

# INVESTOR PRESENTATION

Q2FY17 Update



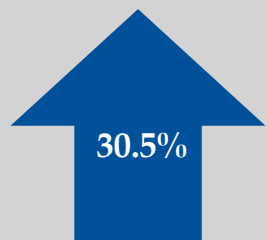
# FINANCIAL HIGHLIGHTS



# Key Financial Highlights – Q2FY17

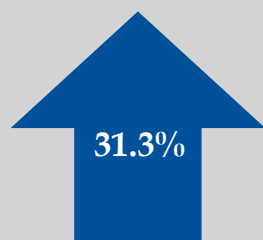
## NET INTEREST INCOME

₹ 14,462 Mn.



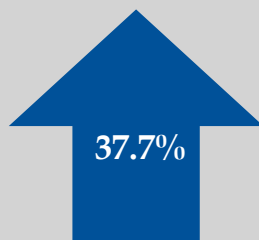
## NET PROFIT

₹ 8,015 Mn.



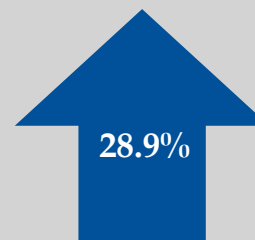
## ADVANCES

₹ 1,102,162 Mn.



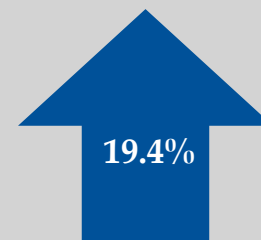
## DEPOSITS

₹ 1,280,238 Mn.

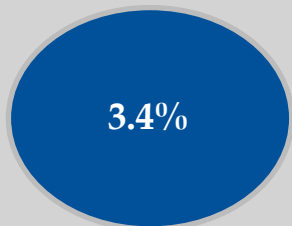


## SHAREHOLDER'S FUNDS

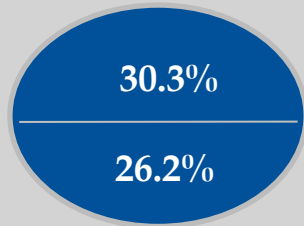
₹ 153,702 Mn.



## NIMs

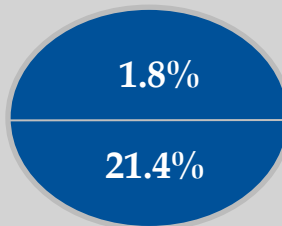


## CASA Ratio



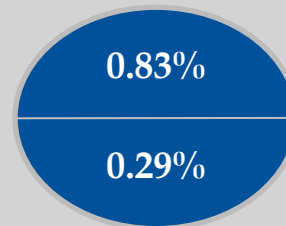
Retail TDs

## ROA



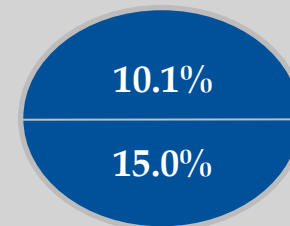
ROE

## GROSS NPA



NET NPA

## TIER I\*



TOTAL CAPAD\*

✓ Basic EPS of ₹ 19.0 and Diluted EPS of ₹ 18.5

✓ Book Value of ₹ 364.5

\* Including Net profit, adjusted for prorated dividends

**Robust earnings and growth with stable asset quality**

# Income Statement & Key Ratios

Income Statement (₹ Million)	Q2FY17	Q2FY16	y-o-y growth	Q1FY17	q-o-q growth
Net Interest Income	14,462	11,085	30.5%	13,166	9.8%
Non Interest Income	8,879	6,181	43.6%	9,005	(1.4%)
<b>Total Net Income</b>	<b>23,340</b>	<b>17,266</b>	<b>35.2%</b>	<b>22,171</b>	<b>5.3%</b>
Operating Expense	9,481	7,074	34.0%	9,103	4.1%
<b>Operating Profit</b>	<b>13,860</b>	<b>10,191</b>	<b>36.0%</b>	<b>13,068</b>	<b>6.1%</b>
Provisions & Contingencies	1,617	1,039	55.6%	2,066	(21.8%)
Provision for Tax	4,228	3,048	38.7%	3,683	14.8%
<b>Profit After Tax</b>	<b>8,015</b>	<b>6,104</b>	<b>31.3%</b>	<b>7,318</b>	<b>9.5%</b>

Key Ratios	Q2FY17	Q2FY16	Q1FY17
Return on Assets	1.8%	1.7%	1.7%
Return on Equity	21.4%	19.4%	20.7%
NIM	3.4%	3.3%	3.4%
Cost to Income Ratio	40.6%	41.0%	41.1%
Non Interest Income to Total Income	38.0%	35.8%	40.6%
EPS (not annualized) ₹	19.0	14.6	17.4

Healthy growth across income streams resulting in strong PAT growth

# Balance Sheet & Key Ratios

Balance Sheet (₹ Million)	Sep 30 2016	Sep 30 2015	y-o-y growth	Jun 30 2016	q-o-q growth
<b>Assets</b>	<b>1,873,088</b>	<b>1,447,835</b>	<b>29.4%</b>	<b>1,772,289</b>	<b>5.7%</b>
Advances	1,102,162	800,151	37.7%	1,059,420	4.0%
Investments	495,739	439,444	12.8%	460,965	7.5%
<b>Liabilities</b>	<b>1,873,088</b>	<b>1,447,835</b>	<b>29.4%</b>	<b>1,772,289</b>	<b>5.7%</b>
Shareholders' Funds	153,702	128,676	19.4%	145,369	5.7%
Total Capital Funds*	231,172	174,551	32.4%	223,943	3.2%
Borrowings	345,885	237,706	45.5%	319,363	8.3%
Deposits	1,280,238	993,443	28.9%	1,225,811	4.4%
CASA	387,840	253,183	53.2%	362,883	6.9%

Key Ratios	Q2FY17	Q2FY16	Q1FY17
Capital Adequacy (Basel III)*	15.0%	14.9%	15.5%
Tier I Ratio (Basel III)*	10.1%	10.9%	10.3%
Book Value (₹)	364.5	307.3	345.2
Gross NPA	0.83%	0.61%	0.79%
Net NPA	0.29%	0.20%	0.29%

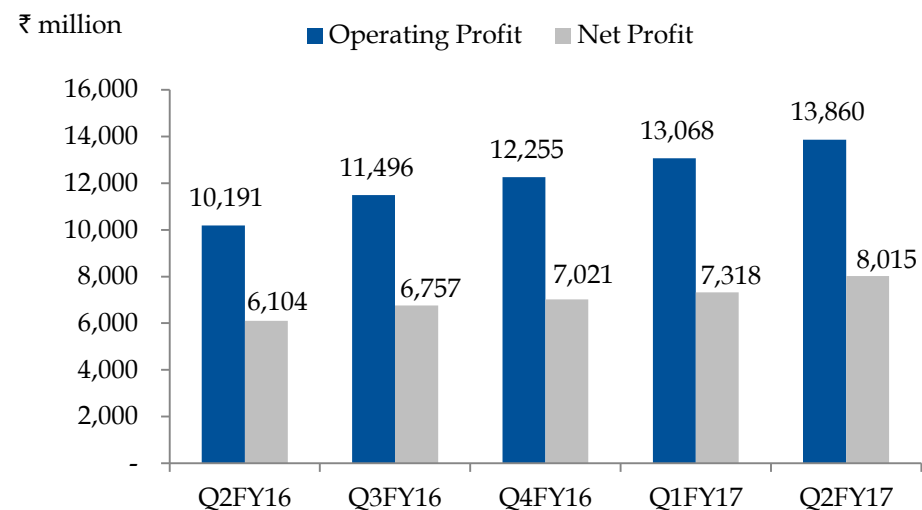
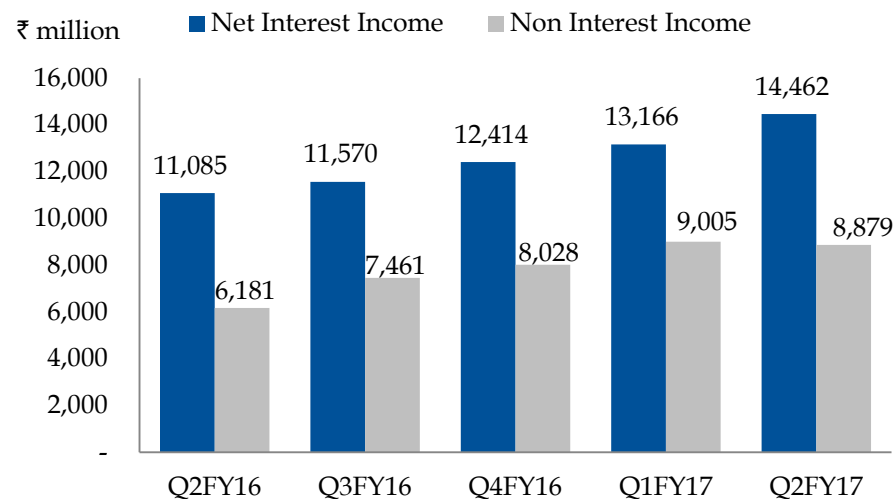
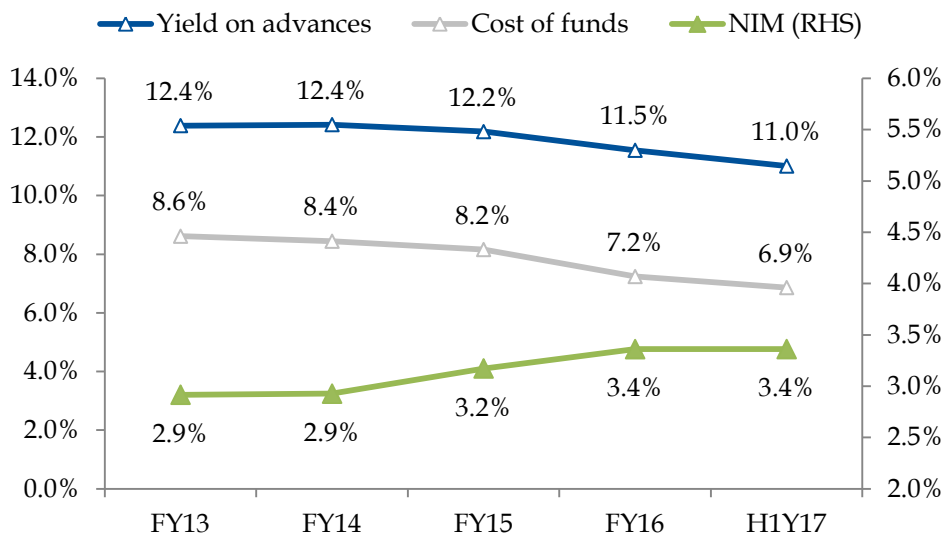
\* Including Profit , excluding pro rated dividend

