

S.R. BATLIBOI & CO. LLP

Chartered Accountants

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Limited Review Report

**Review Report to
The Board of Directors
Yes Bank Limited**

1. We have reviewed the accompanying statement of unaudited unconsolidated financial results of Yes Bank Limited ('the Bank') for the quarter ended June 30, 2015 (the "Statement"), attached herewith, being submitted by the Bank pursuant to the requirement of Clause 41 of the Listing Agreement, except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. Further the disclosures relating to "Pillar 3 under Basel III Capital Regulations", "Leverage Ratio" and "Liquidity Coverage Ratio" as have been disclosed on the Bank's website and in respect of which a link have been provided in aforesaid Statement have not been reviewed by us.
2. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 Interim Financial Reporting, specified under Section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms prescribed by Reserve Bank of India in respect of Income recognition, asset classification, provisioning and other related matters.

For S.R. BATLIBOI & CO. LLP
ICAI Firm registration number: 301003E
Chartered Accountants



per **Viren H. Mehta**
Partner
Membership No.: 048749

Place: Mumbai
Date: July 29, 2015

YES BANK Limited

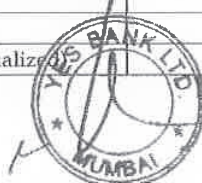
Regd. Office : Nehru Centre, 9th Floor, Discovery of India Building, Dr. A. B. Road, Worli, Mumbai - 400 018, India
Website: www.yesbank.in

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2015

(₹ in Lakhs)

PARTICULARS		FOR THE QUARTER ENDED 30.06.15	FOR THE QUARTER ENDED 31.03.15	FOR THE QUARTER ENDED 30.06.14	FOR THE YEAR ENDED 31.03.15
		(Unaudited)	(Audited - Refer Note 2)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	325,185	308,839	267,960	1,157,200
(a)	Interest/discount on advances/bills	232,848	213,058	184,586	801,609
(b)	Income on investments (Refer Note 4)	85,550	89,940	78,715	335,573
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	1,674	1,182	1,187	4,289
(d)	Others (Refer Note 4)	5,113	4,659	3,472	15,729
2	Other Income (Refer Note 5)	54,517	59,044	41,359	204,646
A.	TOTAL INCOME (1+2)	379,702	367,883	309,319	1,361,846
3	Interest Expended	219,204	211,132	193,426	808,417
4	Operating Expenses (e)+(f)	69,671	63,001	52,672	228,471
(e)	Payments to and provisions for employees	28,854	26,186	22,472	97,966
(f)	Other operating expenses	40,817	36,815	30,200	130,505
B.	Total Expenditure (3)+(4) (excluding provisions and contingencies)	288,875	274,133	246,098	1,036,888
C.	Operating Profit (before Provisions and Contingencies)(A-B)	90,827	93,750	63,221	324,958
D.	Provisions (other than Tax expense) and Contingencies (net)	9,796	12,636	2,374	33,947
E.	Exceptional Items	-	-	-	-
F.	Profit from ordinary activities before tax (C-D-E)	81,031	81,114	60,847	291,011
G.	Tax Expense	25,911	26,015	17,693	90,475
H.	Net profit from Ordinary Activities after tax (F-G)	55,120	55,099	43,154	200,536
1.	Extraordinary Items (Net of tax)	-	-	-	-
J.	NET PROFIT (H-1)	55,120	55,099	43,154	200,536
5	Paid-up equity Share Capital (Face value of ₹ 10 each)	41,811	41,774	41,471	41,774
6	Reserves & Surplus excluding revaluation reserves				1,126,225
7	Analytical ratios :				
(i)	Percentage of Shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy ratio - Basel III	14.6%	15.6%	17.6%	15.6%
(iii)	Earning per share for the period / year (before and after extraordinary items)				
	- Basic ₹	13.19	13.19	11.49	49.34
	- Diluted ₹	12.85	12.87	11.30	48.01
		Not Annualized	Not Annualized	Not Annualized	Annualized
(iv)	NPA ratios				
a	Gross NPA	36,830	31,340	19,796	31,340
b	Net NPA	10,670	8,772	4,281	8,772
c	% of Gross NPA	0.46%	0.41%	0.33%	0.41%
d	% of Net NPA	0.13%	0.12%	0.07%	0.12%
(v)	Return on assets (average) (annualized)	1.6%	1.7%	1.6%	1.6%

