

YES BANK raises USD 200 mn Unsecured Loan from Asian Development Bank

ADB also sanctions additional grant for Capacity Development Technical Assistance

Mumbai, India: December 23, 2014: YES BANK, India's fourth largest private sector Bank, has successfully raised USD 200mn Unsecured Loan facility from the Asian Development Bank. The loan will be used by YES BANK to lend the Indian rupee equivalent amount to finance working capital and investment loans targeted towards small farm households and rural women in Self Help Groups (SHGs).

YES BANK's strategy aligns with the Asian Development Bank's objective of inclusive growth through a robust financial system with a strong focus on providing financial services to small farmers and low-income women. YES BANK's Inclusive & Social Banking division through its YES Livelihood Enhancement Action Program (YES LEAP) has been a pioneer in providing comprehensive financial services to Self Help Groups.

On the successful completion of the transaction, **Mr. Rana Kapoor, Managing Director & CEO, YES BANK** said, "This significant commitment from the Asian Development Bank, reiterates our focus towards Responsible Banking and furthering the Financial Inclusion agenda in our country. YES BANK has been a pioneer in Rural Banking through its award winning YES LEAP and YES MONEY programs, and this loan from ADB will provide further acceleration as we aim to achieve our long term goals of scaling our agribusiness and SHG loan growth."

"ADB is proud to partner with YES BANK in promoting rural financial inclusion in India. ADB's capital investment and technical assistance will provide sustainable finance to low income women and their families. In addition to income generation via female self-help groups, the project targets small farmers to allow them to benefit from agricultural value chains and enhance their productivity through better access to markets and investment finance" said **Todd Freeland, Director General, ADB Private Sector Operations.**

Additionally, ADB will also provide a Capacity Development Technical Assistance grant upto USD 1mn which will be used by YES BANK towards capacity building, improving the financial literacy of women borrowers, and for leveraging YES LEAP program for Agriculture value chain integration.

About YES BANK LIMITED

YES BANK, India's fourth largest private sector Bank, is the outcome of the professional & entrepreneurial commitment, vision & strategy 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.



Press Release

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 emerging corporate banking clients. YES BANK is steadily evolving its organizational character as the Professionals' Bank of India with the uncompromising Vision of "Building the Best Quality Bank of the World in India by 2020!"

For further information, please contact:

YES BANK Limited

Krunal Mehta

Ph.: +91 22 33479758

Email: krunal.mehta1@yesbank.in

Adfactors PR

JyothiGoswami

Ph: + 91 + 22 67574444

jyothi@adfactorspr.com