**Robust Y-o-Y growth of CASA: 53.2%; and healthy Capital position**

# Income Growth Trends

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

- NII for Q2FY17 increased by 30.5% y-o-y.
- This was on back of 37.7 % y-o-y growth in advances and improving CASA ratio
- NIM expanded to 3.4% in Q2FY17 from 3.3% a year ago



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

# Non-Interest Income Highlights

## Non Interest Income Break-up

₹ Million	Q2FY17	Q2FY16	y-o-y growth	Q1FY17	q-o-q growth
Corporate Trade & Cash Management	1,034	1,009	2.5%	1,112	(7.0%)
Forex, Debt Capital Markets & Securities	2,992	1,523	96.4%	2,023	47.9%
Corporate Banking Fees	2,757	2,197	25.5%	4,096	(32.7%)
Retail Banking Fees	2,096	1,451	44.4%	1,774	18.1%
<b>Total</b>	<b>8,879</b>	<b>6,181</b>	<b>43.6%</b>	<b>9,005</b>	<b>(1.4%)</b>

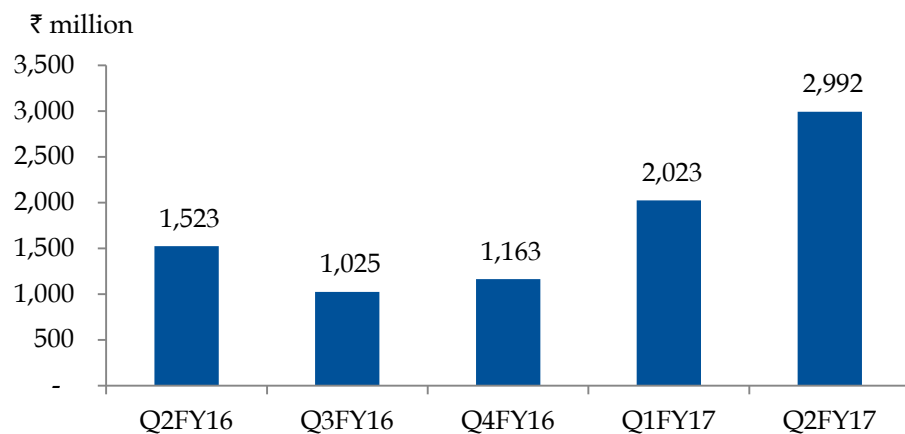
## Retail Banking Fees Break-up

₹ Million	Q2FY17	Q1FY17	Q4FY16	Q3FY16	Q2FY16
<b>Retail Banking Fees:</b>	<b>2,096</b>	<b>1,774</b>	<b>1,816</b>	<b>1,515</b>	<b>1,451</b>
Trade & Remittance	719	709	580	529	498
Facility / Processing Fee	227	164	248	175	177
Third Party Sales	277	222	307	184	213
Interchange Income	456	369	347	360	259
General Banking Fees	415	310	335	267	304

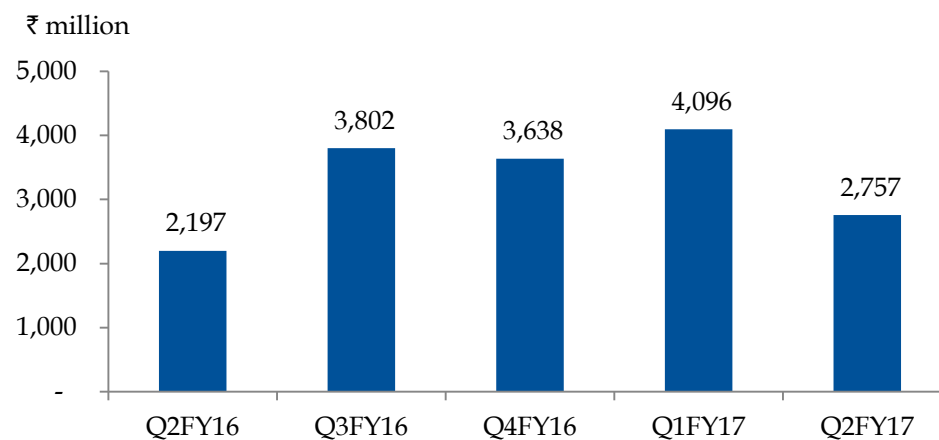
Granular & Healthy Non- Interest Income growth across all segments

# Non – Interest Income Trends

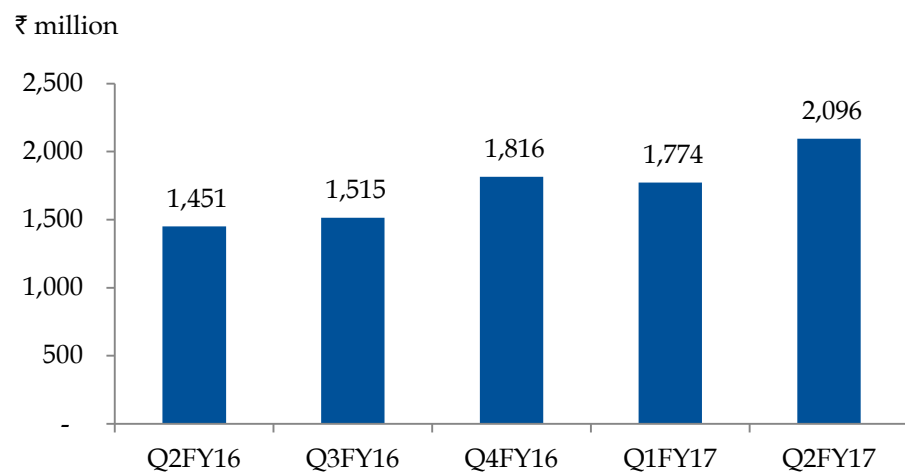
## Forex, Debt Capital Markets & Securities



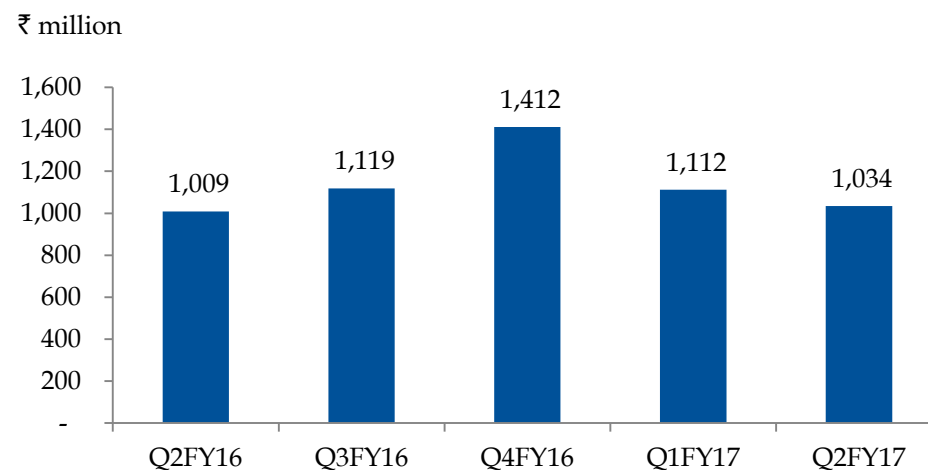
## Corporate Banking Fees



## Retail Banking Fees



## Corporate Trade & Cash Management

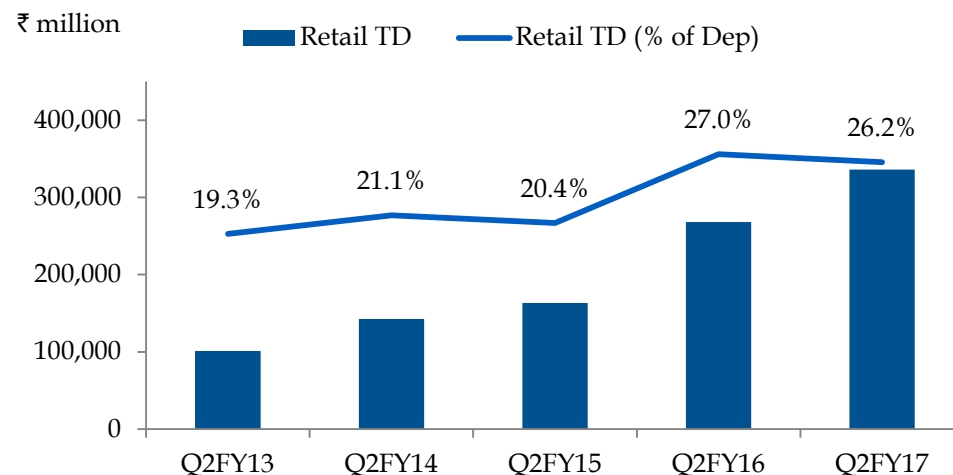
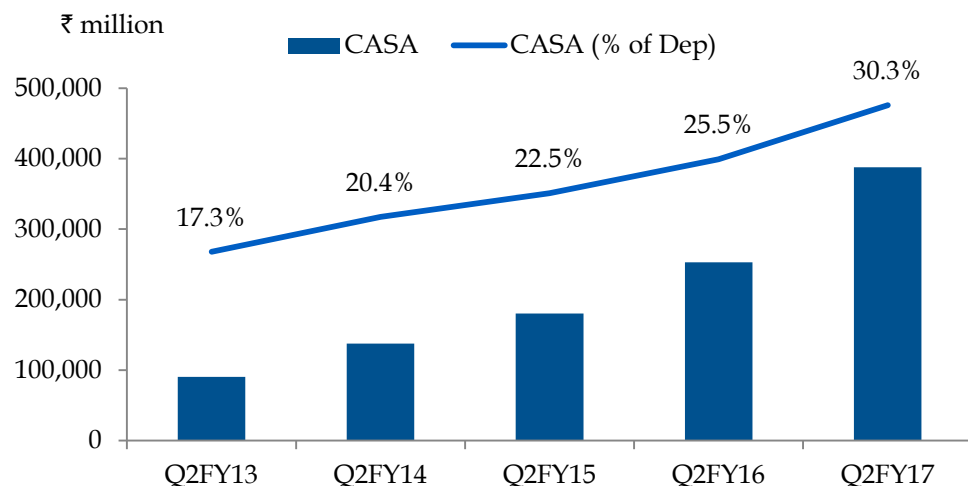


