



July 27, 2017

Mr. Khushro A. Bulsara-
Senior General Manager
Listing Compliance & Legal Regulatory
BSE Limited
Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
BSE Scrip Code: 532648

Mr. Avinash Kharkar
AVP - Listing Compliance
National Stock Exchange of India Limited
Exchange Plaza,
Plot no. C/1, G Block,
Bandra - Kurla Complex, Bandra (E)
Mumbai - 400 051
NSE Symbol: YESBANK

Dear Sirs,

Sub: Investor Presentation - Q1 FY18

Please find enclosed the Investor presentation for Q1 FY18.

Kindly take note of the above.

Thanking you,
For YES BANK LIMITED


for Shivanand R. Shettigar
Company Secretary

Encl: As above

INVESTOR PRESENTATION

Q1FY18 Update



FINANCIAL HIGHLIGHTS



Key Highlights of Q1FY18



1.8% RoA & 17.4% RoE
Delivering Consistent Shareholder returns.



44.0% Y-o-Y
Growth in **NII**



31.9% Y-o-Y
Growth in **PAT**

Sustained Financial Performance with steady expansion in NIMs and superior shareholder returns



166% Y-o-Y
Growth in Core Retail Advances



36.8% CASA Ratio
Up from 29.6% in Q1FY17



61.8% Retail Deposits
(CASA + Retail TDs)

Strong Growth resulting in increasing Share of Retail Fees, Liabilities & Advances



11.9% CET 1 Ratio
Up from 11.4% in Q4FY17



60.0% PCR
Up from 46.9% in Q4FY17.



Recovery in Extraordinary Item
0.97% GNPA
Down from 1.52% in Q4FY17

Strong Capital position with expanding Tier I and CET I ratios. Stable Asset Quality



✓ 1 Minute **In-Principle Loan Approval** BOT functionality LIVE on pre-login of YES MOBILE app.



✓ Yes Bank Partners with HIKE MESSENGER | **First messenger for in-app payments.**



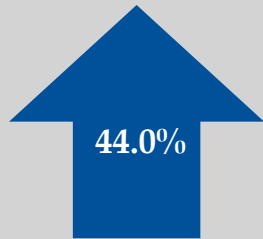
✓ **YES PAY (Wallet)** Now has been integrated with BBPS for facilitating Bill Payments.

Investing in Technology for a Digital Future

Key Financial Highlights - Q1FY18

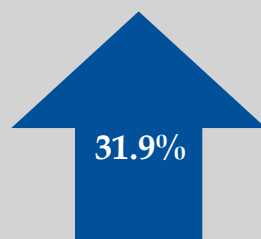
NET INTEREST INCOME

₹ 18.1 Bn.



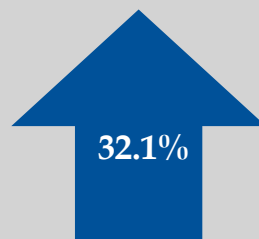
NET PROFIT

₹ 9.6 Bn.



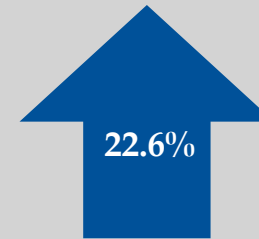
ADVANCES

₹ 1,399.7 Bn.



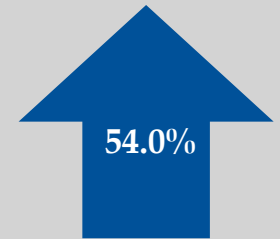
DEPOSITS

₹ 1,502.4 Bn.

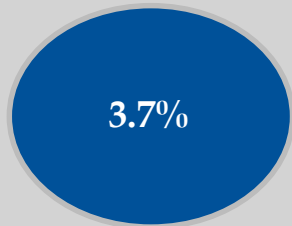


SHAREHOLDER'S FUNDS

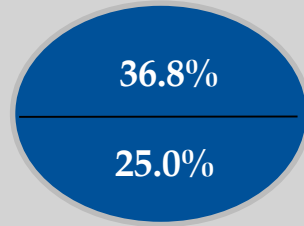
₹ 223.9 Bn.



NIMs

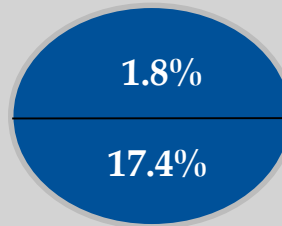


CASA Ratio



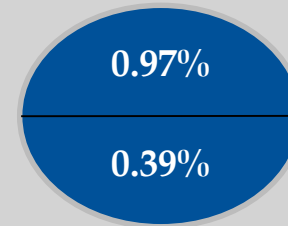
Retail TDs

ROA



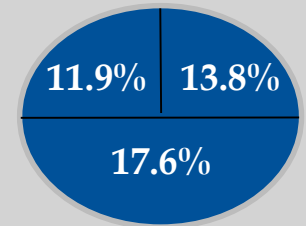
ROE

GROSS NPA



NET NPA

CET I and TIER I



TOTAL CAPAD*

✓ Basic EPS of ₹ 21.1 and Diluted EPS of ₹ 20.6

✓ Book Value of ₹ 489.3

Robust earnings and growth with stable asset quality

Income Statement & Key Ratios



Q1FY18 - Revenue and Profit growth

₹ Million	Q1FY18	Q1FY17	Growth	Q4FY17	Growth
Net Interest Income	18,089	12,561	44.0%	16,397	10.3%
Non Interest Income	11,322	9,610	17.8%	12,574	-10.0%
Total Net Income	29,411	22,171	32.7%	28,971	1.5%
Operating Expense	12,369	9,103	35.9%	12,061	2.6%
Operating Profit	17,042	13,068	30.4%	16,910	0.8%
Provisions & Contingencies	2,858	2,066	38.3%	3,097	-7.7%
Provision for Tax	4,529	3,683	23.0%	4,671	-3.0%
Profit After Tax	9,655	7,318	31.9%	9,141	5.6%

	Q1FY18	Q1FY17	Q4FY17
Return on Assets	1.8%	1.7%	1.8%
Return on Equity	17.4%	20.7%	21.8%
NIM	3.7%	3.4%	3.6%
Cost to Income Ratio	42.1%	41.1%	41.6%
Non Interest Income to Total Income	38.5%	43.3%	43.4%
EPS (not annualized) ₹	21.1	17.4	21.6

Robust NII growth of 44.0% driven by healthy advances growth of 32.1% resulting in strong PAT growth in Q1FY18

Balance Sheet & Key Ratios

Balance Sheet Growth

₹ Million	Jun 30 2017	Jun 30 2016	y-o-y growth	Mar 31 2017	q-o-q growth
Assets	2,221,452	1,772,289	25.3%	2,150,599	3.3%
Advances	1,399,718	1,059,420	32.1%	1,322,627	5.8%
Investments	521,362	460,965	13.1%	500,318	4.2%
Liabilities	2,221,452	1,772,289	25.3%	2,150,599	3.3%
Shareholders' Funds	223,874	145,369	54.0%	220,541	1.5%
Total Capital Funds	325,413	223,493	45.6%	317,312	2.6%
Borrowings	383,021	319,363	19.9%	386,067	-0.8%
Deposits	1,502,409	1,225,811	22.6%	1,428,739	5.2%
CASA	552,151	362,883	52.2%	518,697	6.5%

Key Financial Performance Indicators

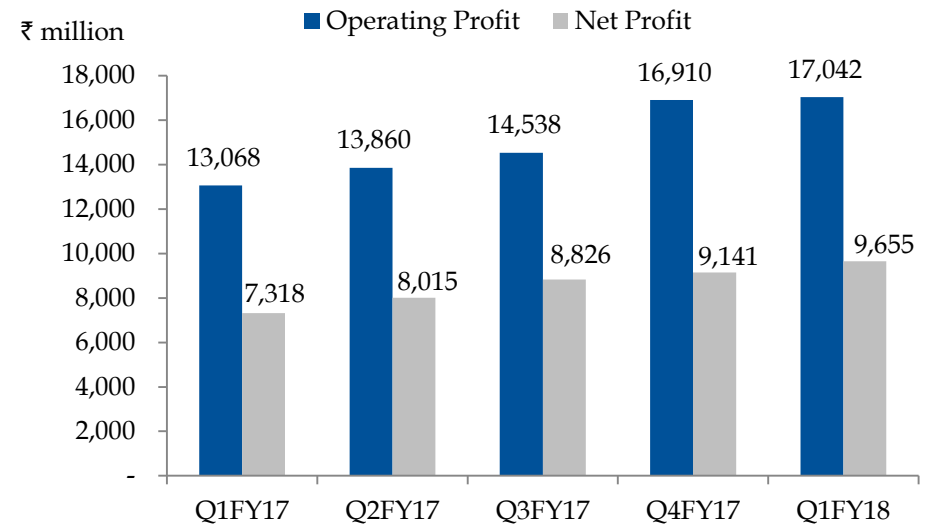
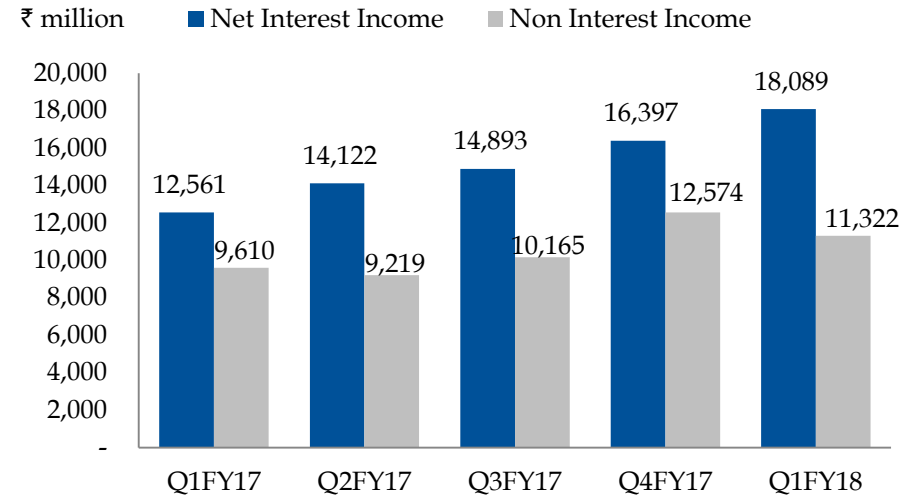
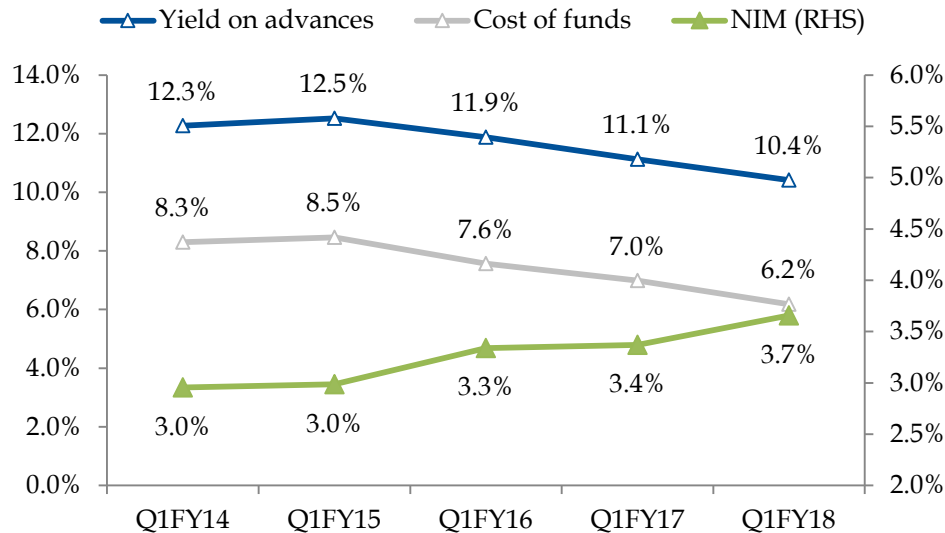
	Jun 30 2017	Jun 30 2016	Mar 31 2017
Capital Adequacy (Basel III)	17.6%	15.5%	17.0%
Tier I Ratio (Basel III)	13.8%	10.3%	13.3%
Book Value (₹)	489.3	345.2	468.7
Gross NPA	0.97%	0.79%	1.52%
Net NPA	0.39%	0.29%	0.81%

