TASC
  - ✓ HNI
    - ✓ YES First
    - ✓ YES Prosperity
  - ✓ GIB
  - ✓ OPDT

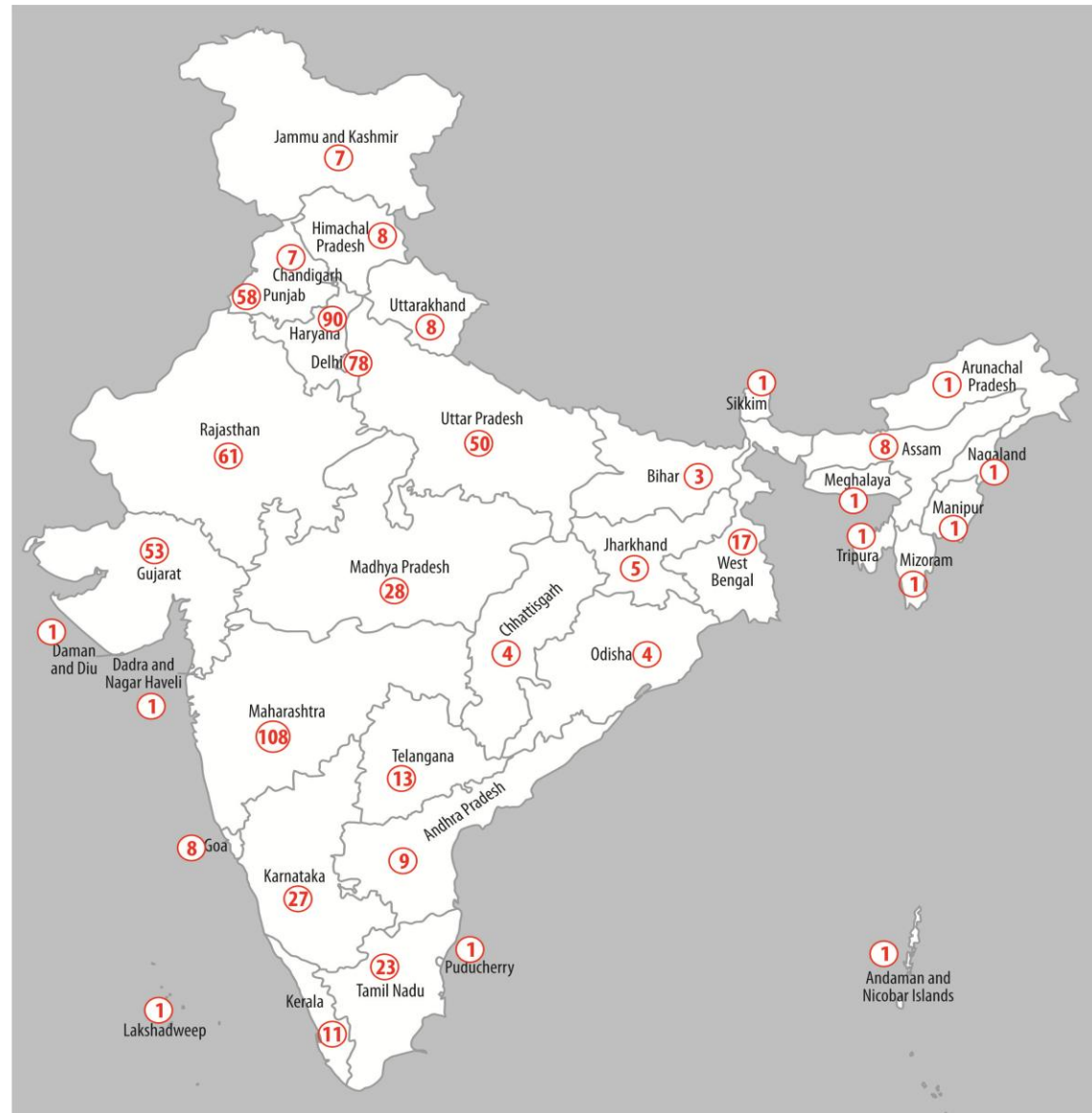
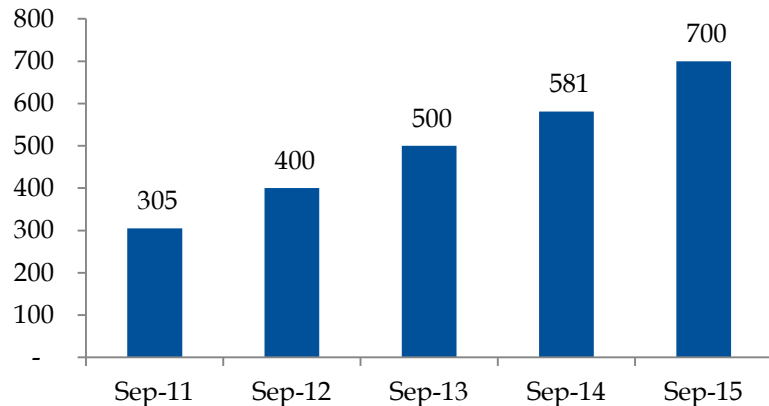
- ✓ Launch of Digital Channels and Digitization of Products and Processes
- ✓ Ramp Up Alternate Sales Management
- ✓ Implementation of New CBS and Advanced CRM+ Analytics systems
- ✓ Digital Channels: Web/ Mobile/ Contact Centre/ ATMs/ Self Service Kiosks/ Digital Branches to be at the forefront of Acquisition, Engagement, Servicing and Retention of Customers