For Identification Purpose Only



PARTICULARS		FOR THE QUARTER ENDED 30.06.15	FOR THE QUARTER ENDED 31.03.15	FOR THE QUARTER ENDED 30.06.14	FOR THE YEAR ENDED 31.03.15
		(Unaudited)	(Audited - Refer Note 2)	(Unaudited)	(Audited)
8	Shareholding Pattern				
8a	Aggregate Public shareholding				
	- Number of shares	325,965,254	325,593,648	322,567,923	325,593,648
	- Percentage of shareholding	77.96%	77.94%	77.78%	77.94%
8b	Promoter and Promoter Group Shareholding				
i)	Non- encumbered				
	1a. Rana Kapoor - Promoter	20,000,000	20,000,000	20,000,000	20,000,000
	1b. Yes Capital (India) Private Limited	15,125,000	15,125,000	15,125,000	15,125,000
	1c. Morgan Credit Private Limited	14,050,000	14,050,000	14,050,000	14,050,000
	2a. Madhu Kapur	31,790,000	31,790,000	31,790,000	31,790,000
	2b. Mags Finvest Private Limited	7,842,450	7,842,450	7,842,450	7,842,450
	- Number of shares (Total)	88,807,450	88,807,450	88,807,450	88,807,450
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	96.38%	96.38%	96.38%	96.38%
	-Percentage of Shares (as a % of the total share capital)	21.24%	21.26%	21.42%	21.26%
ii)	Pledged / Encumbered				
	Madhu Kapur	3,335,000	3,335,000	3,335,000	3,335,000
	Mags Finvest Private Limited	-	-	-	-
	- Percentage of Shares (as a % of the total shareholding of promoter group)	3.62%	3.62%	3.62%	3.62%
	-Percentage of Shares (as a % of the total share capital)	0.80%	0.80%	0.80%	0.80%
	Number of Shares (Total)	3,335,000	3,335,000	3,335,000	3,335,000

Notes:

- The results have been taken on record by the Board of Directors of the Bank at its meeting held in Mumbai today. There are no qualifications in the auditor's report for the quarter ended June 30, 2015. The results have been subject to "Limited Review" by the Statutory Auditors of the Bank.
- The figures for the quarter ended March 31, 2015 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2015 and the published year to date unaudited figure upto the end of third quarter of the financial year ended March 31, 2015.
- During the quarter ended June 30, 2015, the Bank allotted 3,71,606 shares, pursuant to the exercise of stock options by certain employees.
- In accordance with RBI circular DBR.BP.BC.No.31/21.04.018/2015-16 dated 16th July, 2015, the Bank has classified deposits placed with NABARD/SIDBI/NHB for meeting shortfall in Priority Sector Lending under 'Other Assets', which were hitherto included under 'Investments'. Similarly, interest income on such deposits has been classified under the head 'Interest Earned - Others', which was hitherto included under 'Interest Earned - Income on Investments'. Figures for the previous periods have also been regrouped to conform to current period's classification. The above change in classification has no impact on the profit of the Bank for the quarter June 30, 2015 or the previous periods presented.
- Other income includes non fund based income such as commission earned from guarantees/letters of credit, financial advisory fees, selling of third party products, earnings from foreign exchange transactions and profit/loss from sale of securities.