Robust Y-o-Y growth in SA at 45.8% and CA at 66.6%

Income Growth Trends

✓ Steady growth in Net Interest Income (NII)

- NII for Q1FY18 increased by 44.0% y-o-y.
- This was on back of 32.1 % y-o-y growth in advances and improving CASA ratio and robust Margin
- Steady expansion in NIM to 3.7% in Q1FY18 from 3.6% in Q4FY17



Consistent growth in Operating profit coupled with increasing Margins and Spreads

Non-Interest Income Highlights

Non Interest Income Break-up

₹ Million	Q1FY18	Q1FY17	Growth	Q4FY17	Growth
Corporate Trade & Cash Management	1,352	1,112	21.6%	1,178	14.8%
Forex, Debt Capital Markets & Securities	3,221	2,023	59.2%	2,324	38.6%
Corporate Banking Fees	4,108	4,701	(12.6%)	5,864	(29.9%)
Retail Banking Fees	2,589	1,774	45.9%	3,131	(17.3%)
Total	11,322[#]	9,610	17.8%	12,574^{\$}	(10.0%)

above breakup excludes ₹50.8 Mn Million Recovery from Write Off in Q1FY18

\$ above breakup excludes ₹77 Mn Million Recovery from Write Off in Q4FY17

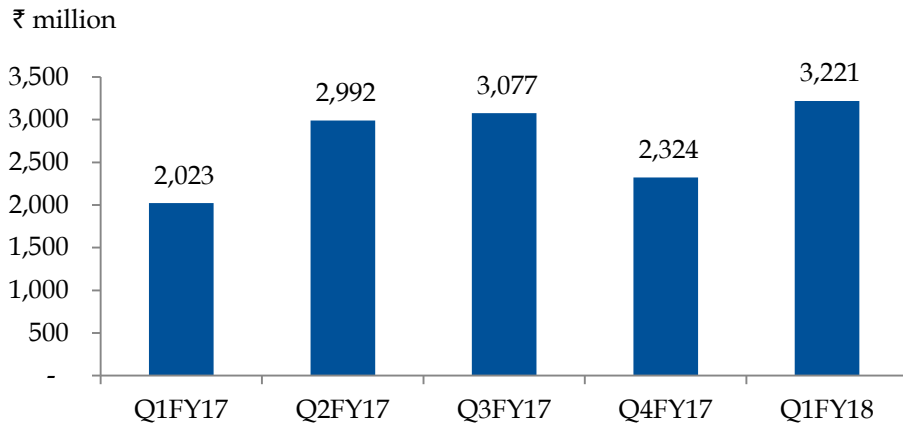
Retail Banking Fees Break-up

₹ Million	Q1FY18	Q4FY17	Q3FY17	Q2FY17	Q1FY17
Retail Banking Fees:	2,589	3,131	2,143	2,096	1,774
Trade & Remittance	795	791	588	719	709
Facility / Processing Fee	486	482	235	227	164
Third Party Sales	279	633	304	277	222
Interchange Income	675	776	517	456	369
General Banking Fees	355	449	499	415	310

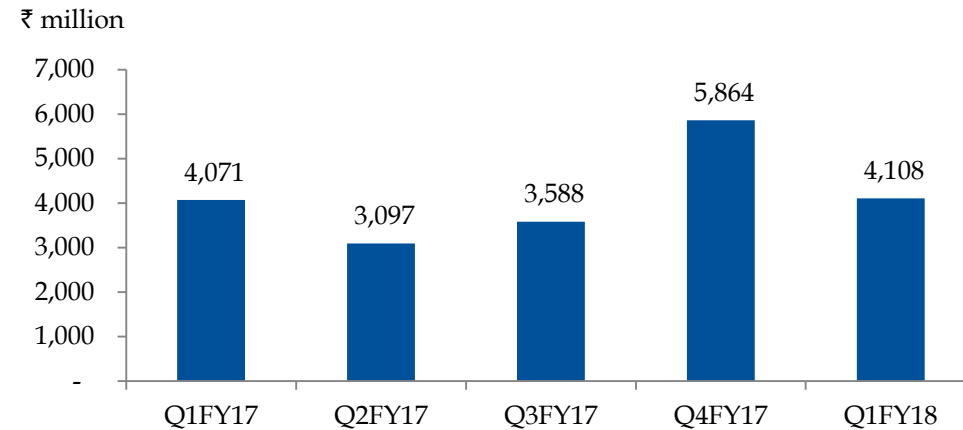
Healthy growth across Transactional Corporate, Financial Markets, CMS and Granular Retail.

Non - Interest Income Trends

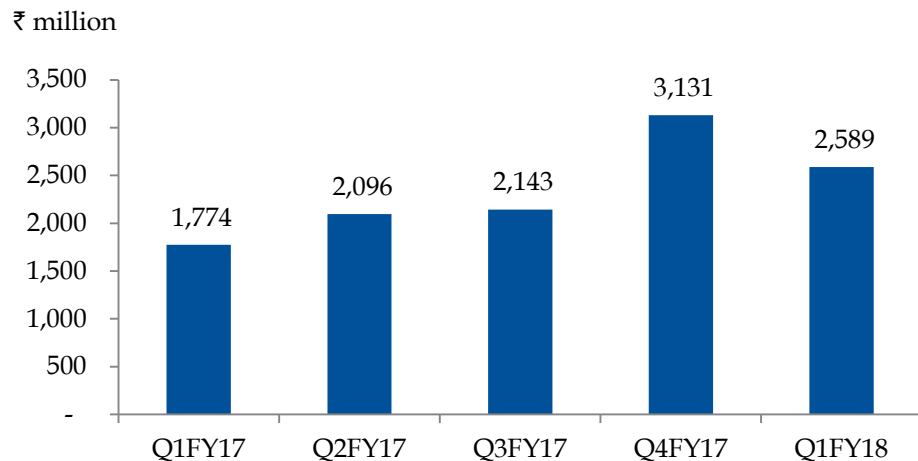
Forex, Debt Capital Markets & Securities