# Branch Network Expansion

## Expansion of Distribution network

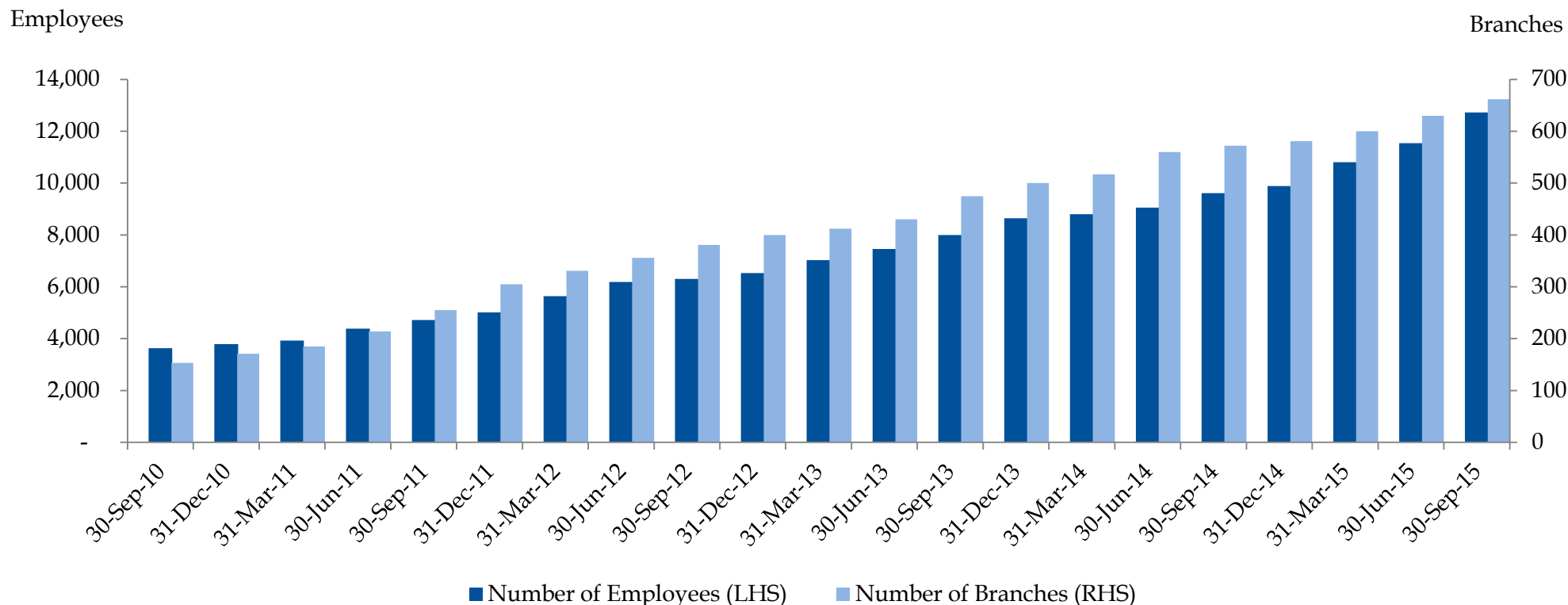
- 700 Branches across key liability corridors as of Sep 30, 2015 up from 581 as of Sep 30, 2014
- ATM Network of 1,371
- Hub and Spoke model for faster maturity and greater efficiency of branches
- Service oriented strategy; expansion in Tier II - VI cities
- ✓ Initial focus on North & West Regions (Liability rich corridors)
- ✓ Covering all 53 Metro locations, 29 States and 7 Union Territories
- ✓ 15 Regions - 75 Clusters Hubs - 180 Hubs
- ✓ Focused Rural & Inclusive Banking Strategy