For Identification Purpose



- 6 Number of Investor complaints received and disposed of during the quarter ended June 30, 2015:
- | | | |
|---|---|-----|
| a | Pending at the beginning of the quarter | Nil |
| b | Received during the quarter | 28 |
| c | Disposed off during the quarter | 28 |
| d | Pending at the end of the quarter | Nil |
- 7 Return on assets is computed using a simple average of total assets at the beginning and at the end of the relevant period.
- 8 During the quarter ended June 30, 2015, the Bank has raised ₹ 55,420 lakhs of Basel III compliant Tier II Capital.
- 9 The disclosures for NPA referred to in point 7(iv) above correspond to Non Performing Advances.
- 10 The total capital infused and outstanding in Yes Securities (India) Limited (wholly owned subsidiary) as at June 30, 2015 is ₹ 3,500 lakhs.
- 11 As the business of the Bank is concentrated in India; the segment disclosures made pertain to domestic segment for geographic segment purposes.
- 12 In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on 'Basel III Capital Regulations' read together with RBI circular DBR.No.BP.BC80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards - Amendments' requires banks to make applicable Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under Basel III Framework. The Pillar III disclosures have not been subjected to audit by the statutory auditors. The Bank has made these disclosures which are available on its website at the following link.
http://www.yesbank.in/images/all_pdf/Basel_III_Disclosure_June_30_2015.pdf
- 13 Previous period figures have been regrouped /reclassified wherever necessary to conform to current period classification.

For Identification Purpose

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SEGMENTAL RESULTS

(₹ in Lakhs)

PARTICULARS		FOR THE QUARTER ENDED 30.06.15 (Unaudited)	FOR THE QUARTER ENDED 31.03.15 (Audited-refer note 2)	FOR THE QUARTER ENDED 30.06.14 (Unaudited)	FOR THE YEAR ENDED 31.03.15 (Audited)
1	Segment revenue				
(a)	Treasury	94,382	95,635	61,041	326,029
(b)	Corporate Banking	249,302	236,596	204,179	898,447
(c)	Retail Banking	27,503	27,396	19,864	86,534
(d)	Other Banking Operations	1,266	2,901	806	6,823
	TOTAL	372,453	362,528	285,890	1,317,833
	Add / (Less): Inter Segment Revenue	7,245	5,360	23,427	44,028
	Income from Operations	379,698	367,888	309,317	1,361,861
2	Segmental Results				
(a)	Treasury	63,410	57,182	38,798	207,721
(b)	Corporate Banking	66,079	64,037	64,818	246,196
(c)	Retail Banking	(3,267)	(5,232)	(5,470)	(16,323)
(d)	Other Banking Operations	543	2,249	192	4,195
	TOTAL	126,765	118,236	98,338	441,789
	Unallocable costs net of unallocable income	45,734	37,122	37,491	150,778
	Profit before Tax	81,031	81,114	60,847	291,011
	Taxes	25,911	26,015	17,693	90,475
	Profit after Tax	55,120	55,099	43,154	200,536
3	Capital Employed				
(a)	Treasury	3,581,194	3,326,161	3,105,637	3,326,161
(b)	Corporate Banking	1,065,971	585,847	174,984	585,847
(c)	Retail Banking	(2,557,870)	(1,986,812)	(1,505,238)	(1,986,812)
(d)	Other Banking Operations	(9,886)	(33,600)	(31,693)	(33,600)
(e)	Unallocated	(855,441)	(723,597)	(694,698)	(723,597)
	Total	1,223,968	1,167,999	1,048,992	1,167,999

SEGMENT	PRINCIPAL ACTIVITIES
Treasury	Includes investments, all financial markets activities undertaken on behalf of the Bank's customers, proprietary trading, maintenance of reserve requirements and resource mobilisation from other banks and financial institutions.
Corporate Banking	Includes lending, deposit taking and other services offered to corporate customers.
Retail Banking	Includes lending, deposit taking and other services offered to retail customers.
Other Banking Operations	Includes para banking activities like third party product distribution, merchant banking etc.

PLACE: Mumbai
DATE: July 29, 2015

For Handwriting Purpose



For YES BANK Limited

Ranaj Kapoor
Managing Director & CEO



Press Release

YES BANK announces Financial Results for the Quarter ended June 30, 2015

- Net Profit of ₹551.2 crore in Q1FY16; y-o-y growth of 27.7%. NIM expanded to 3.3% in Q1FY16 from 3.0% in Q1FY15
- Net Interest Income at ₹1,059.8 crore for Q1FY16; y-o-y growth of 42.2%.
- Y-o-Y growth in CASA of 31.2%; CASA Ratio improves steadily to 23.4% from 22.3% a year ago. SA deposits posted robust growth of 45.7% y-o-y.
- CASA+Retail TDs crossed 50% of Total Deposits to 51.7% as at June 30, 2015, up from 43.5% a year ago
- Total Capital Adequacy as per Basel III stands at 15.0%*, as at June 30, 2015