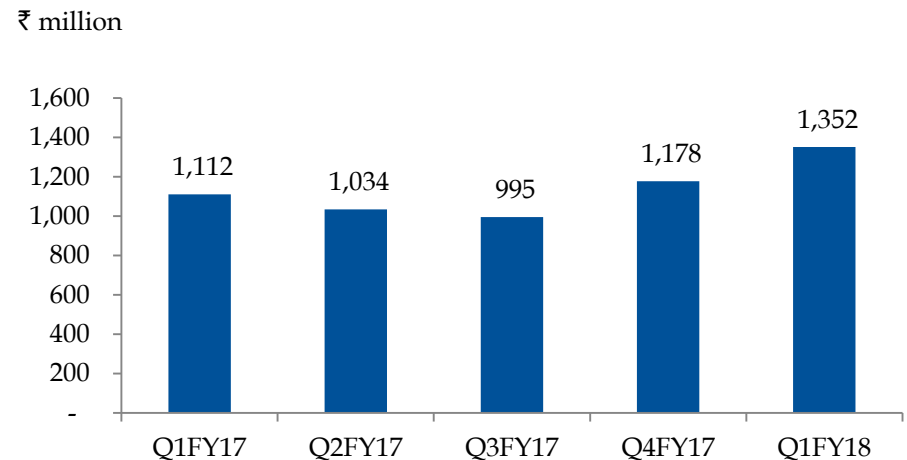
Corporate Banking Fees



Retail Banking Fees



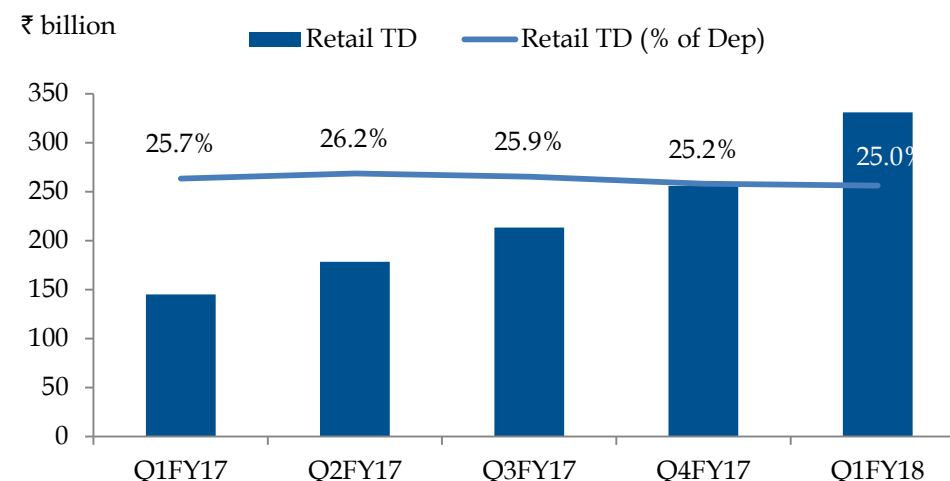
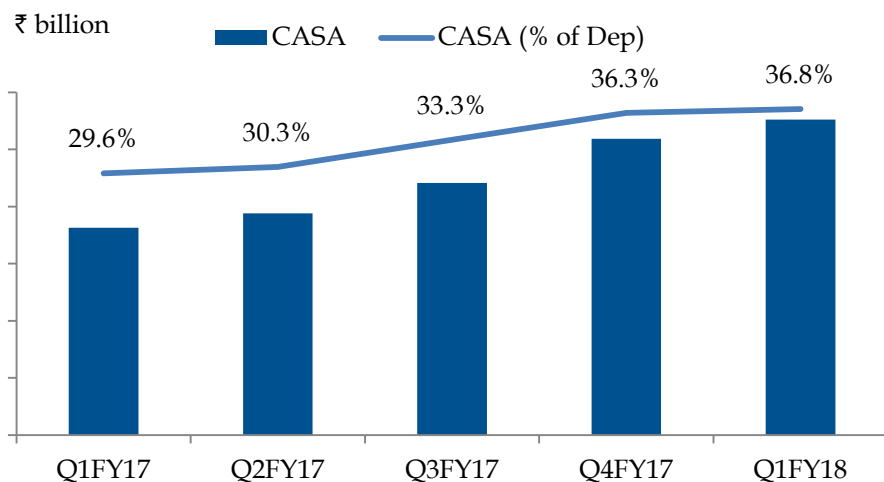
Corporate Trade & Cash Management



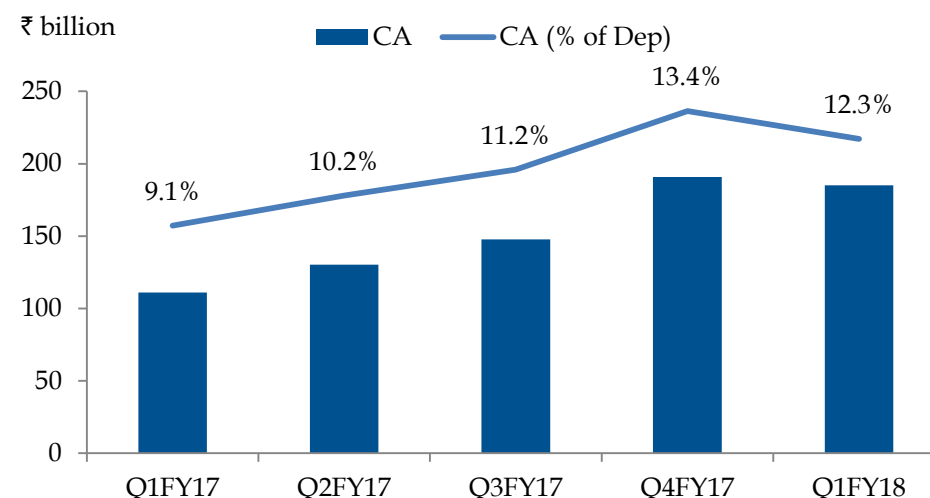
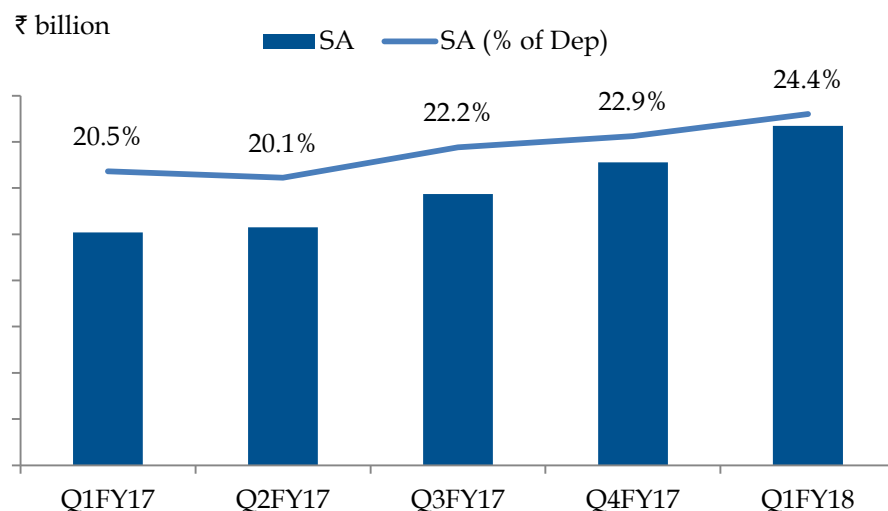
Healthy trends across Non Interest Income streams

BUSINESS HIGHLIGHTS

Well-diversified Liability Franchise



Steady improvement in Granular Deposits

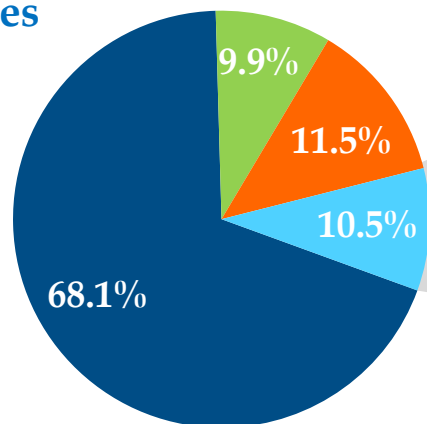


CASA+Retail FDs as % of Total Deposits stands at 61.8% as at Jun 30, 2017, up from 55.3% a year ago

Segmental Advance Mix - Improving Retail Share

As % of Total Advances
30th Jun 2017

- Corporate Banking
- Business Banking
- Micro & Small Enterprises
- Consumer Banking



Sub Groups	30 Jun, 2017
Mortgage Backed Loan Group (MLG)	30%
Business Equipment Loan Group (BELG)	11%
Consumer Loan Group (CLG)	13%
Vehicle Loan Group (VLG)	37%
Direct Microfinance	6%
Others	3%

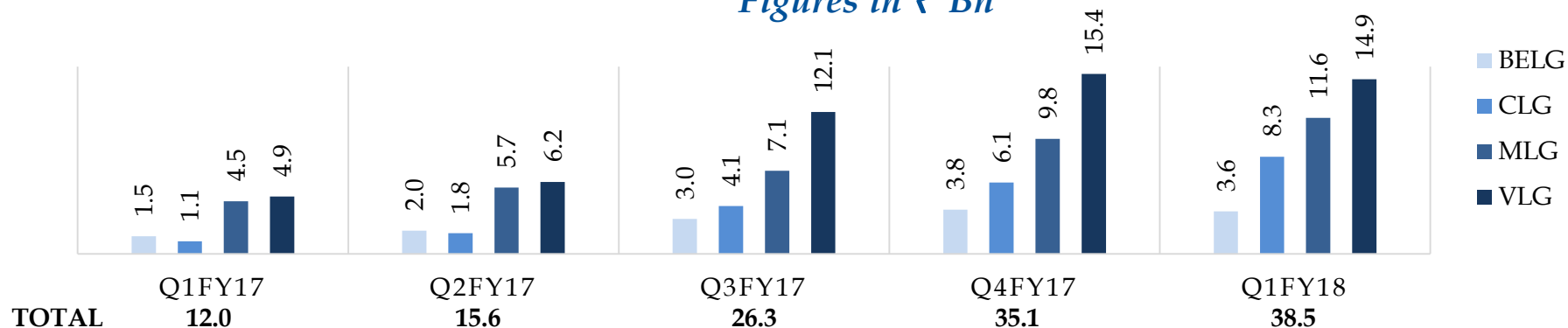
MLG: Housing Loan, LAP, Affordable Housing.

BELG: Construction Equipment, Healthcare Finance.

CLG: Personal Loan, Gold Loan, LAS, Business Loan, Credit Card.

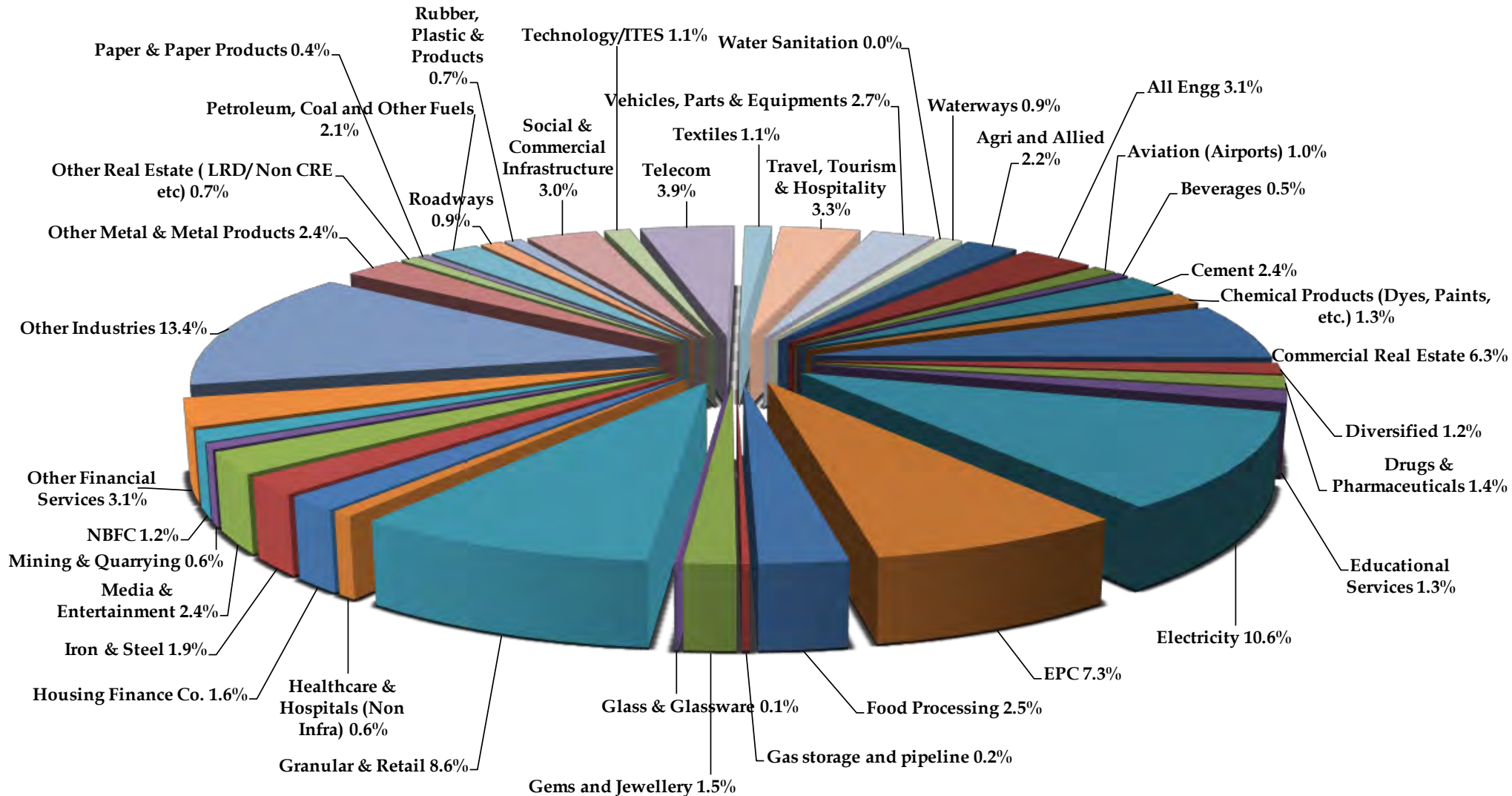
VLG: Auto Loan, Two Wheeler, Commercial Vehicles, Inventory Funding