## Branch Network





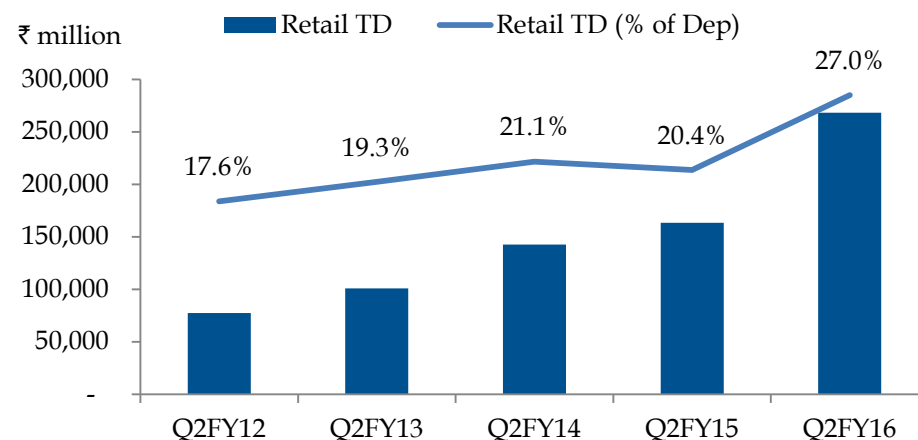
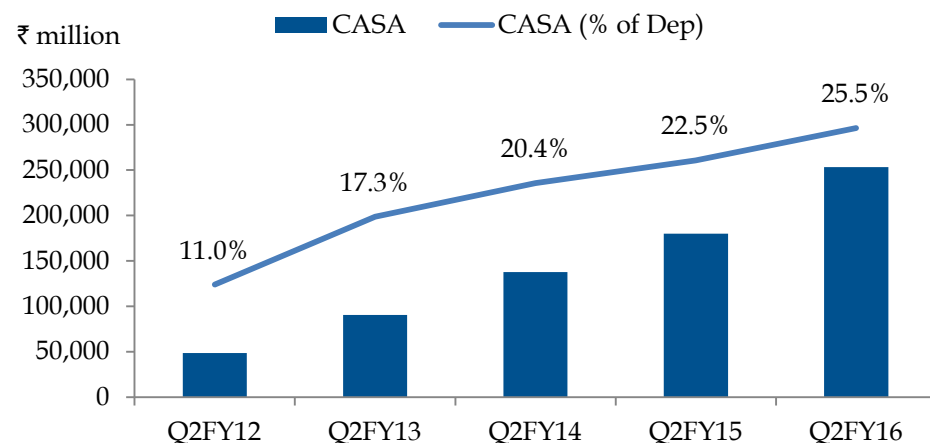
# Growing Retail Banking Platform