Healthy trends across Non Interest Income streams

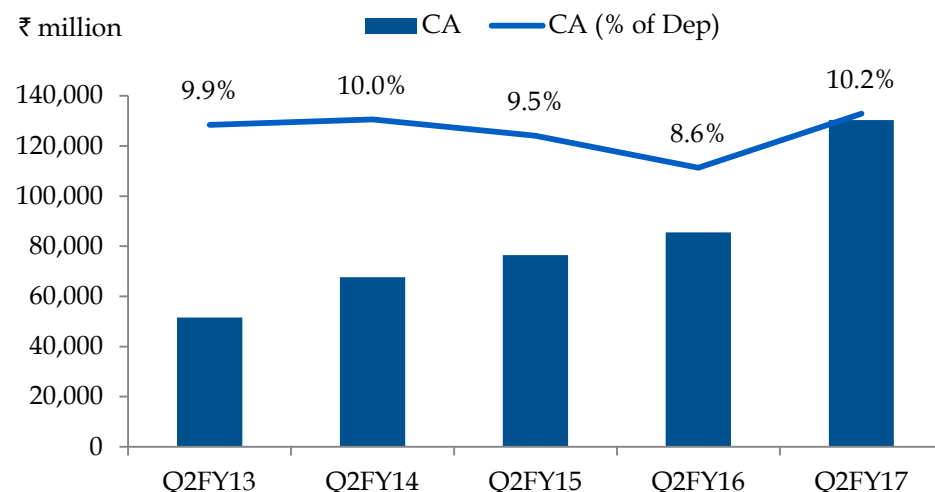
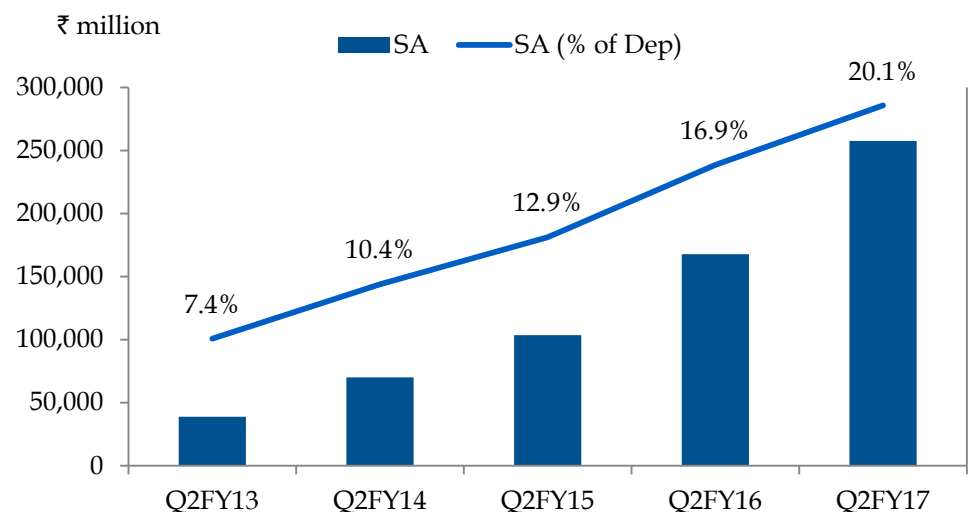


# BUSINESS HIGHLIGHTS

# Well-diversified Liability Franchise



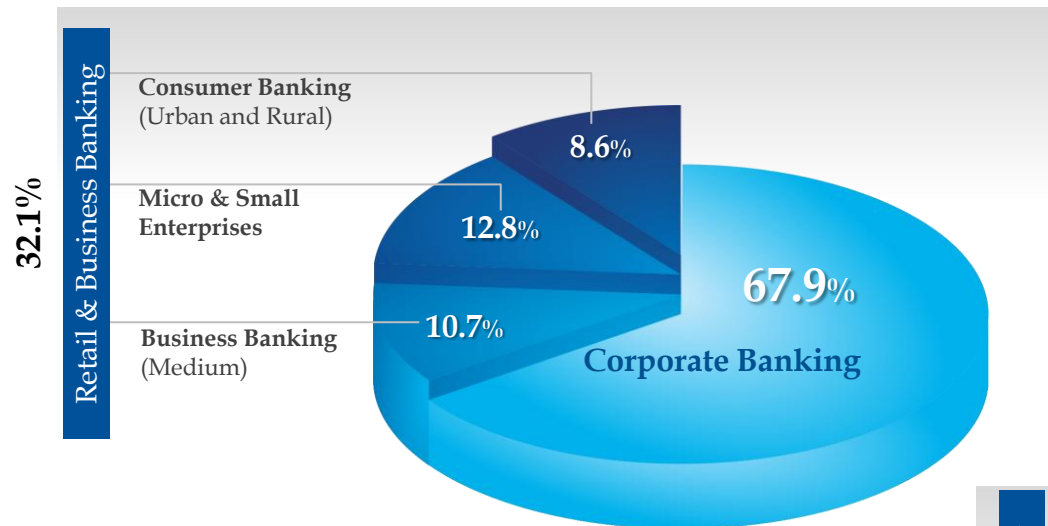
**Steady improvement in Granular Deposits**



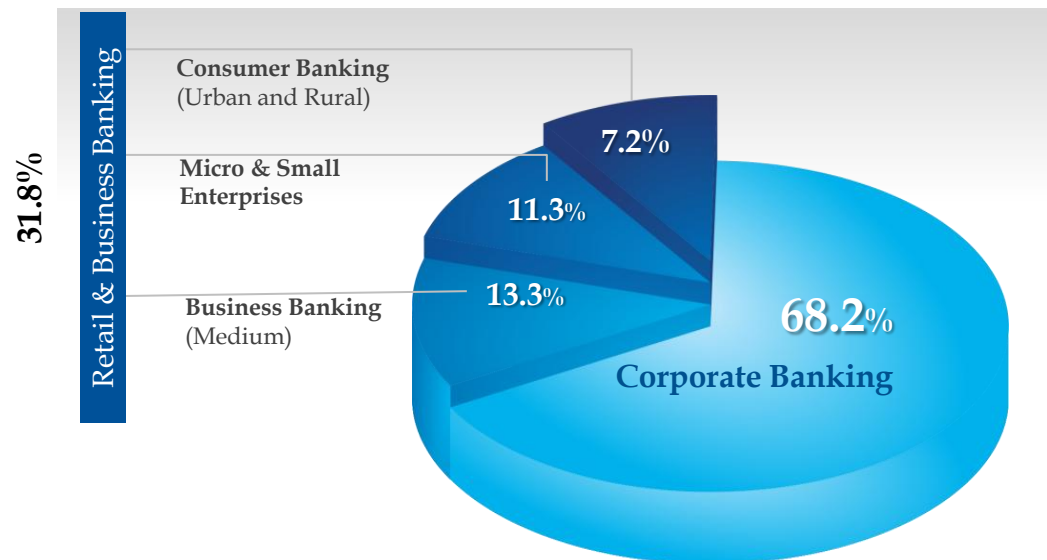
**CASA+Retail FDs as % of Total Deposits stands at 56.5% as at Sep 30, 2016, up from 52.5% a year ago**