Q-o-Q Disbursement Trend of Above Mentioned Sub Groups
Figures in ₹ Bn



Rapidly Expanding Retail Assets

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

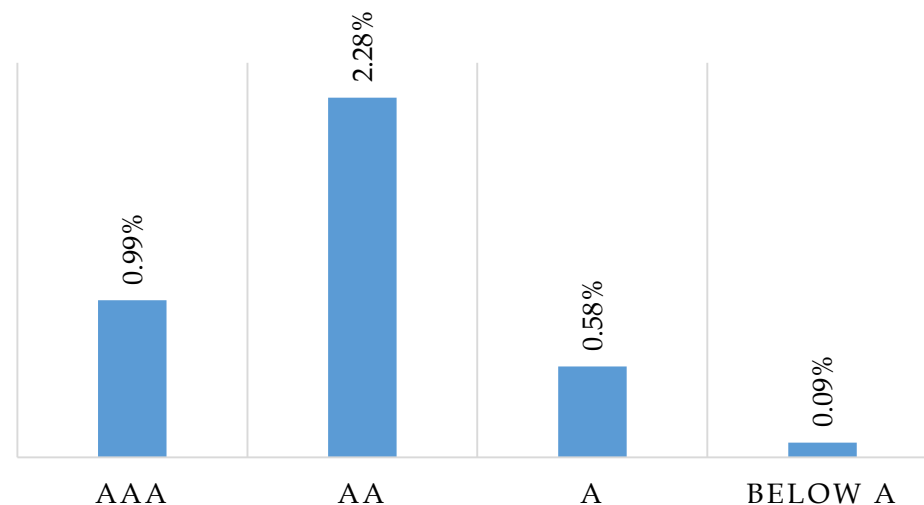
Ratings*	Jun 30, 2017	Mar 31, 2017	Dec 31, 2016	Sep 30, 2016
AAA	20.8%	20.9%	17.1%	17.8%
AA	14.0%	15.6%	19.5%	19.9%
A	41.6%	39.6%	39.6%	39.6%
BBB	21.8%	21.8%	22.1%	21.1%
BB and Below	1.8%	2.0%	1.7%	1.6%
Total	100.0%	100.0%	100.0%	100.0%

* Based on Internal corporate ratings models mapped to external ratings

Sensitive Sector Disclosure

Sector/ Rating*	% of Total Exposure as on June 30, 2017
(A) Electricity	10.6 %
AAA/AA rated investments	0.2 %
T&D	1.4 %
Renewable Exposures(Green-Financing)	4.9% (2.8% is operational)
Non-Renewable	4.1% (all operational)
Exposure to SEBs	Nil
(B) Iron & Steel	1.9 %
A or above rated	1.4 %
(C) EPC	7.3 %
A or above rated	4.9 %
(D) Telecom (Refer to chart for details)	3.9%
A and above rated	3.8%

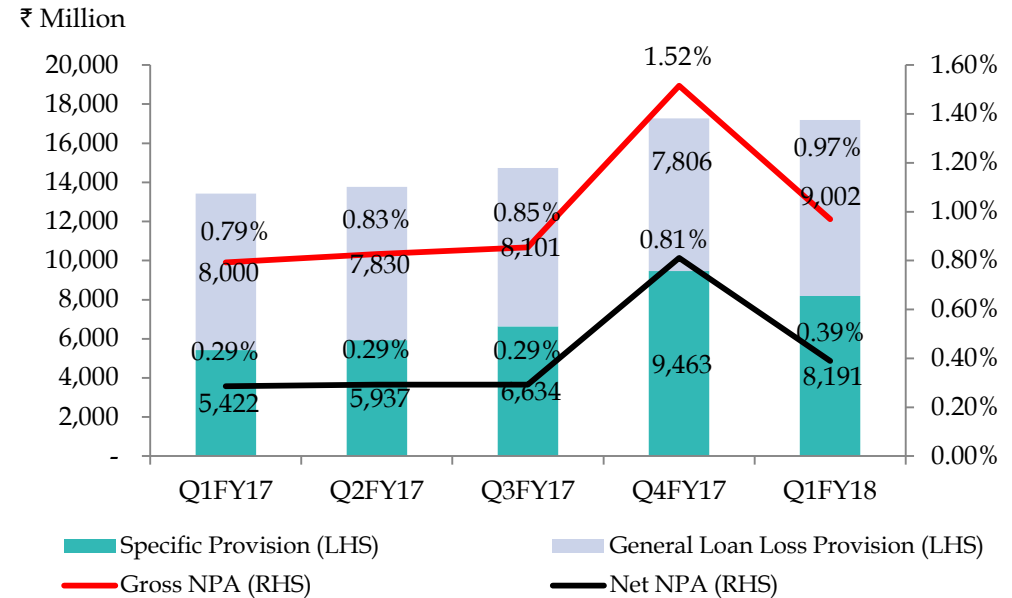
TELECOM EXPOSURE DETAILS



Well rated corporate exposure

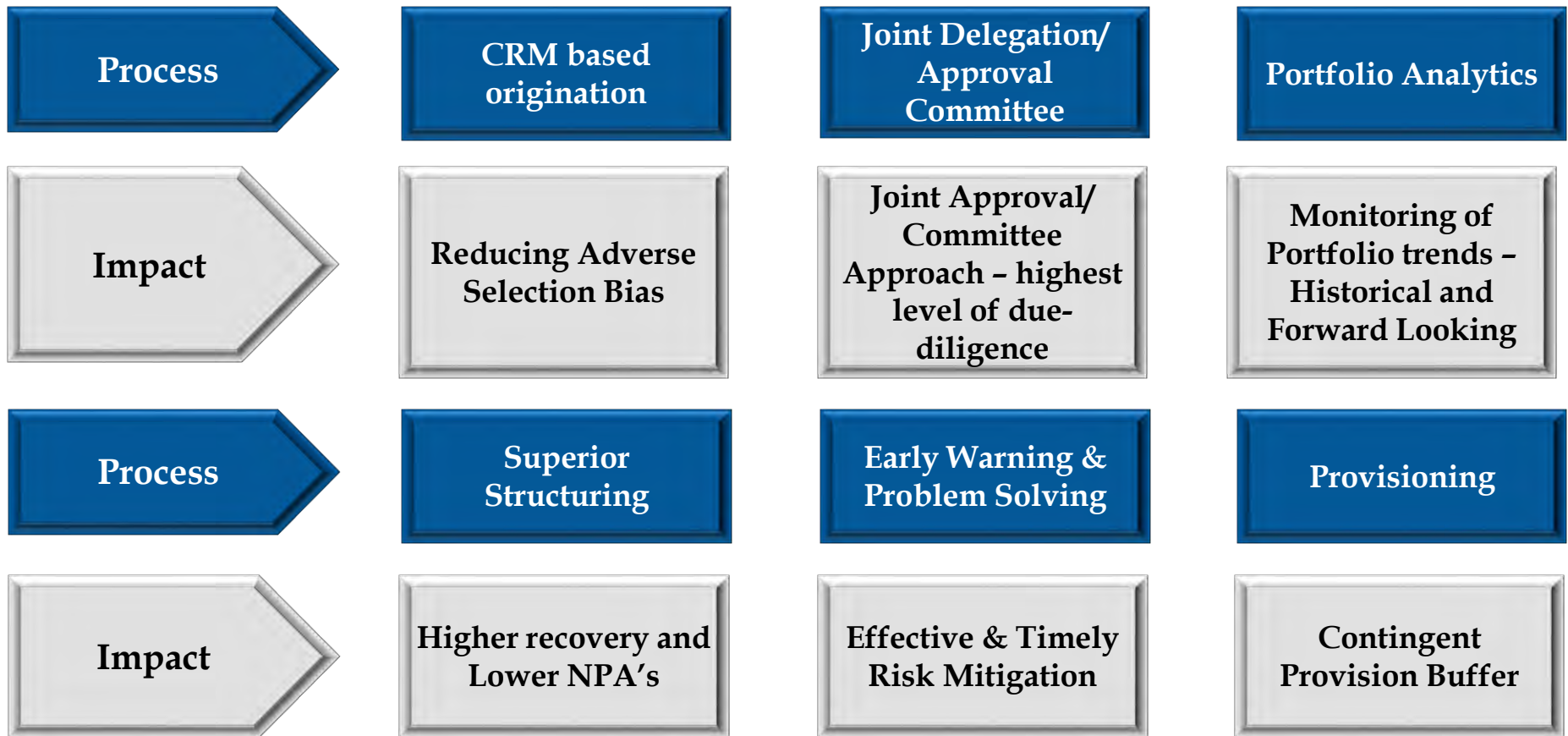
Healthy Asset Quality

- ✓ Credit Costs at 18 bps for Q1FY18.
- ✓ During the quarter,
 - No new restructuring; Sale to ARC; SDR; 5:25 Refinancing; S4A during the quarter.
 - Bank recovered ₹ 5,456 million (~60% of total exposure) in Q1FY18. Further recoveries expected
 - Provision of ₹ 2,279 million retained against remaining Sustainable Debt exposure which is currently expected to be upgraded in June 2019 in line with RBI guidelines
 - One account (0.07%) was upgraded during the quarter from Restructured to Standard Asset due to satisfactory conduct during prescribed period.
- ✓ Bank's exposure to select account referenced in RBI IBC/NCLT notification dated June 13, 2017:
 - Outstanding advances of 0.24% (₹ 3,433 million) to only 2 borrowers.
 - Exposures to both the borrowers are fully Secured, Standard and performing with the Bank.
 - 50% Provision made proactively on the above exposures ahead of RBI prescribed requirements.