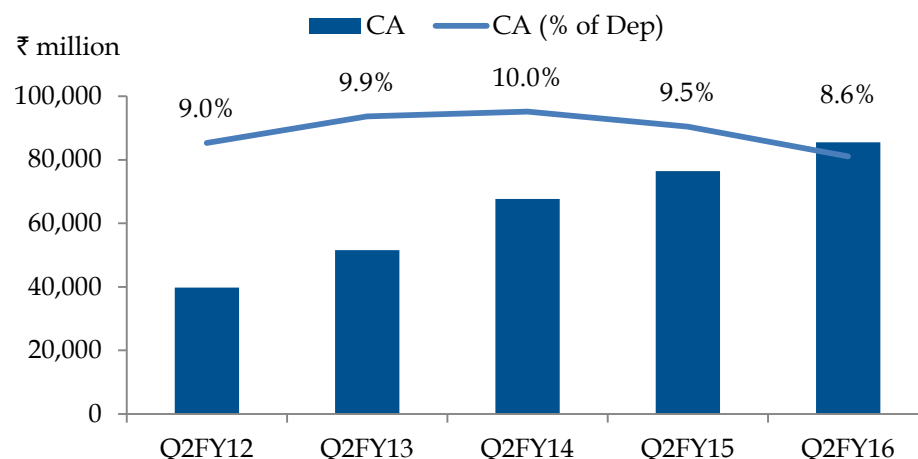
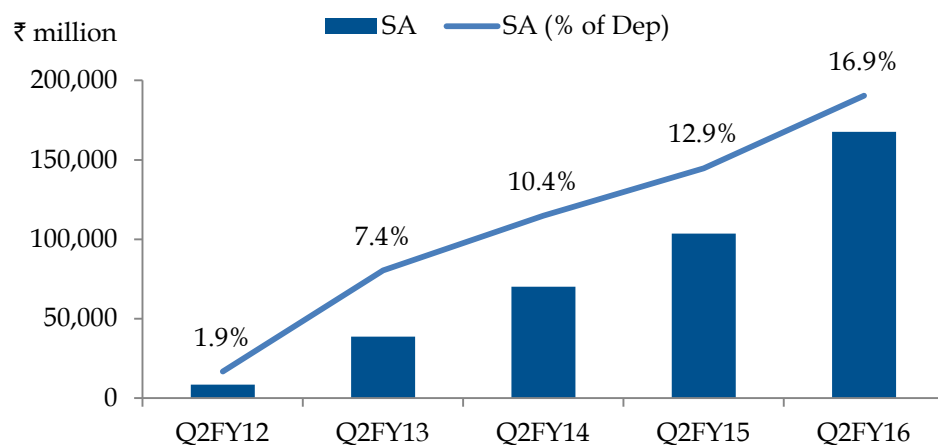
- ✓ Branch growth from 171 in Sep 2010 to 700 in September 2015
- ✓ Employee headcount increased from 3,626 as of Sep 2010 to 12,700 as of September 2015
- ✓ CASA Ratio crossing 25% for the first time since inception, up from 10.1% as of 30 Sep, 2010 to 25.5% as of 30 Sep, 2015 evidencing strong retail growth

**Increasing retail traction resulting in 5 year CASA CAGR at 44.3% vis-à-vis Deposit CAGR at 20.0%**

# Well-diversified Liability Franchise



## Steady improvement in Granular Deposits



**Robust SA & Retail Deposits growth constituting 52.5% of Total Deposits**

# Progressive focus on Retail & Business Banking Assets

YES BANK

## Product

- Comprehensive product suite across **Agri, Consumer, Commercial** and **Business Banking** customers
- Specific SME designed products - **Smart Overdraft/Score Card** lending program through **14 Knowledge Sunrise** sectors including **Auto, Pharma, Printing & Packaging** etc.

## Process

- **Secured lending** as the '**Key**' - **Cash flow** based approach for Business Banking customers
- **Cross selling** to existing liability customers - **Tapping Channel financing** - CRM driven
- Increase penetration through better **customer engagement** with **strong retention strategy**

## Portfolio

- **Retail & Business Banking** proportion of Advances increased to **31.8%** from **28.6%** of total Advances y-o-y
- PSL compliant sourcing resulting a good yielding low risk PSL portfolio