# Segmental Advances Mix

30<sup>th</sup> Sep 2016

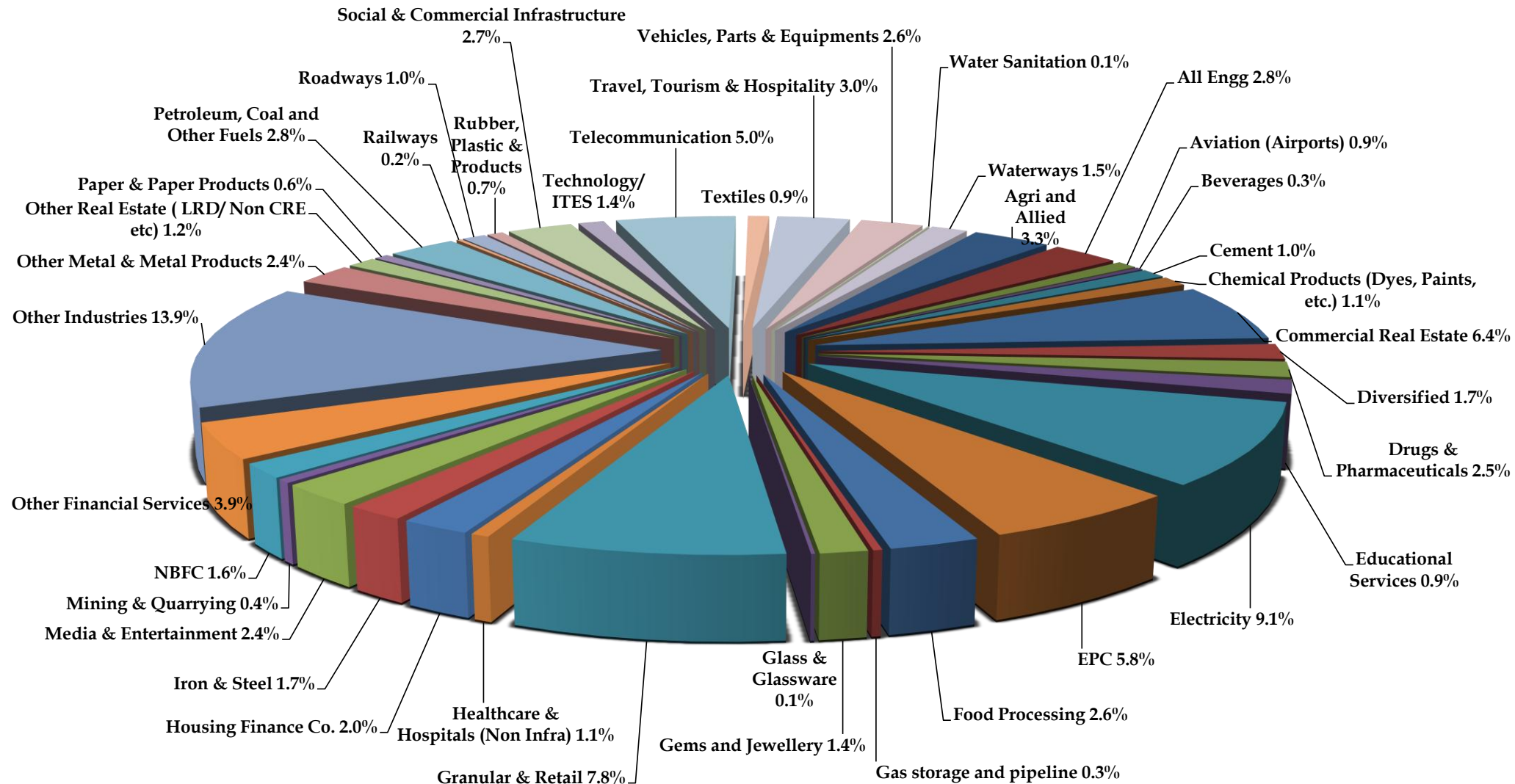


30<sup>th</sup> Sep 2015



Increasing granularity in the Advances mix

# Sectoral Exposure Mix



Well diversified overall portfolio with significant deployment in YES Bank focused knowledge sectors

# ASSET QUALITY

# Stable Risk Profile



## Rating breakup of Corporate Banking exposures

Ratings*	Sep 30, 2016	Jun 30, 2016	Mar 31, 2016	Sep 30, 2015
AAA	17.8%	18.4%	18.4%	19.2%
AA	19.9%	17.6%	18.5%	17.8%
A	39.6%	40.4%	39.6%	38.6%
BBB	21.1%	21.8%	21.7%	21.9%
BB and Below	1.6%	1.8%	1.8%	2.5%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\*Internal ratings mapped to external ratings

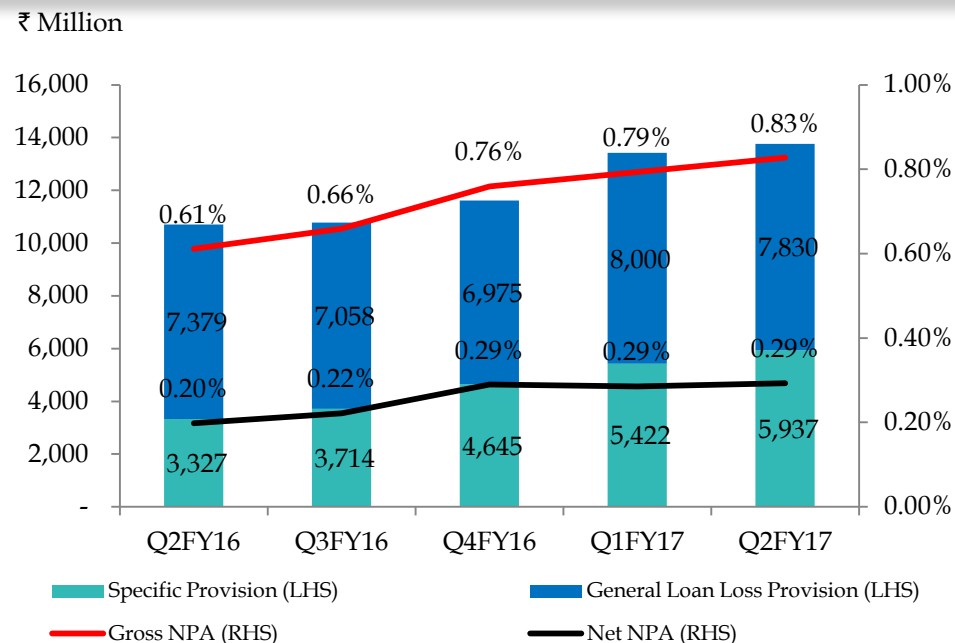
## Sensitive Sector Disclosure

Sector/ Rating	Break-up	Sector/ Rating	Break-up
<b>(A) Electricity</b>	<b>9.1%</b>	<b>(B) Iron &amp; Steel</b>	1.7%
AAA/AA rated investments	0.7%		
T&D	1.3%	A or above rated	1.1%
Renewable Exposures(Green-Financing)	2.8% of which 2.5% is operational	<b>(C) EPC</b>	5.8%
Non-Renewable	4.3% (all operational)		
Exposure to SEBs	Nil	A or above rated	3.8%

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

# Healthy Asset Quality

- ✓ Credit Costs at 11 bps for Q2FY17
- ✓ During the quarter,
  - No additional restructuring
  - One instance of Sale to ARC
  - No additional SDR
  - One instance of restructuring through 5:25 route
- ✓ Out of 0.46% outstanding restructured book, two road exposures aggregating to 0.24% (₹ 2,638 Mn), have commenced operations

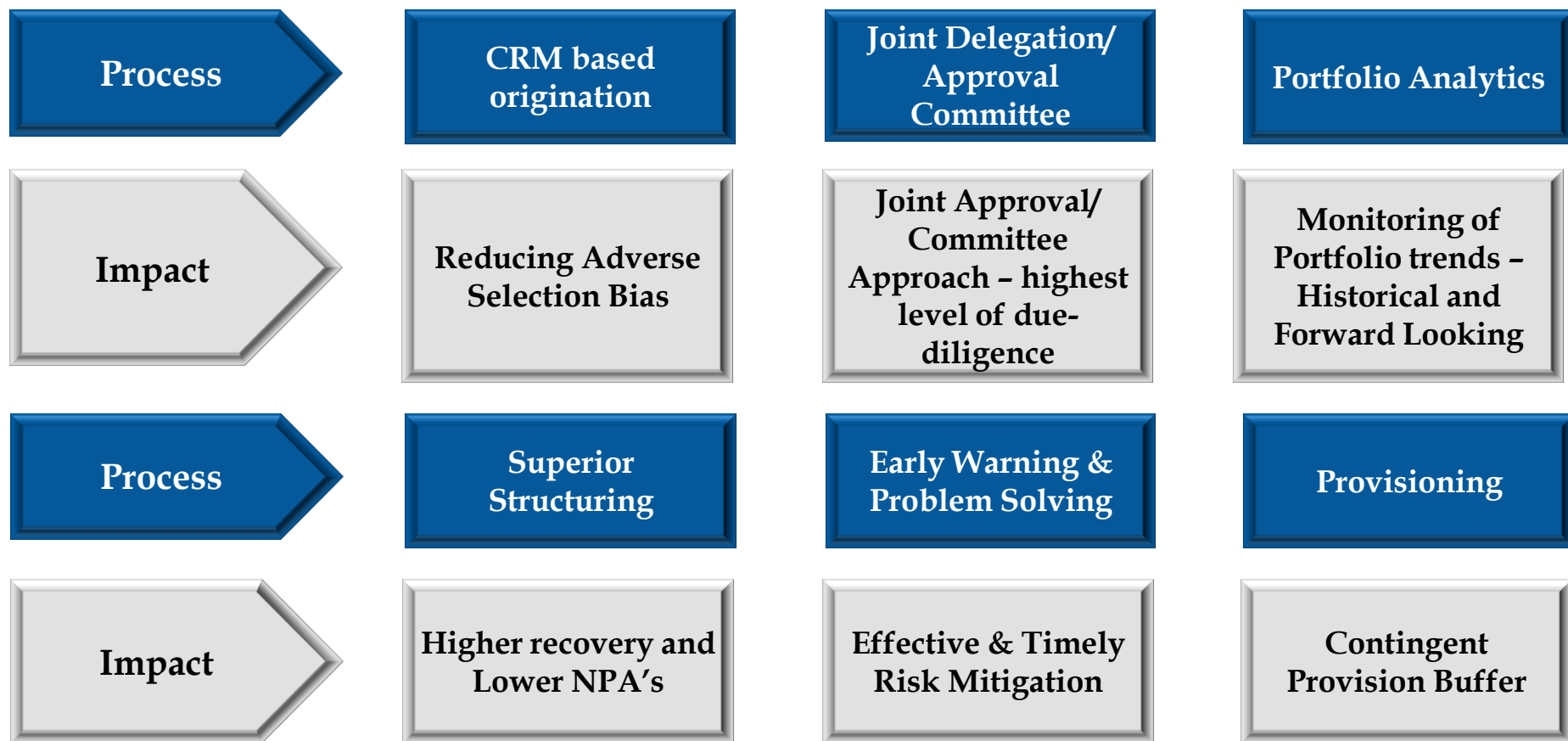


**Trend of key Asset Quality parameters**

	As a % of Advances	Sep 30, 2016	Jun 30, 2016	Mar 31, 2016	Dec 31, 2015	Sep 30, 2015
A	1. Gross NPA %	0.83% (₹ 9,167 Mn)	0.79%	0.76%	0.66%	0.61%
	2. Net NPA %	0.29% (₹ 3,230 Mn)	0.29%	0.29%	0.22%	0.20%
	3. Provision Coverage Ratio	64.8%	64.2%	62.0%	66.5%	67.7%
B	Restructured Advances %	0.46% (₹ 5,115 Mn)	0.49%	0.53%	0.67%	0.71%
C	Security Receipts (Net) %	0.23% (₹ 2,589 Mn)	0.19%	0.20%	0.25%	0.27%
D	Standard Debt Restructuring (SDR)	0.03% (₹ 343 Mn)	0.03%	-	-	-
E	5:25 Refinancing	0.09% (₹ 1,031 Mn)	-	-	-	-