As a % of Advances	Jun 30, 2016	Mar 31, 2017	Jun 30, 2017
Gross NPA %	0.79%	1.52%	0.97% (₹ 13,644 Mn)
Net NPA %	0.29%	0.81%	0.39% (₹ 5,453 Mn)
Provision Coverage	64.2%	46.9%	60.0%
Restructured Advances %	0.49%	0.36%	0.24% (₹ 3,314 Mn)
Security Receipt (Net) %	0.19%	0.73%	0.69% (₹ 9,771 Mn)
Standard SDR	-	0.24%	0.20% (₹ 2,874 Mn)
5:25 Refinancing	-	0.09%	0.10% (₹ 1,389 Mn)
S4A	-	0.01%	0.01% (₹ 189 Mn)

Risk Management Process

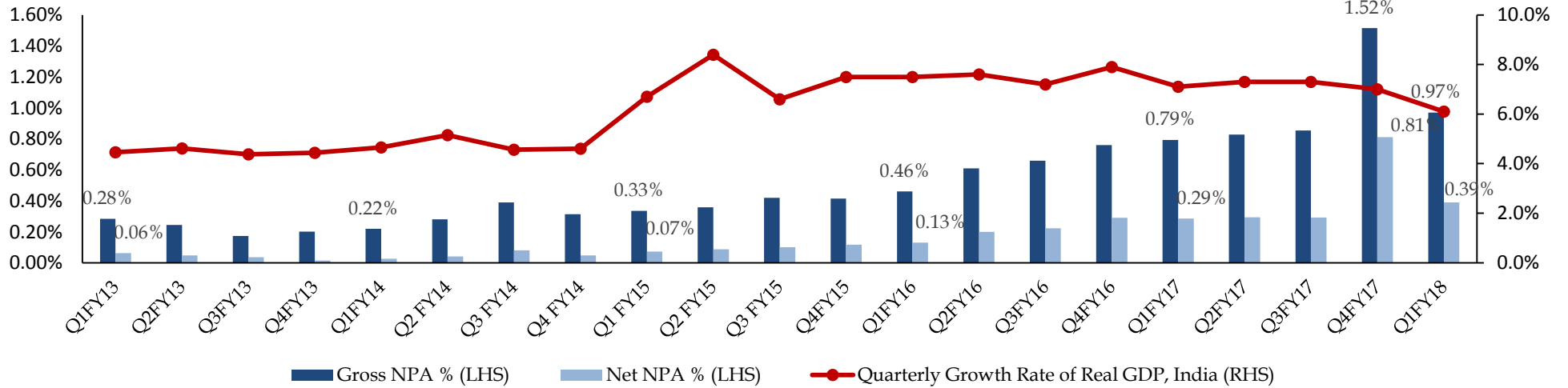
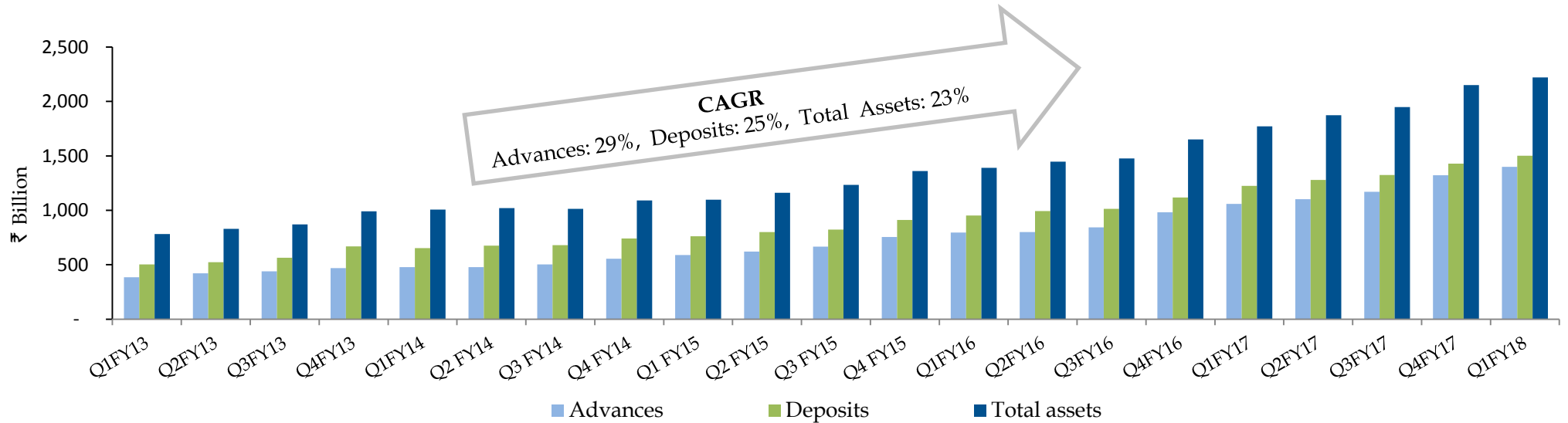


- ✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly
- ✓ Overall portfolio is well distributed 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

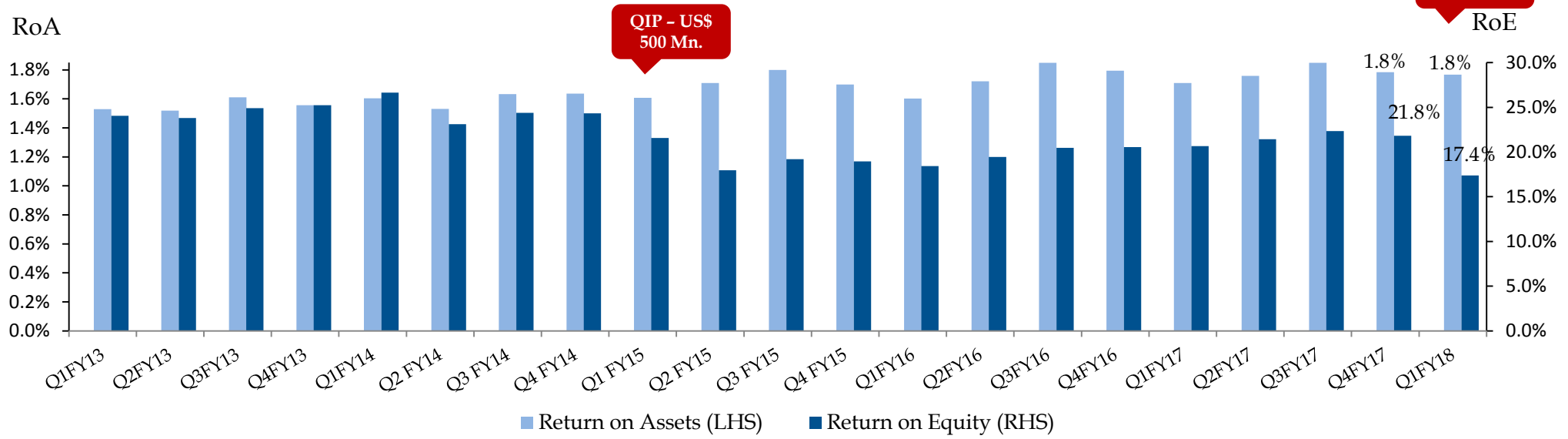
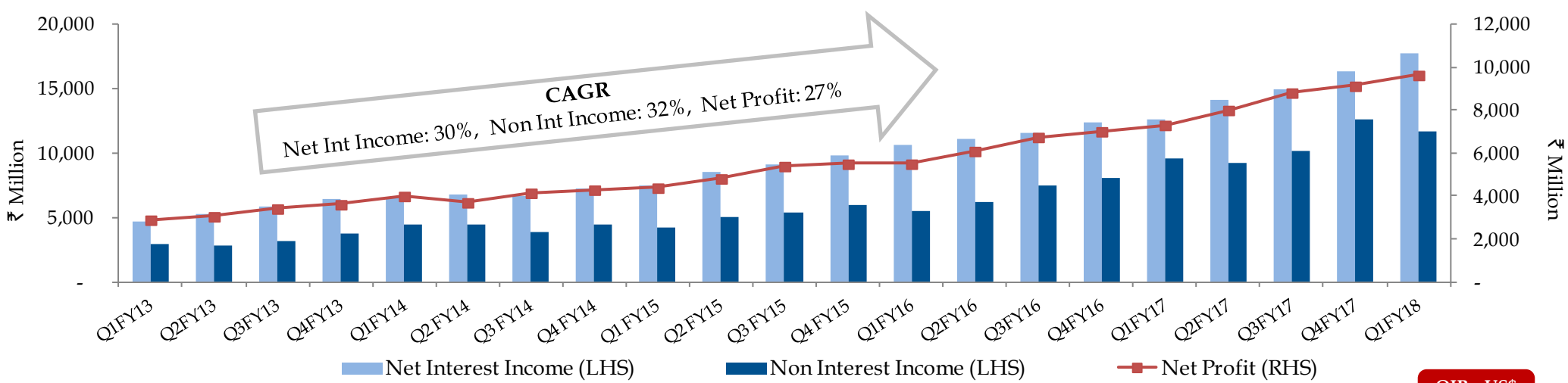
Sustained Growth with preservation of Asset Quality



GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q1FY18 is based on estimates

YES BANK has sustained growth of advances & deposits while maintaining best in class asset quality