Financial Highlights from Q1FY16 Results:

Profit & Loss Statement Highlights					
(₹ in Crore)	Q1FY16	Q1FY15	Growth	Q4FY15	Growth
Net Interest Income	1,059.8	745.3	42.2%	977.1	8.5%
Non Interest Income	545.2	413.6	31.8%	590.4	-7.7%
Total Net Income	1,605.0	1,158.9	38.5%	1,567.5	2.4%
Operating Profit	908.3	632.2	43.7%	937.5	-3.1%
Provision	98.0	23.7	312.6%	126.4	-22.5%
Profit after Tax	551.2	431.6	27.7%	551.0	0.0%
Basic EPS (Rs.)	13.2	11.5	14.8%	13.2	0.0%

Balance Sheet Highlights					
(₹ in Crore)	30-Jun-15	30-Jun-14	Growth	31-Mar-15	Growth
Customer Assets	90,059.1	71,308.7	26.3%	87,153.1	3.3%
Advances	79,665.6	58,988.6	35.1%	75,549.8	5.4%
Deposits	95,315.9	76,102.8	25.2%	91,175.8	4.5%
CASA	22,267.7	16,974.6	31.2%	21,079.0	5.6%
Shareholders' funds	12,239.7	10,489.9	16.7%	11,680.0	4.8%
Total Capital Funds*	16,910.4	15,233.4	11.0%	16,151.3	4.7%
Total Balance Sheet	139,037.1	109,743.4	26.7%	136,170.4	2.1%

Key Financial Performance Indicators			
	Q1FY16	Q1FY15	Q4FY15
Return on Assets	1.6%	1.6%	1.7%
Return on Equity	18.4%	21.6%	19.0%
NIM	3.3%	3.0%	3.2%
Cost to Income Ratio	43.4%	45.4%	40.2%
Non Interest Income to Total Income	34.0%	35.7%	37.7%
Capital Adequacy (Basel III)*	15.0%	18.0%	15.6%
Tier I Ratio (Basel III)*	10.9%	12.6%	11.5%
Book Value (₹)	292.7	252.9	279.6
Gross NPA	0.46% (₹ 368.3 Cr.)	0.33%	0.41%
Net NPA	0.13% (₹ 106.7 Cr.)	0.07%	0.12%
Provision Coverage Ratio	71.0%	78.4%	72.0%

*(including Profit, adjusted for prorated dividends)

Mumbai, July 29, 2015: The Board of Directors of YES BANK Ltd. took on record the Q1FY16 results at its meeting held in Mumbai today.

Commenting on the results and financial performance, Mr. Rana Kapoor, Managing Director & CEO, YES BANK said, "YES BANK has begun its 12th year of operations and has posted another satisfactory quarter of consistent results, which is reflected in strong loan growth, NIM expansion and continued resilience in asset quality. YES BANK has continued its uncompromising commitment towards quality, sustainability and innovation which is evident through multiple prestigious awards garnered by the Bank at international platforms across categories of Business Sustainability, Information Security and Cash Management.

Further, the RBI approval for setting up IFSC unit in GIFT city in Gujarat will significantly enhance YES BANK's International Banking product offerings for the BANK's corporate clientele while enabling long term Foreign Currency Fund raising for the Bank at competitive rates. Also, RBI's recent approval for the Bank to act as a Primary Dealer will further complete our product suite in becoming a complete Rupee Debt House"

Q1FY16 Performance highlights

Balance Sheet

- **Strong growth in Advances and Deposits:** Total Advances grew by 35.1% to ₹ 79,665.6 crore as at June 30, 2015. Corporate Banking accounted for 67.8% of the Advances portfolio. Retail Banking (including MSME)/Business Banking accounted for 32.2% as at June 30, 2015.

Total Deposits grew by 25.2% to ₹ 95,315.9 crore as at June 30, 2015. The Bank's Balance Sheet grew by 26.7% to ₹ 139,037.1 crore as at June 30, 2015. The Bank's CD ratio stood at 83.6% as at June 30, 2015.