**Bank continues to show resilience on all Asset Quality parameters**

# Risk Management Process



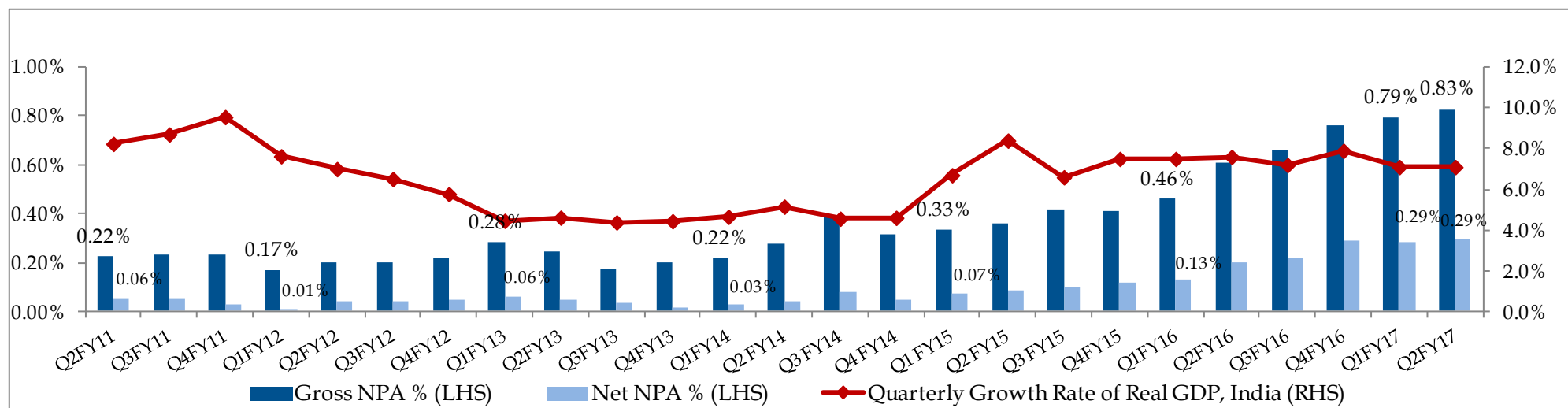
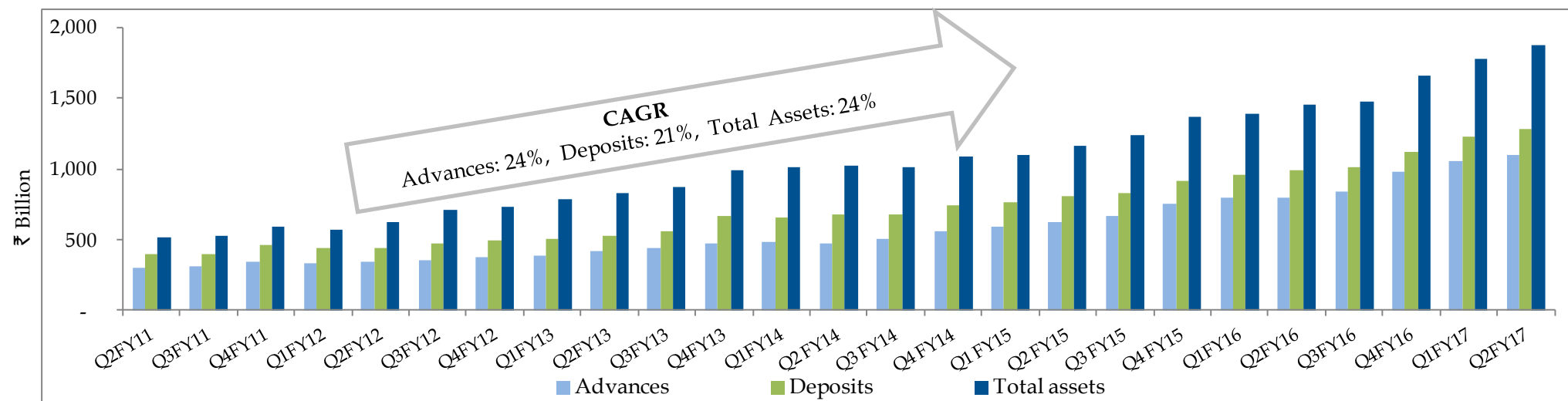
- ✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly
- ✓ Overall portfolio is well distributed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

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



# TRENDS OF KEY PARAMETERS

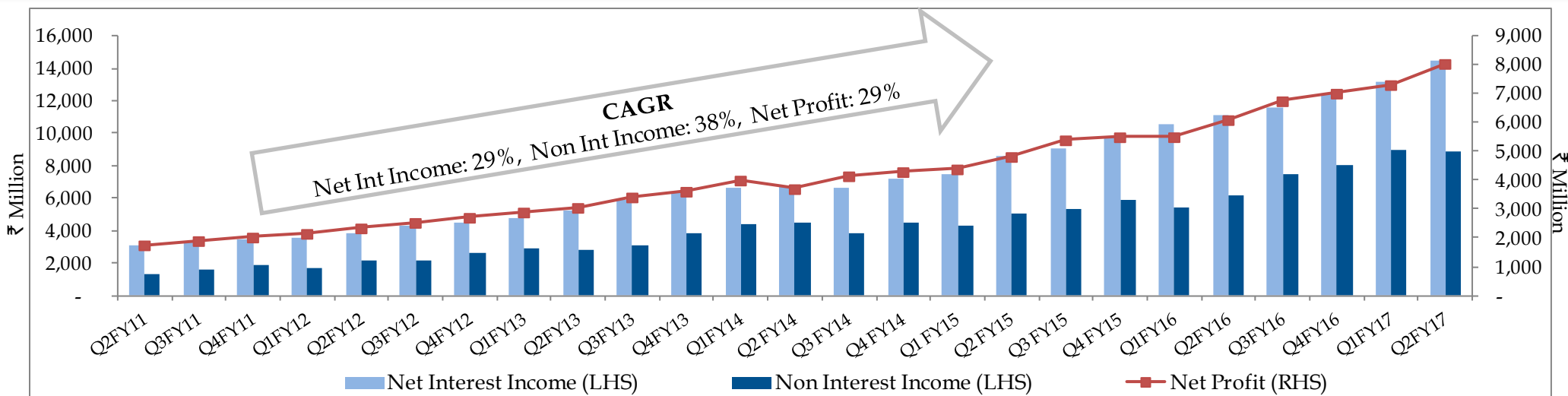
# Sustained Growth with preservation of Asset Quality



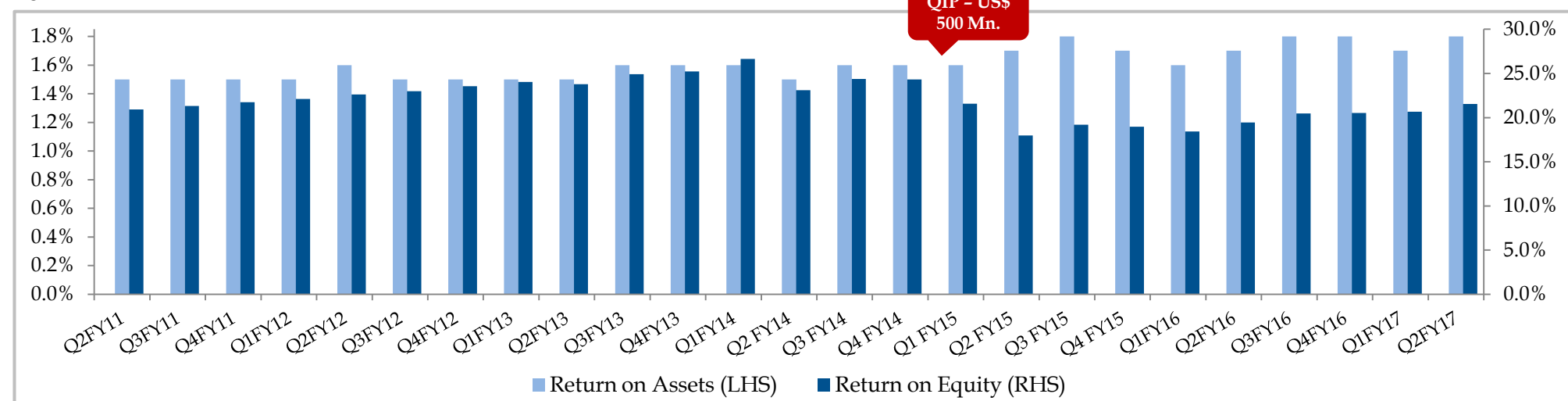
GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q2FY17 is based on estimates