Income Growth With Consistent RoA & RoE Ratios

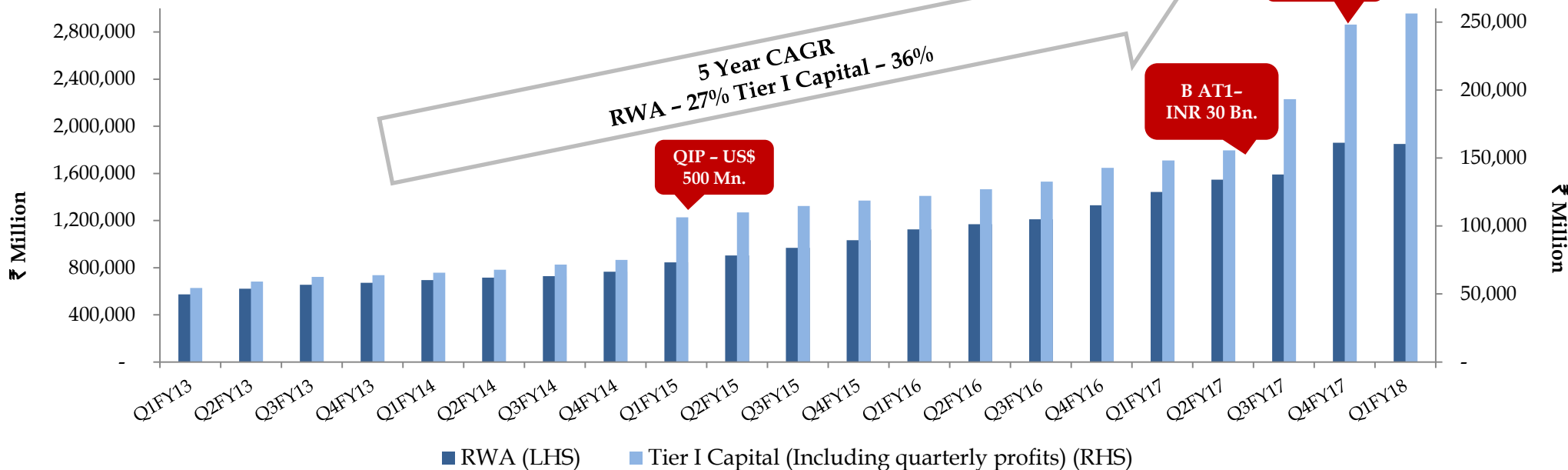


Growth with quality, improving productivity and efficiency

Capital Growth Through Internal Accretion

Tier I Capital Adequacy ratio

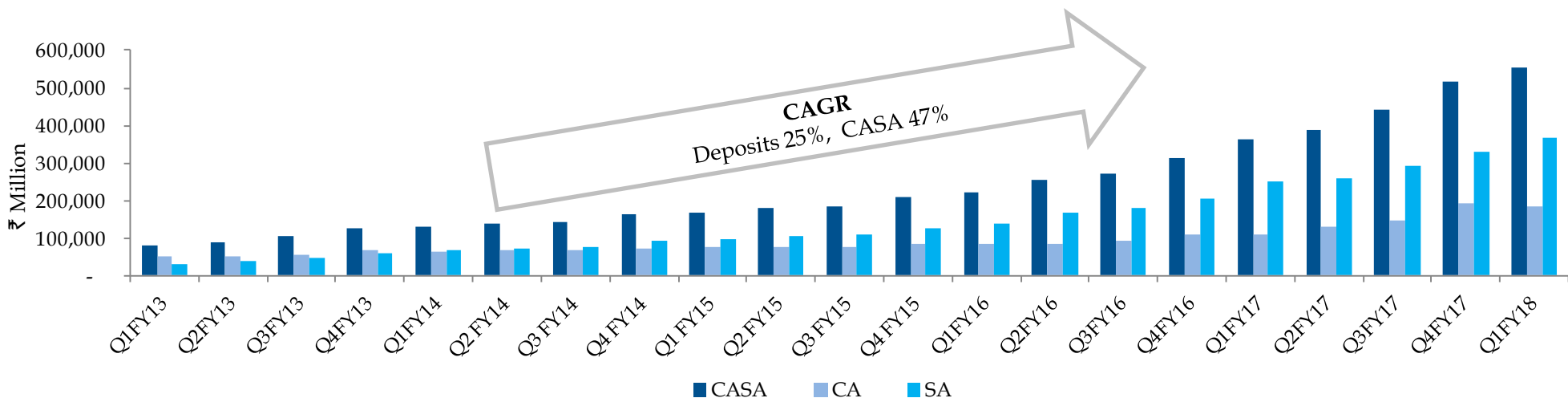
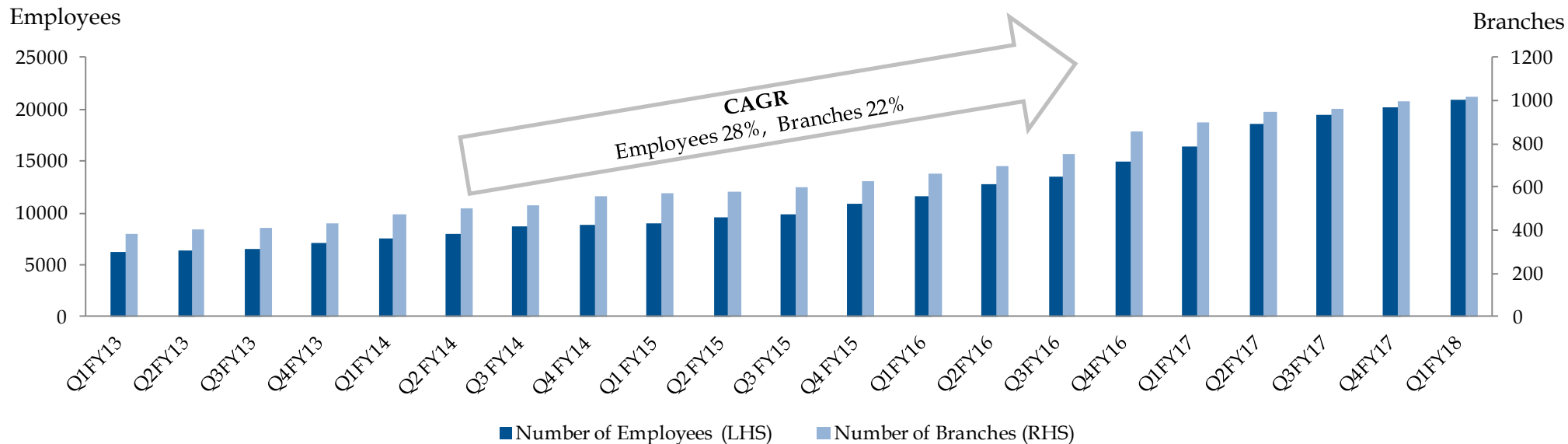
9.2% 9.5% 9.0% 9.5% 9.5% 9.5% 9.9% 9.8% 12.6% 12.2% 11.8% 11.5% 10.9% 10.9% 10.9% 10.7% 10.3% 10.1% 12.2% 13.3% 13.8%



- **Total CRAR at 17.6%.**
- **Tier I ratio of 13.8%.**
- **CET I ratio at 11.9%.**
- **Total Capital Funds stand at ₹ 325.4 Bn as on June 30, 2017.**

Well capitalized position

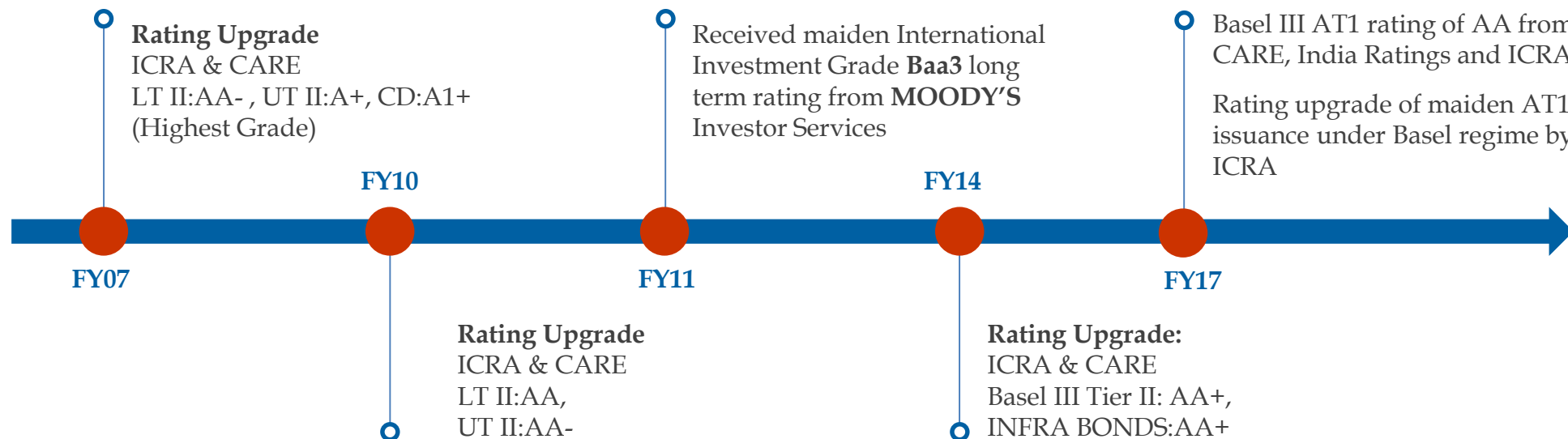
Improved Traction In Liabilities Generation



Improved retail traction showcasing improved efficiency and operational leverage

RATINGS & BORROWINGS

YES Bank's Debt Ratings Journey



International Rating	Long-term			Outlook	Short-term
Moody's Investors Service	Baa3			Stable	Prime-3
Domestic Rating	Long-term			Outlook	Short-term
	Basel III AT1	Tier II	Infra Bonds		
ICRA	AA	AA+	AA+	Stable	A1+
CARE	AA	AA+	AA+	Stable	
India Ratings	AA		AA+	Stable	

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

Commitment from Leading Global Financial Institutions

YES BANK

FMO

Entrepreneurial
Development
Bank

USD 50 Million

Tenor: 7 yrs

FMO – Dutch Development
Bank

Placed ₹ 3.30 Bn
Green Infrastructure Bonds.