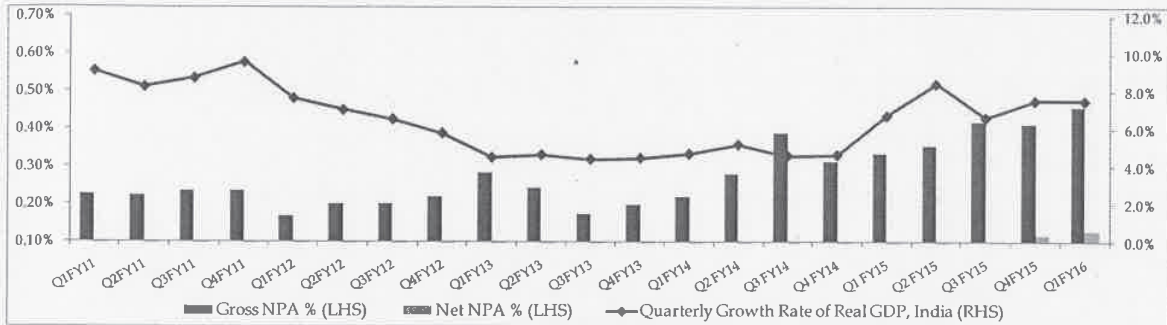
Current and Savings Account (CASA) deposits grew by 31.2% y-o-y to ₹ 22,267.7 crore taking the CASA ratio to 23.4% as at June 30, 2015 up from 22.3% as at June 30, 2014. Further, SA deposits grew by 45.7% to ₹ 13,867.4 crore from Rs. 9,521.0 crore as at June 30, 2014.

- **Asset Quality:** Bank's Asset quality continued to show resilience in the quarter. Gross Non Performing Advances as a proportion of Gross Advances was at 0.46% while Net Non Performing Advances as a proportion of Net advances was at 0.13% as at June 30, 2015. Bank's specific loan loss Provision Coverage was at 71.0% as at June 30, 2015.

Total Restructured Advances stand at ₹ 567.1 crore as at June 30, 2015. This represents 0.71% of the Gross Advances. There has been no sale to ARCs during the quarter.

Total non tax Provision for Q1FY16 was ₹ 98.0 crore. The Bank continues to maintain contingent provisioning of 0.5% of advances despite robust growth.

- (a) Below graph is the demonstration of Bank's best in class asset quality compared to peer private sector banks, and across the economic cycle over the last 21 quarters since April 2010. Gross NPA has been below 0.5% and NNPA at or below 0.15% for the past 5 years, with specific provision coverage in excess of 70%.



- (b) The Bank's Total Risk Weighted Assets (RWA) to Total Assets continued to remain amongst the lowest in the industry as well as better than peers, over the years.

- (c) The Bank's corporate exposure is well rated with 75% portfolio rated 'A' or better.

- **Capital Funds:** As per Basel III, Tier I Capital stood at 10.9%, and total CRAR stood at 15.0% as at June 30, 2015. Total Capital funds are at ₹ 16,910.4 crore as at June 30, 2015 (including profits, adjusted for prorated dividends).
- **Liquidity Coverage Ratio:** During Q1FY16, the Bank maintained monthly average Liquidity Coverage ratio of 76.6% which is well above the regulatory requirement of 60%

Profit & Loss Account:

- **Net Interest Income (NII) Growth:** NII for Q1FY16 increased by 42.2% y-o-y to ₹ 1,059.8 crore on account of strong growth in advances and expansion in NIM to 3.3% from 3.0% in Q1FY15
- **Non Interest Income:** Non Interest Income increased by 31.8% y-o-y to ₹ 545.2 crore in Q1FY16 on back of continued growth across all streams.
- **Operating and Net profit:** Operating profit for Q1FY16 increased by 43.7% to ₹ 908.3 crore. Net Profit in Q1FY16 was up 27.7% to ₹ 551.2 crore.
- **Strong Shareholders' returns:** The Bank delivered RoA of 1.6% for Q1FY16. Bank's RoE stood at 18.4% for Q1FY16.