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

# Income Growth With Consistent RoA & RoE Ratios



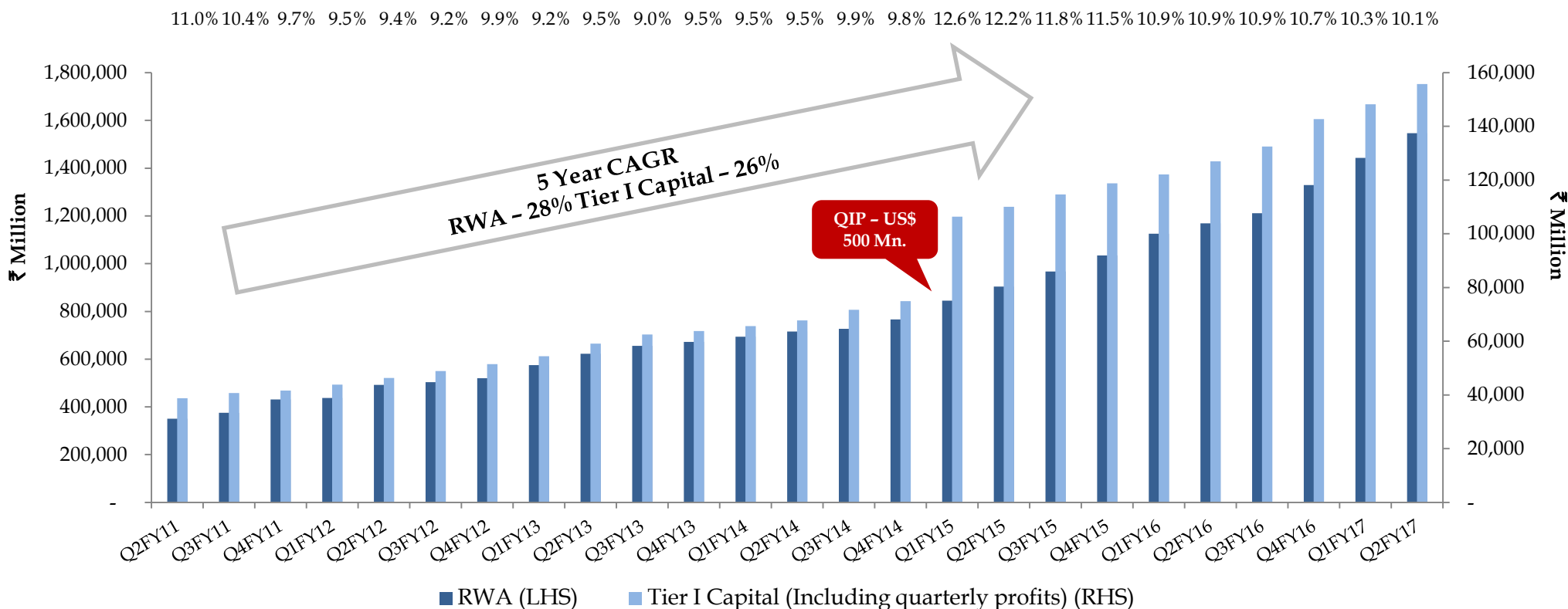
**RoA**



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

# Capital Growth Through Internal Accretion

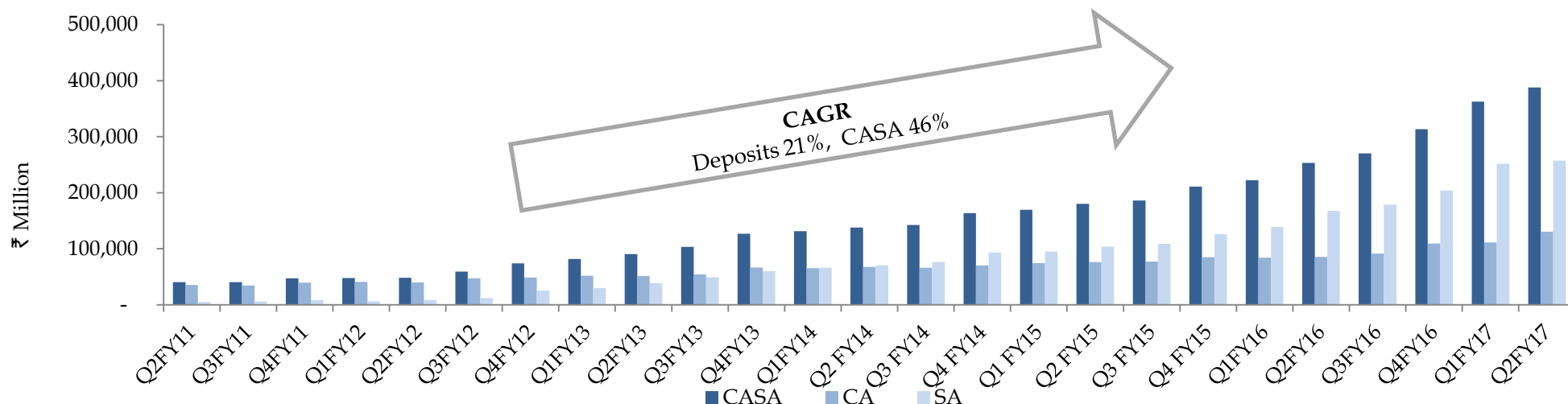
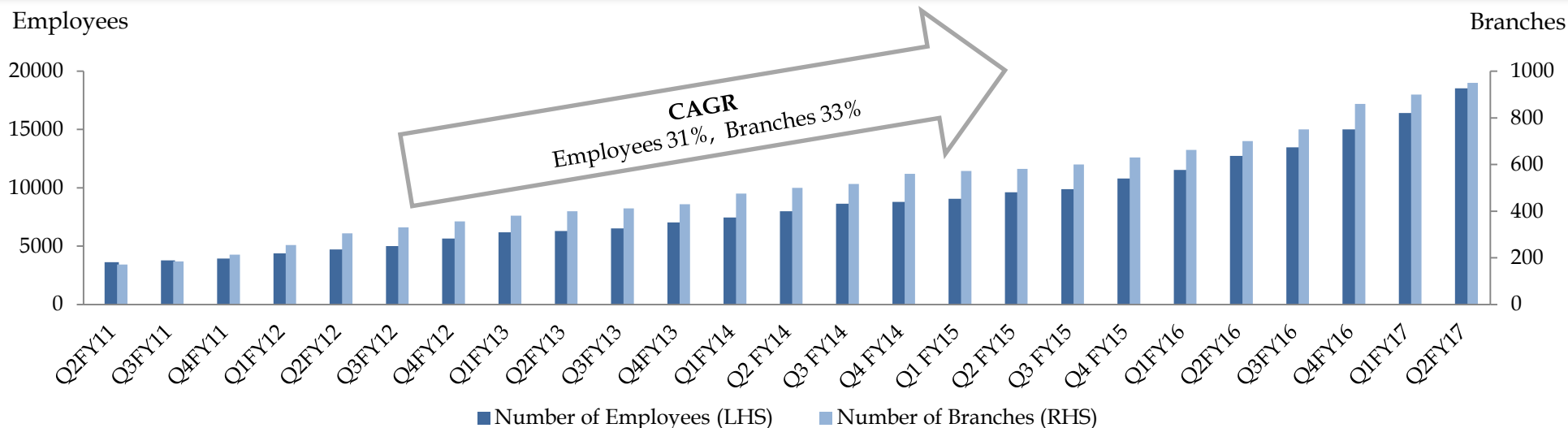
## Tier I Capital Adequacy ratio



- ✓ Well capitalized with Total CRAR at 15.0% and Tier I ratio at 10.1%. Total Capital Funds stand at ₹ **231.2 Bn** as on Sep 30, 2016

Strong ROEs allow healthy internally funded growth

# Improved Traction In Liabilities Generation



Improved retail traction showcasing improved efficiency and operational leverage

# RATINGS & BORROWINGS

# 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	

Ratings reflect a sustainable growth oriented financial model with robust risk management policies

# Leading Global Financial Institutions have reposed their commitment in YES BANK



## FMO

Entrepreneurial  
Development  
Bank

**USD 50 Million**

Tenor: 7 yrs

FMO – Dutch Development Bank

Definitive agreement signed for  
Green Infrastructure Bonds.

FMO's 1<sup>st</sup> investment in a Green  
Bond by a bank in India.

## OPIC



**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

+

Technical Assistance Grant for  
capacity building



**USD 34 million**

Tenor: 6 yrs

A KfW Bankengruppe  
Development Financial  
Institution

Long Term Senior loan

## IFC

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 women-owned  
businesses



**EUR 13.25 million**

Tenor: 10 yrs

An AfD Group  
Development Financial  
Institution

Upper Tier II loan



# Successive Successful Loan Syndications

YES / BANK

2016

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**



**CTBC BANK**  
中國信託銀行

**合作金庫銀行**  
TAIWAN COOPERATIVE BANK

2014

Dual Currency Syndicated  
Loan Facility  
USD 422 Mio

Participation from 21 banks from 14 countries



2013

Dual Currency Syndicated  
Loan Facility  
USD 255 Mio

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

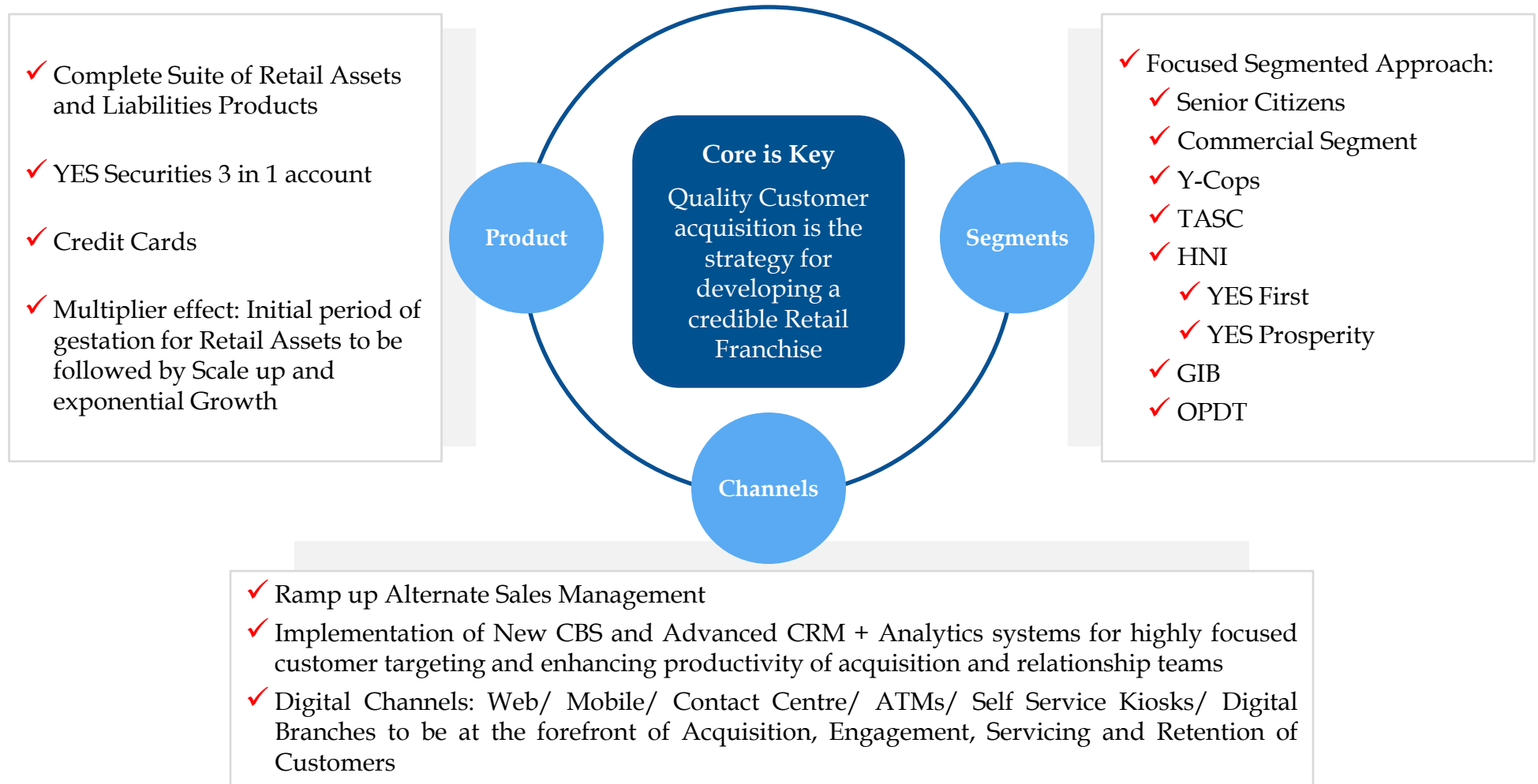


- ✓ Progressively broader markets, higher number of participants with longer tenor and improved pricing
- ✓ Won the Asia Pacific Loan Market Association (APLMA) award in 2012 and 2013