FMO's 1st 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

ADB

USD 200 Million

Tenor: 7 yrs

Unsecured Loan for Women
Self Help Groups

+

Technical Assistance Grant
for capacity building



2017 - USD 30 Million

2014 - USD 34 Million

2009 - USD 20 Million

Long Term Senior loans

A KfW Bankengruppe
Development Financial
Institution

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



USD 165 Million
1 year Club Loan
2017

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. - 2016

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

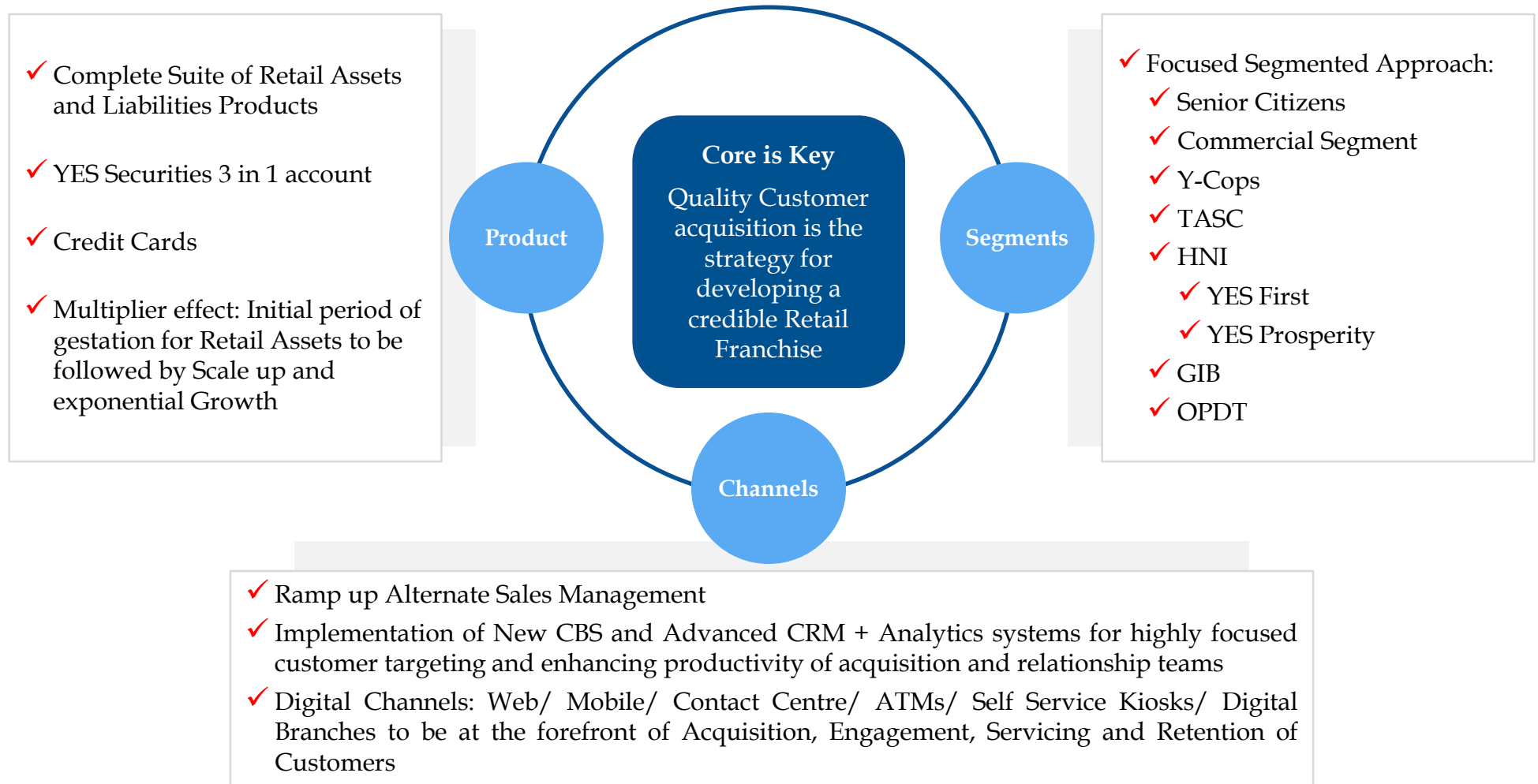
2012
Dual Currency Syndicated Loan Facility
USD 155 Mio & EUR 50 Mio
14 banks representing 9 countries

- ✓ 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



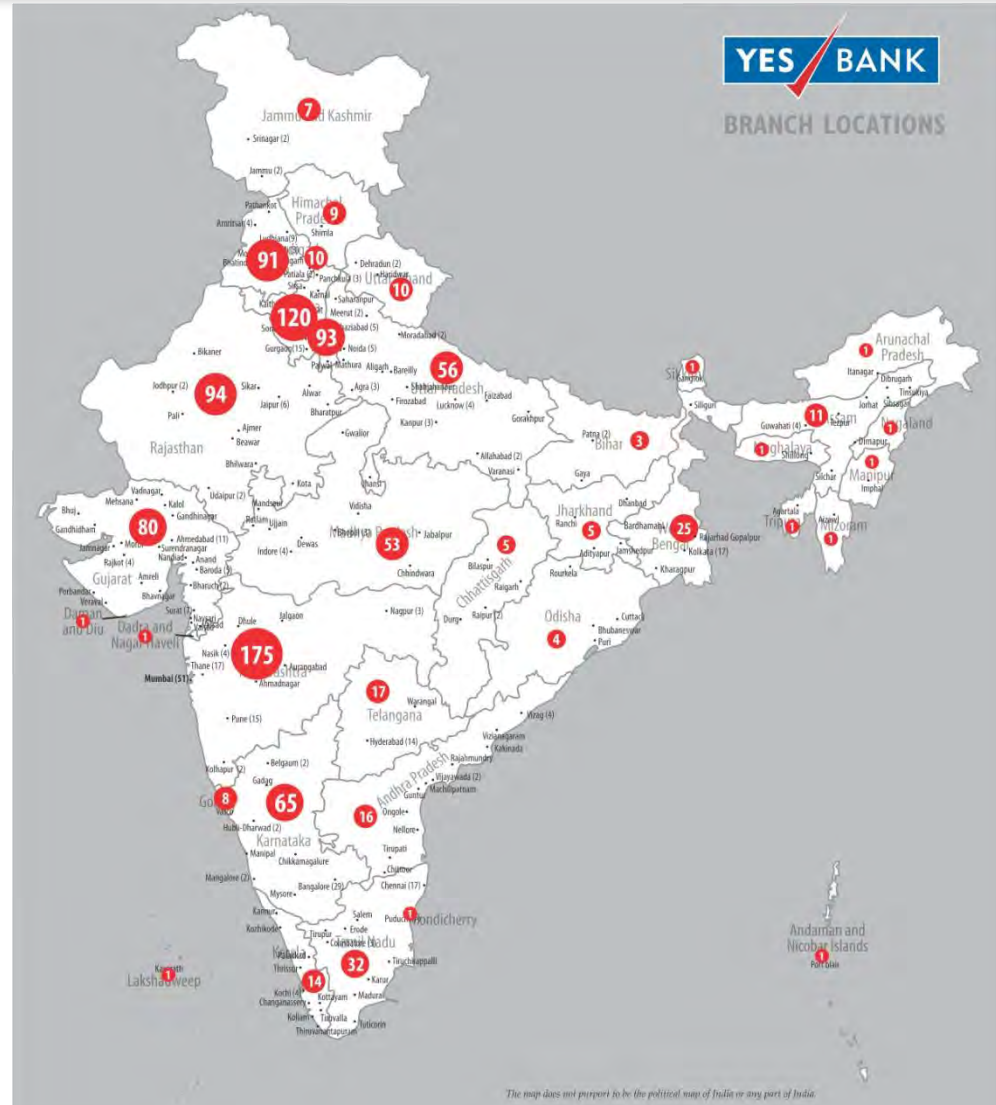
Three Pronged Customer Acquisition, Engagement and Retention Strategy



Retail Banking: Expanding the National Footprint



- ✓ 1020 Branches across key liability corridors as on June 30, 2017 up from 900 branches as of Jun 30, 2016
- ✓ Total ATM network stands at 1,796 as on Jun 30, 2017 including Bunch Note Acceptors (BNA)/ Cash Recyclers
- ✓ Covering all 53 Metro locations, 29 States and 7 Union Territories
- ✓ Higher density in top deposit centers
- ✓ 16 Metro/Urban and 3 dedicated RIBB regions and 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



The map does not purport to be the political map of India or any part of India.

A Clearly Articulated 2 Pronged Strategy: Metro + Urban & Semi-Urban + Rural to achieve 1800 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

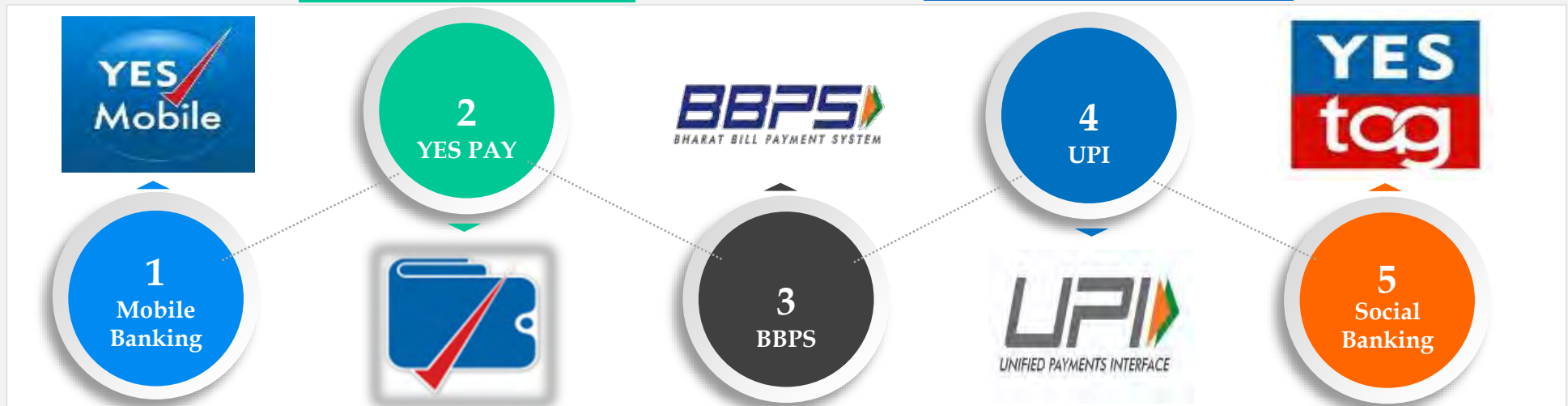
MSME and Retail Strategy

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

Digital Banking - Initiatives

- Eureka Deals now facilitates display of offers on unlocked screen for YES PAY users