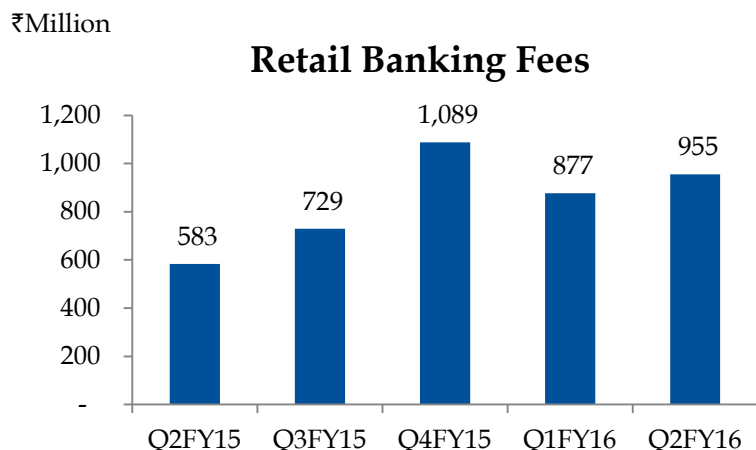
## People

- Attracting and retaining best talent from the industry
- **Strong leadership** with **empowered structure** for quicker decision making
- **Skilled to scale** team of **1570** dedicated employees built towards establishing **quality franchise**

## Progress

- **43.4%** increase in Retail & Business Banking y-o-y
- Stable and consistent growth in fee income leveraging current Retail/Business Banking franchise

## Retail Banking Fees



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 MSME
Product	<ul style="list-style-type: none"> <li>➤ Auto Loans</li> <li>➤ Two Wheeler Loans</li> <li>➤ Gold Loan</li> <li>➤ Personal Loan</li> </ul>	<ul style="list-style-type: none"> <li>➤ Commercial Vehicle</li> <li>➤ Construction Equipment</li> <li>➤ LAP/LAS</li> <li>➤ Healthcare Finance</li> <li>➤ Home Loans</li> </ul>	<ul style="list-style-type: none"> <li>➤ Smart Overdraft</li> <li>➤ Fast track lending Program</li> <li>➤ Scorecard Lending program</li> <li>➤ LGD Program (Linking Collateral with Rating for high ticket customers)</li> </ul>
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/ABB</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

# Digital Banking

# Digital Banking: Taking Technology to Customers

YES BANK

## VISION

*To foster CUSTOMER RELATIONSHIPS by providing CONVENIENT Banking Transactions and Payments*

### Alliances

- Co-create Digital products and Payment Solutions
- Reach out for customers on partner channels
- Create Value / Benefits in form of freebies

### Relationships

- Understand customers through partner data and offer relevant benefits
- Focus on superior UX while designing customer solutions

### Technology

- Invest in Best in Class technology
- Offer Payments on contemporary technologies like Smart phones ,Social Media & Wearable devices

**YES MONEY -  
Domestic Remittance  
using Award Winning  
Remittance Bridge  
Platform**



Won **14** Awards over last 3 years

## A-R-T of Digital Acquisition and Payments

### Our Product Suite



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

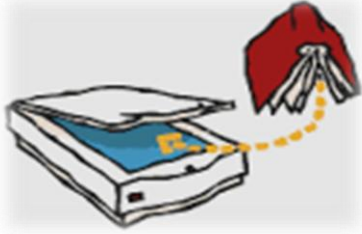


ATMs | Bunch Note  
Acceptors | Recyclers  
Video Banking Kiosks |  
Debit and Prepaid Cards



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

# Digital Banking Initiatives



## Customer Acquisition



## Payments Excellence

## Process Digitization

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

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



## Customer Engagement

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

### Corporate

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

### Retail

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

The Brand - YES / BANK



# Building a Trustmark

YES BANK

- ✓ Young, vibrant and highly visible brand
- ✓ Driven through Knowledge, Innovation & Technology
- ✓ Brand with a heart and soul: Strongly instilled values of **Trust, Transparency & Responsible Banking**

## Brand Pillars



*Knowledge*



*Financial Trust*



*Transparency*



*Technology*



*Responsible  
Banking*



*Growth*

## Retail Brand built around YES Community program

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

### Financial inclusion



### Financial literacy



YES COMMUNITY



### Women empowerment



### Environment conservation

# Building the Brand through Social & Digital Media

**YES BANK**

**2.25 million+ fans**



**India's  
MOST FOLLOWED BANK**  
5,00,000 +



**Largest Bank in India on  
Twitter**  
**Fastest Growing Bank in  
India & 2<sup>nd</sup> Fastest  
Growing Bank in the  
World on Twitter**