Business Highlights (Q1FY16)

Expansion Initiatives

- YES BANK has received approval from the Reserve Bank of India for setting up of an **IFSC Banking Unit in GIFT City Gujarat**. Establishing the IBU will propel YES BANK's growth plans further by providing it access to long term Foreign Currency funding, as well as providing a comprehensive product suite to its corporate clients and their offshore subsidiaries/joint ventures, requiring Foreign Currency (FCY) funding. It will also allow YES BANK to raise FCY funding through MTNs & other routes as appropriate.
- To initiate the activities at the GIFT City Gujarat, the Board of Directors have approved a Medium Term Note (MTN) program of USD 1 Bn.
- YES BANK has also received approval from the Reserve Bank of India to undertake **Primary Dealership** business.
- YES BANK also successfully raised INR 554.2 crore of Basel III Compliant Tier II Bonds in Q1FY16 from Domestic Institutional Investors.
- YES BANK total branch network stood at **662 branches** as on June 30, 2015, an addition of 32 branches in the quarter. Total ATM network stands at 1,277 as on June 30, 2015.
- Total **headcount** stands at **11,543** as at June 30, 2015, an increase of 2,492 employees over June 30, 2014.

Awards & Recognitions

- YES BANK was recognized as the "**Best Corporate/ Institutional Digital Bank**" in India at the **Global Finance World's Best Digital Banks Awards 2015**. YES BANK was also recognized as Asia Pacific winner in the category of **Best Information Security Initiatives**.
- YES BANK received the **Outstanding Business Sustainability Achievement Award** at the prestigious **Karlsruhe Sustainable Finance Awards, Germany**. This is the 3rd year in a row that YES BANK has received this global recognition, the only Bank from India ever.
- YES BANK won multiple awards at the Asian Banking and Finance Wholesale Banking Awards 2015 held in Singapore including
 - **Cash Management Bank of the Year - India**
 - **Trade Finance Bank of the Year - India**
- YES BANK won the **Golden Peacock Environment Management Award** at the 17th **World Congress on Environment Management**, and became the only company to receive this prestigious award for the 2nd time.

Digital Banking & Social Media

YES BANK has intensified its focus and is investing significantly on new-age mediums and digital technologies to achieve a heightened customer engagement and experience. In Q1FY16, YES BANK entered into a strategic tie-up with TAISYS to launch **YES PAYMENTS**, a solution which will enable users to make payments through mobile in a completely secure manner by overcoming the barrier of internet connectivity. This solution will work across all telecom operators and handsets in a completely secure manner.

YES BANK is the **Highest followed Bank on Twitter** in India with over 5 lakh followers and has crossed a milestone mark of 2 million fans on Facebook. YES BANK has outnumbered all the banks in India by huge margin in terms of Social Media Buzz with Highest Share of Voice, **Highest Twitter Engagement & Highest Social Mentions**. (Simplify 360 report June, 2015).

Key Events & Knowledge Initiatives

- YES BANK hosted a roundtable with the Ministry of New & Renewable Energy on “Renewable Energy Sector in India - Galvanizing Debt Flows”. The event was a prelude to the upcoming RE-INVEST 2016 to be held in February, 2016.
- YES BANK launched the Kolkata Chapter of the YES BANK National CFO Forum on 13 May, 2015. The session was inaugurated by Shri Bratya Basu, Hon’ble Minister-in-Charge of Tourism, Government of West Bengal
- *The Press Conference of YES BANK’s results commences at 1:30 pm and we have invited leading business news channels, newswires and publications to cover the conference as well as interviews of YES BANK’s management team.*
- YES BANK’s analyst conference call can be heard at following link, post 10 pm:
<https://www.yesbank.in/investor-relations/financial-results/2015-2016-q1.html>

ABOUT YES BANK

YES BANK, India’s fifth largest private sector Bank, is the outcome of the professional & entrepreneurial commitment of its Founder Rana Kapoor and his top management team, to establish a high quality, customer centric, service driven, private Indian Bank catering to the Future Businesses of India. YES BANK has adopted international best practices, the highest standards of service quality and operational excellence, and offers comprehensive banking and financial solutions to all its valued customers.

YES BANK has a knowledge driven approach to banking, and a superior customer experience for its retail, corporate and commercial banking clients. YES BANK is steadily evolving its HR character as the Professionals’ Bank of India, with the unrelenting vision of “Building the Finest Quality Bank of the World in India” by 2020.

For further information, please contact:

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