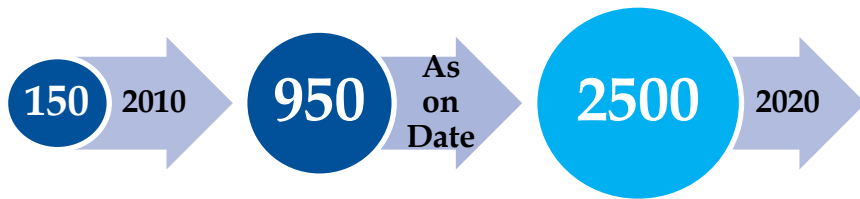
## RETAIL BUSINESS OVERVIEW



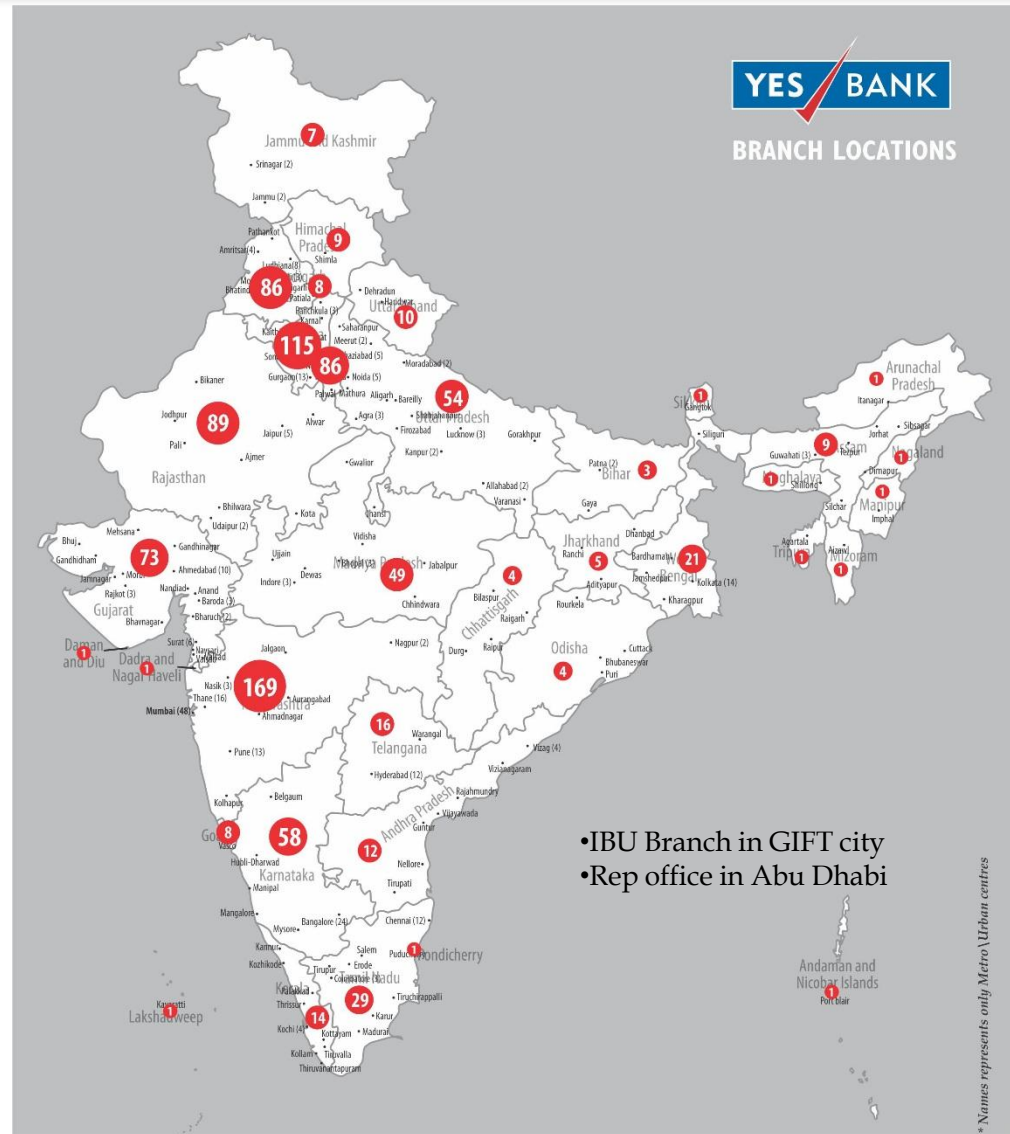
# Three Pronged Customer Acquisition, Engagement and Retention Strategy



# Retail Banking: Expanding the National Footprint



- ✓ 950 Branches across key liability corridors as on Sep 30, 2016 up from 700 branches as of Sept 30, 2015
- ✓ Total ATM network stands at 1,756 as on Sep 30, 2016, including Bunch Note Acceptors (BNA)/ Recyclers
- ✓ Covering all 53 Metro locations, 29 States and 7 Union Territories
- ✓ Higher density in top deposit centers
- ✓ 16 Regions – 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



**A Clearly Articulated 2 Pronged Strategy: Metro + Urban & Semi-Urban + Rural to achieve 2500 Branches by FY20**

# Strategic Pillars - Building Retail & SME Banking Assets



## *Human Capital*

- Attracting and retaining best talent from the industry
- Skilled to scale team of dedicated employees built towards establishing quality franchise
- Seasoned experienced leadership 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

**Building a strong Consumer and SME platform for scalable growth**

# Full suite of product portfolio for Consumer and SME

	Consumer Retail	Commercial Retail & Mortgage	SME and Mid Corporates
Product	<ul style="list-style-type: none"> <li>✓ Auto Loans</li> <li>✓ Two Wheeler Loans</li> <li>✓ Gold Loan</li> <li>✓ Personal Loan</li> <li>✓ Credit Cards</li> </ul>	<ul style="list-style-type: none"> <li>✓ Commercial Vehicle</li> <li>✓ Construction Equipment</li> <li>✓ LAP/LAS</li> <li>✓ Healthcare Finance</li> <li>✓ Home Loans</li> </ul>	<ul style="list-style-type: none"> <li>✓ Smart Overdraft</li> <li>✓ Fast track lending Program</li> <li>✓ Scorecard Lending program</li> <li>✓ LGD Program (Linking Collateral with Rating for high ticket customers)</li> </ul>
Focus segment	<ul style="list-style-type: none"> <li>✓ Salaried and Self Employed</li> </ul>	<ul style="list-style-type: none"> <li>✓ Professionals</li> <li>✓ Infrastructure &amp; Logistics</li> <li>✓ Retail Investors</li> <li>✓ Self Employed</li> </ul>	<ul style="list-style-type: none"> <li>✓ 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing &amp; Packaging</li> <li>✓ CBB/ EBB/ SBB</li> </ul>
Strategy	<ul style="list-style-type: none"> <li>✓ Tapping Liability customers</li> <li>✓ Branch Channel</li> <li>✓ Technology aided processing</li> <li>✓ Focused activities</li> <li>✓ Manufacture Tie-ups</li> </ul>	<ul style="list-style-type: none"> <li>✓ Cash flow based Credit underwriting</li> <li>✓ Adequate Collaterals</li> <li>✓ Risk based pricing</li> <li>✓ SME rich lending program</li> <li>✓ PSL benefits</li> </ul>	<ul style="list-style-type: none"> <li>✓ Building Granular MSME book</li> <li>✓ CRM Based sourcing</li> <li>✓ Tapping Corporate linked Supply Chain - Channel Financing</li> </ul>
	Ramping up branches across the country to build up Retail Assets		Largely Secured Portfolio



*VISION : To make banking & payments SIMPLE, SECURE and OMNI PRESENT*



## ACQUISITION

DIGITAL ACQUISITION  
DIGITAL ENGAGEMENT



## PAYMENTS & TRANSACTIONS

GO SOCIAL  
FLEXI PAYMENTS



## CUSTOMER SERVICE

BE EFFICIENT  
STAY RELEVANT

## YES Bank's Initiatives



YES Mobile



YES PAY



Payment Products



Application Programming  
Interface



YES Money



YES Tag



SMART BOX



YES SIM Se Pay



YES Secure



UPI

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



# Building the YES BANK Brand



## LARGE FORMAT EVENTS AND ADVERTISING

- ✓ Indian Premier League
  - ✓ INDIA BOLE YES
- National campaign across print, Outdoors & digital mediums

## CUSTOMER AND COMMUNITY ENGAGEMENT

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

## DIGITAL AND SOCIAL MEDIA MARKETING

- ✓ Brand Campaigns
- ✓ Online Customer Acquisition
- ✓ SEO /SEM
- ✓ Online reputation management