**Social Bakers  
2015**

**HIGHEST Share of  
Voice, Twitter  
Engagement & Social  
Mentions**

**Ranked No. 2 as the Most  
Social Bank in India**

**Simplify 360  
July, 2015**

**HIGHEST Followed  
Bank Brand on Twitter  
in the World**

**The financial brand  
July, 2015**

**Competitive growth – Banking Category**

**Competitive growth  
Across Categories**

**f Fastest Growing Bank on Facebook**

Bank	Number
ICICI Bank	40.16 lakhs
HDFC Bank	22.69 lakhs
Axis Bank	31.29 lakhs
<b>YES BANK</b>	<b>22.50 lakhs</b>
Kotak	6.22 lakhs

**t Twitter Followers\***

Bank	Number
ICICI Bank	51k
HDFC Bank	50k
Axis Bank	84k
<b>YES BANK</b>	<b>513k</b>
Kotak	110k

**t Twitter Followers**

Twitter Handles	Followers
<b>YESBANK</b>	<b>513k</b>
Vodafone India	296k
Pepsi India	150k
Samsung Ind	64k
Flipkart	441k

\*As on September 30, 2015

# Strategic E commerce Partnerships

YES BANK

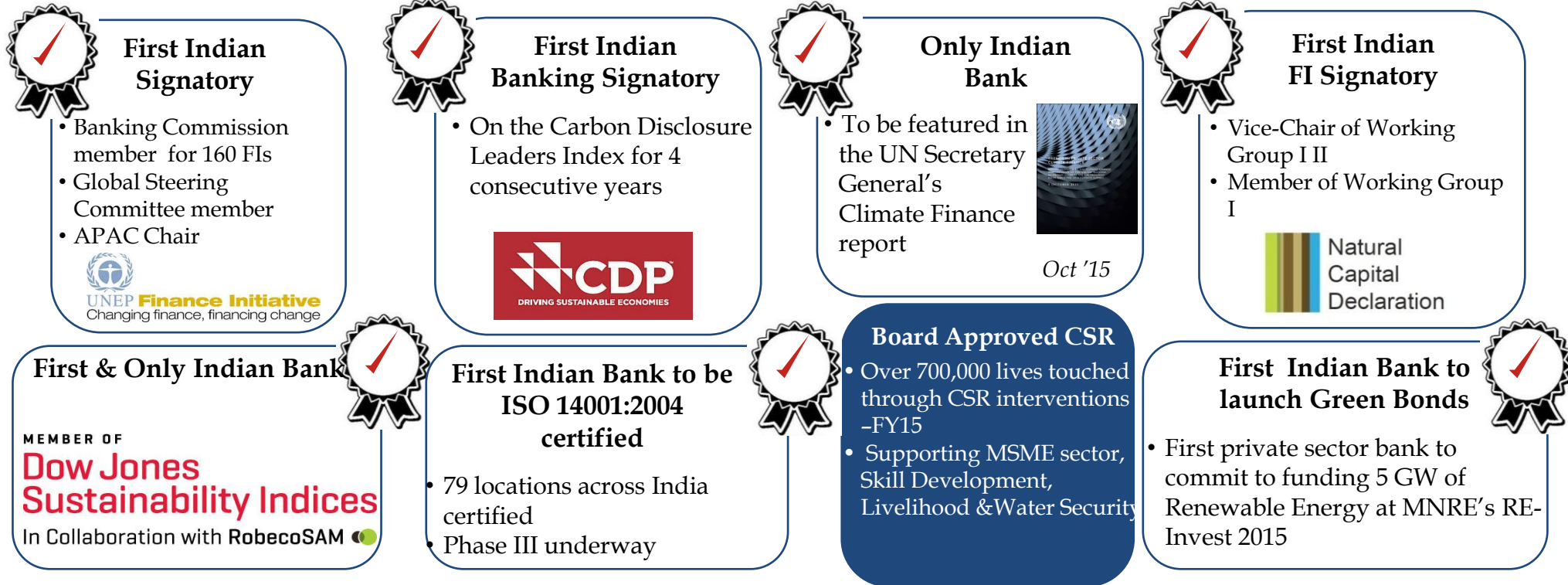


During the offer with these merchants strong spikes were received in number of Daily Transactions by YES BANK customers. eCom partnerships with Flipkart (220 X) on BBD Sale, Amazon ( 20 X) in Independence Day Sale and Snapdeal (48 X) during Diwali Sale, saw strong customer engagement.

# Sustainable & Responsible Banking Leadership

YES BANK

Vision: Be the Benchmark Financial Institution for Inclusivity and Sustainability



2008 2011 2012



2013 2014 2015



2012 2013 2014 2015



2014



# Distinguished Board



Name	Designation	Background
Ms. Radha Singh	Non executive Part-time Chairperson	Former Union Agriculture Secretary, GOI
Mr. Ajay Vohra	Independent Director	Managing Partner of the Corporate, Tax and Business Advisory Law firm, Vaish Associates
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. Ravish Chopra	Independent Director	Former Managing Director of HSBC Private Bank (UK) Limited
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

- ✓ 10 eminent professionals as Directors with varied backgrounds, pioneers in respective fields
- ✓ Well structured performance evaluation process for its Directors including MD & CEO
- ✓ 11 Board level Committees with specialized functions including Risk Monitoring Committee and Corporate Social Responsibility Committee
- ✓ Best Corporate Governance and Transparency:
  - ✓ 70% of Board constituted by Independent Directors
  - ✓ Woman Chairperson

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

# 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

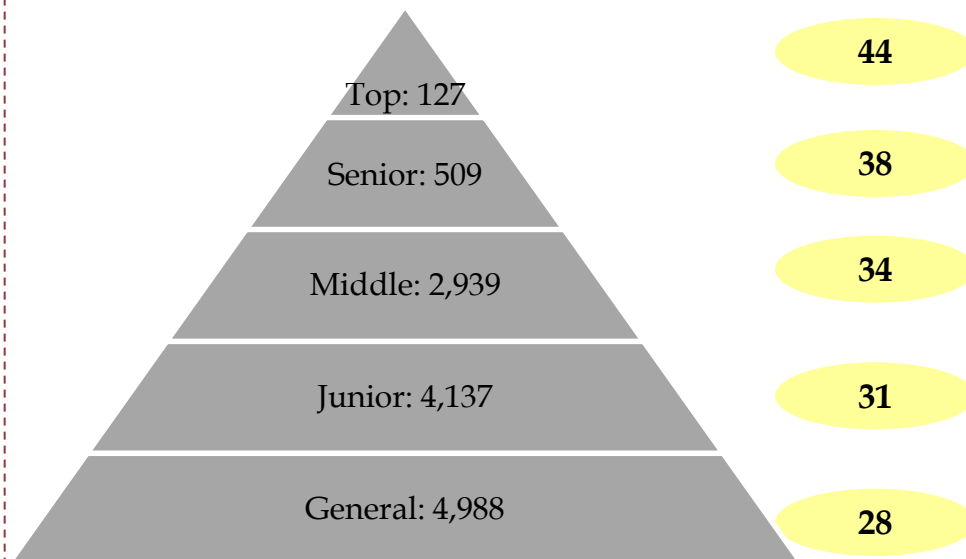
## HCM Strategy

- 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)

Total: 12,700\*

Average Age



\*As of Sep 30, 2015

- ✓ Average Age – 31 years
- ✓ Headcount increase of 1157 in Q2 FY16
- ✓ Average vintage in YES BANK:  
6 yrs for Top Management & 5 years for Sr. Management
- ✓ Wealth creation through ESOPs
- ✓ Talent acquisition from Peer Private Sector & MNC Banks

# Progress Widely Recognized By Leading Agencies

**YES BANK**

## Institutional Excellence



**Strongest Bank in India  
by Balance Sheet**

The Asian Banker Awards  
Singapore - 2015



**Best Private Sector Bank  
Money Today**

FPCIL Awards  
Mumbai - 2015



**Consistent Performer &  
Best Asset Quality - Large  
Sized Banks**

BT-KPMG Best Banks Survey  
Mumbai - 2014



**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`



**Payments Winner**

The Banker Transaction Banking  
Awards London - 2014

## 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



**Sustainable  
Environmental  
Initiatives**

Bombay Chambers Civic  
Awards Mumbai 2015



**Outstanding Business  
Sustainability  
Achievement Award**

Karlsruhe Sustainable  
Finance Awards,  
Germany - 2015

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THANK YOU