## KNOWLEDGE BANKING

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

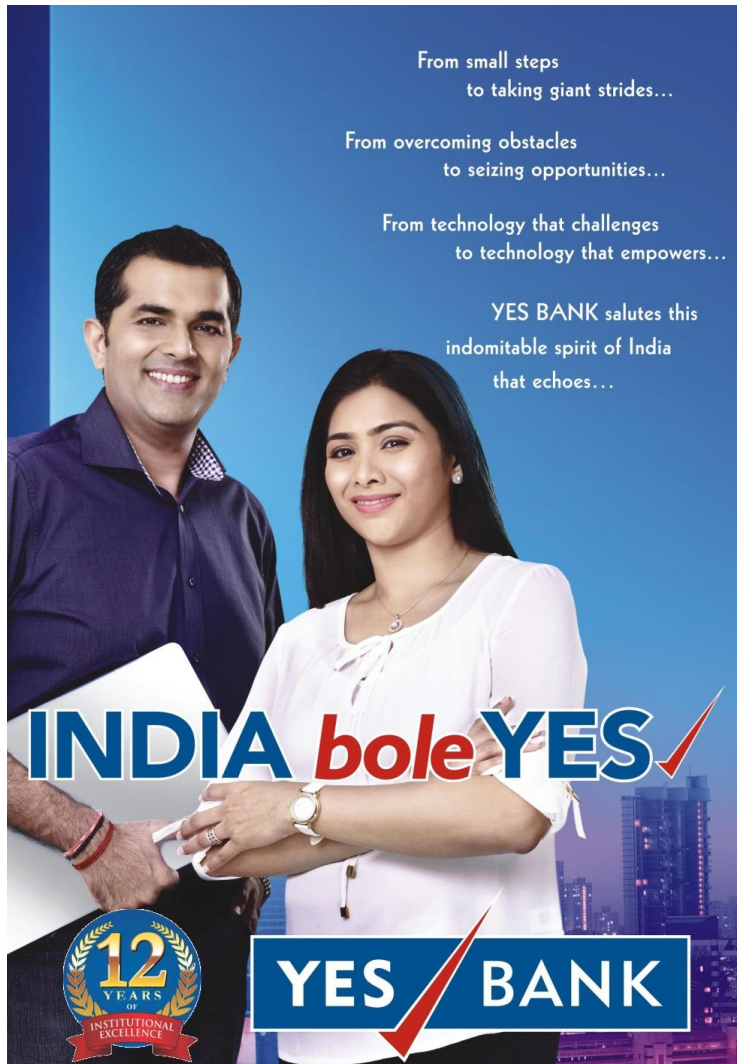
Broadening Customer **Mindshare**



Building **Market Share**



# 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 & Fastest Growing  
Bank Brand in the World  
1.2 Million+ Followers



Fastest Growing Bank Brand in World  
4.3 Million+ Fans



Highest Followed Bank Brand in India  
240k+ Followers

Featured amongst Top 5 Most  
Social Bank Brands\* in the world

2016

THE FINANCIAL BRAND

First Bank in India to launch  
Facebook at Work for its employees

2016



Facebook at Work

Best Use of Social Media in BFSI, Customer Engaged  
Brand & Campaign of the Year - #INDIAboleYES

2016

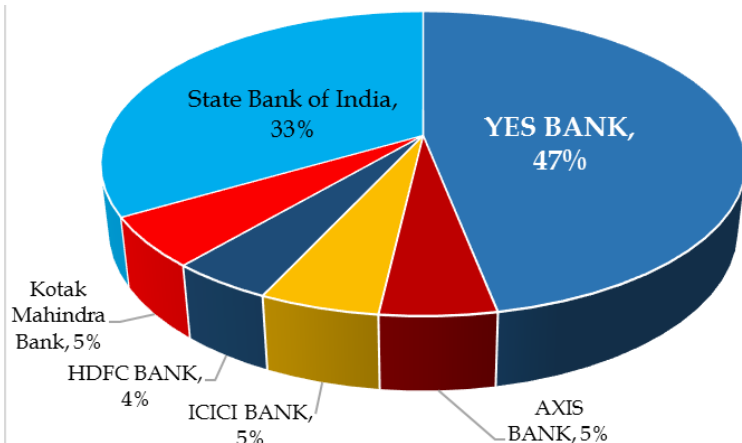
ACEF  
Asian Customer Engagement Forum & Awards



YOUTH  
MARKETING  
FORUM



## Twitter Followers



Followers



Fans



Followers

	Followers	Fans	Followers
YES BANK	1,201k [1]	4,330k [3]	242k [1]
AXIS Bank	126k [5]	3,261k [4]	57k [3]
ICICI Bank	130k [4]	4,793k [2]	N.A.
HDFC Bank	111k [6]	2,333k [5]	26k [4]
Kotak Mahindra Bank	136k [3]	666k [6]	N.A.
State Bank of India	856k [2]	7,056k [1]	169k [2]

\*As published on October 11, 2016

# Sustainable & Responsible Banking Leadership



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



## First Indian Signatory

- Banking Commission member for 160 FIs
- Global Steering Committee member
- APAC Chair



## First Indian Signatory

On the Carbon Disclosure Leaders Index for five consecutive years



## First & Only Indian Bank

- Listed on the DJSI - Emerging Markets 2015
- Continues to be a member for the second year in a row



## YES BANK Commitment - COP21

The Bank committed to achieve the following by 2020:



- Mobilize USD 5 billion for climate action, including target funding of 5000MW of clean energy
- 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 Green Bonds

- Launched India's First Green Infrastructure Bonds raising an amount of INR 1000 crores in February 2015

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

- 184 locations across India certified
- Migration to revised ISO 14000:2015 standard underway

## First & Only Indian Signatory

- Chair of NCD Steering Committee
- Member of Working Group I



## BOARD APPROVED CSR

- The Bank commits to target INR 250 Cr by 2020, towards Livelihood, Water security & Environment security through its focused CSR and Sustainability actions
- Over 1.41 Cr lives touched through CSR interventions in FY15-16



2008 2011 2012



2013 2014 2015 2016



2014



Asia Sustainability Reporting Awards 2015



2016

**EUROMONEY Awards for Excellence – Asia's Best Bank for CSR 2016**



# Progress Widely Recognized By Leading Agencies



## Institutional Excellence



**Strongest Bank in India  
2015**

The Asian Banker Awards  
Geneva - 2016



**Transaction Banking  
Awards**

Payments Winner  
London, 2016, 2014



**Youngest Indian Company  
in Forbes Global 2000**

2016



**Bank of the Year, India The  
Banker**

London - 2015



**Digital Bank of Distinction  
Corporate/ Institutional Bank -  
Asia, London - 2016**

Best Corporate/ Institutional  
Digital Bank - India, New York -  
2015

**Global Finance Best Digital  
Bank Award**



**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**

**India Domestic Trade Finance**

**Bank of the Year**

Asian Banking & Finance  
Wholesale Banking Awards  
Singapore 2015



**Innovation Award for  
API Banking' and  
'Bank in a Box'**

India - 2016

## Technology, Innovation & Service



**Asia's Best Bank  
For Corporate  
Social  
Responsibility**

Euromoney Excellence  
Awards Hong Kong -  
2016



**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



**Pioneer in Emerging  
Markets - India**

London Stock Exchange  
(LSE), London - 2016



**Outstanding Business  
Sustainability  
Achievement Award**

Karlsruhe Sustainable  
Finance Awards,  
Germany - 2015

## Sustainability & CSR Excellence

# Human Capital Management



## Making YES BANK a Great Place to Work



## University & Schools Relationship Management 'Preferred Employer of Choice'

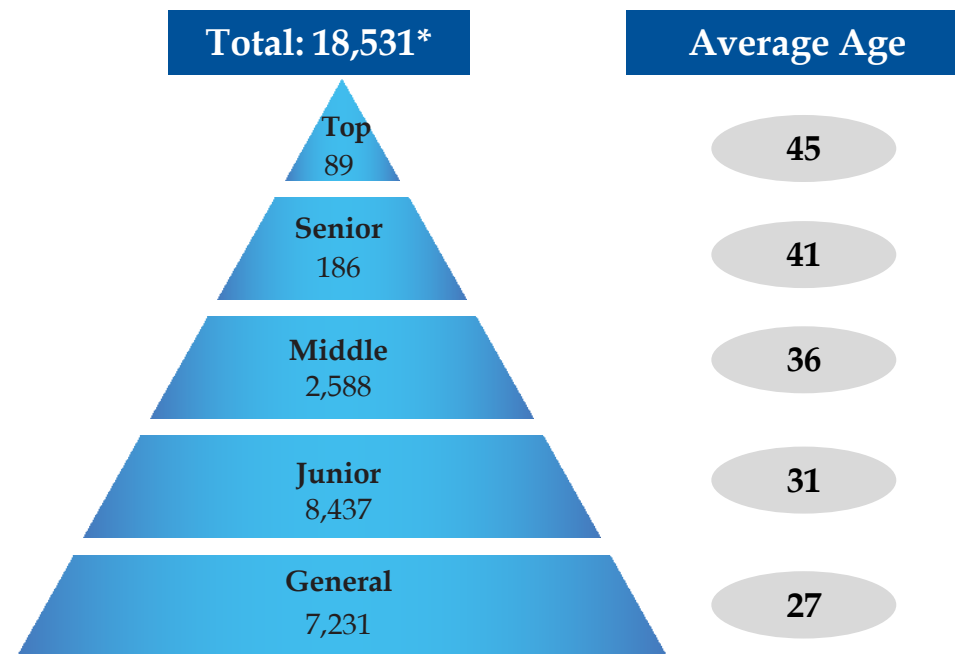


- Facebook@Work launched in May 2016 - YES BANK becomes the 1<sup>st</sup> Bank in Asia to launch this with 100% activations within 45 days of launch
- YES League of Excellence - an online Recognition, Appreciation & Engagement platform
- Structured engagement with over 1000 B-Schools

## 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 Sep 30, 2016 and as per revised segmentation

- ✓ Average Age - 31 years
- ✓ **Headcount increase of 3,531** as compared to March 2016
- ✓ **Average vintage in YES BANK: 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'
- ✓ **Employer Branding: Articles** in print media, Participation in **panel discussion**, Industry **awards**, etc



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
Mr. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur

- ✓ 7 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