- Powered HIKE MESSENGER first messaging for in-app payments

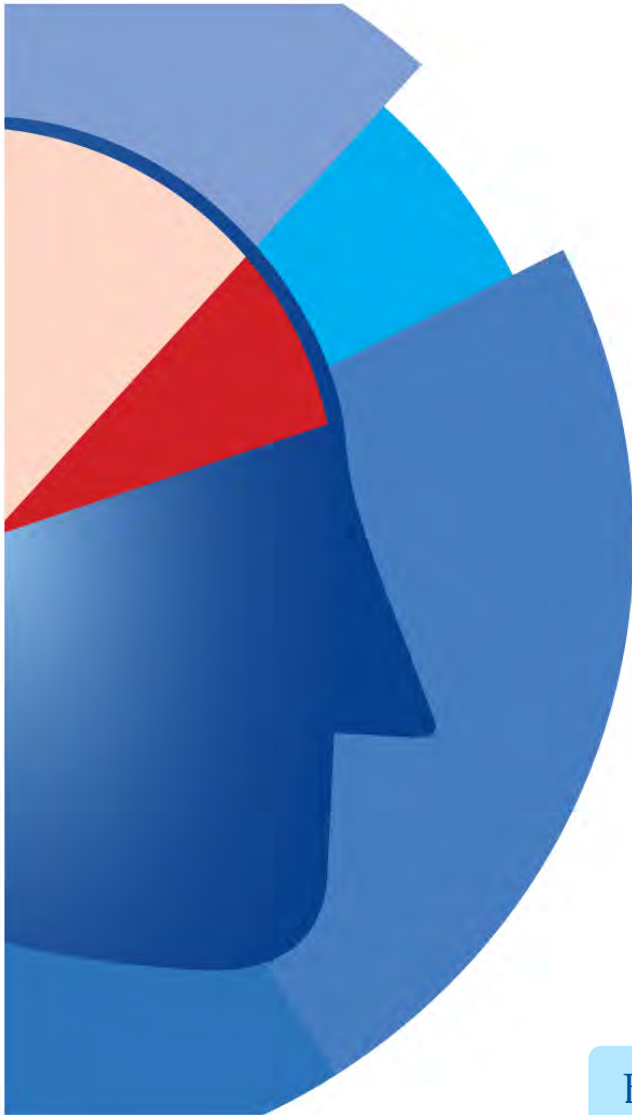


- 1 Minute In-Principle Loan Approval' bot functionality made LIVE on pre-login of YES MOBILE app on android and IOS platform.

- Integrated BBPS service with the BC agent network of YES Money in May 17 for facilitating Bill payments
- YES PAY Now has been integrated with BBPS

- Commercial Retail Assets module of YES RO-BOT made LIVE for YBL Asset staff on Facebook Messenger. The bot is designed to respond to customer queries on eligibility, offers for loans. It further shares the details of nearest Sales executive with customer through SMS.

Building the YES BANK Brand



LARGE FORMAT EVENTS AND ADVERTISING

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



DIGITAL AND SOCIAL MEDIA MARKETING

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



CUSTOMER AND COMMUNITY ENGAGEMENT

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



KNOWLEDGE BANKING

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



Broadening Customer **Mindshare**



Building **Market Share**

SOCIAL MEDIA LEADERSHIP



2nd Highest Followed Bank Brand in the World
6.8 Million+ Followers

Highest Followed Bank Brand in the World
2.7 Million+ Followers

Highest Followed Bank Brand in India
485k+ Followers



Showcase Pages



CFO FORUM

An apex body of India's top CFOs across PSUs, Pvt. Sector & MNCs



YES MSME

Knowledge Banking platform for Micro, Small & Medium Enterprises

Ranked Second amongst Most Social Bank Brands* in the world

2017




THE FINANCIAL BRAND

*As published on July, 2017

First Bank in India to launch Workplace by Facebook

2016

workplace
by facebook

	 Followers	 Page Likes	 Followers
YES BANK	2,796k [1]	6,866k [2]	485k [1]
AXIS Bank	201k [5]	3,389k [4]	68.7k [3]
ICICI Bank	325k [3]	5,206k [3]	N.A.
HDFC Bank	210k [4]	2,423k [5]	32k [4]
Kotak Mahindra Bank	181k [6]	731k [6]	N.A.
State Bank of India	2,287k [2]	12,541k [1]	309k [2]

Sustainable & Responsible Banking Leadership



VISION Be the Benchmark Financial Institution for Inclusivity and Sustainability

<p>First Indian Signatory</p> <ul style="list-style-type: none"> Banking Commission member Global Steering Committee member, 2013-2016 APAC Chair, 2013-2016 	<p>First Indian Signatory</p> <ul style="list-style-type: none"> On the Carbon Disclosure Leaders Index for five consecutive years 	<p>First & Only Indian Bank</p> <ul style="list-style-type: none"> Listed on the DJSI - Emerging Markets 2015 & 2016 	<p>ESG Leadership</p> <ul style="list-style-type: none"> AAA rating on MSCI ESG Ratings 2016 Included in FTSE4Good Emerging Index, June 2017 	<p>Environmental, Social & Governance (ESG) focused Supplier Code of Conduct</p>
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<p>First Indian Bank to launch Green Bonds</p> <ul style="list-style-type: none"> Launched India's First Green Infrastructure Bonds raising INR 1000 crores in February 2015 Green Masala Bonds - private placement by IFC for INR 315 crores in August 2015 Issued INR 330 crores of Green Bonds with FMO, on a private placement basis in September 2016 	<p>First Bank Globally to migrate to ISO 14001:2015</p> <ul style="list-style-type: none"> 447 locations across India to be certified with ISO 14001:2015 environment management standard 	<p>First & Only Indian Banking Signatory</p> <ul style="list-style-type: none"> Chair of Natural Capital Finance Alliance Steering Committee 	<p>First Indian Bank to launch Green Bonds Impact Report</p>
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<p>2008 2011 2012</p>	<p>2013 2014 2015 2016</p>	<p>2012 2013 2014 2015</p>	<p>2014 2016</p>	<p>Best Community Initiative in Water 2017 Best Social Bank (mid-size) 2017</p>	<p>Challengers Award – Mega Large Business'</p>	<p>2016</p>
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Progress Widely Recognized By Leading Agencies



Institutional Excellence



Ranked #217
Climbed 129 places in 1 yr
The Banker 1000 List
London, 2017



Ranked #1239
Gained 493 places in 1 yr
Forbes Global 2000 List
New York, 2017



Best Mid-sized Bank
BT- KPMG India's Best Banks
Mumbai, 2017



Strongest Bank in India
The Asian Banker Awards
Geneva - 2016



Bank of the Year, India The Banker
London - 2015

Technology, Innovation & Service



Best Trade Finance Bank in India - 2017
Third year in a row
The Asian Banker Achievement Awards
Vietnam 2017



Best Bank in Asia Pacific for Payments and Collections
Global Finance
New York, 2017



Indian Banks' Association

'Best Technology Bank of the Year' - Medium Banks
Indian Banks' Association's (IBA) Banking Technology Awards 2017, Mumbai



Payments Winner - Global
The Banker-Transaction Banking Awards
London, 2016, 2014



India Domestic Cash Management Bank of the Year 2016, 2015
India Domestic Trade Finance Bank of the Year, 2015
Asian Banking & Finance Wholesale Banking Awards Singapore

Sustainability & CSR Excellence



Best Innovation & Sustainable Financial Products & Services
Karlsruhe Sustainable Finance Awards, Germany, 2017



Asia's Best Bank For Corporate Social Responsibility
Euromoney Excellence Awards Hong Kong -2016



Continues to be the First and Only Indian Bank included in
DJSI Emerging Markets Index
New York - 2016, 2015

ASIAMONEY

India's Best Bank For Corporate Social Responsibility
Asiamoney Excellence Awards Hong Kong - 2017

MSCI ESG

AAA rating for Environment, Social and Governance Excellence
MSCI ESG
October, 2016

Human Capital Management

Making YES BANK a Great Place to Work



University & Schools Relationship Management 'Preferred Employer of Choice'

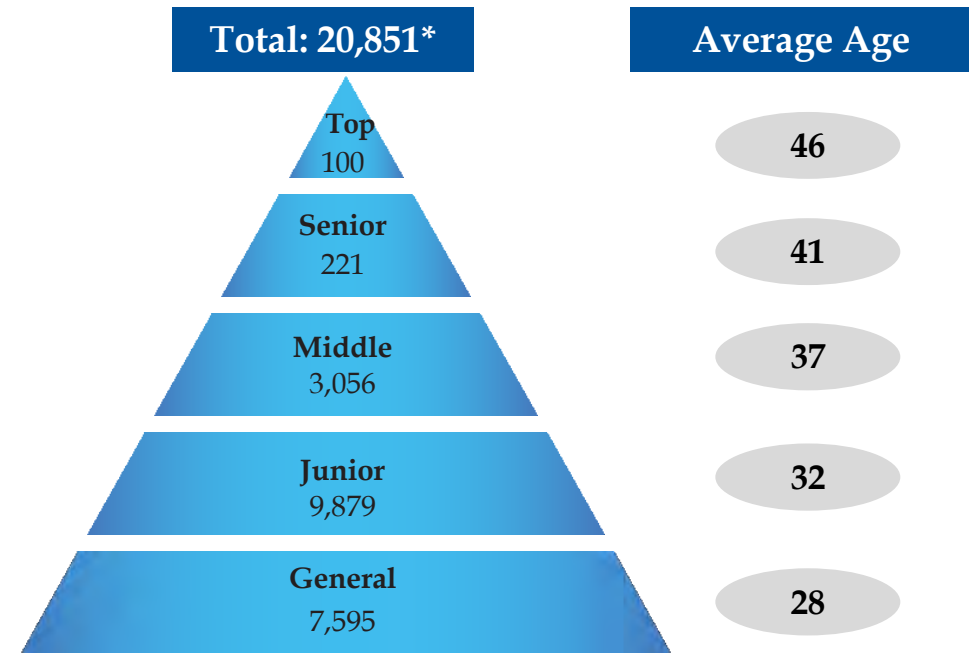


- Facebook@Work launched in May 2016 - YES BANK became the 1st Bank in Asia to launch this with 100% activations within 45 days of launch
- YES League of Excellence - an online Recognition, Appreciation & Engagement platform
- Structured engagement with over 1000 B-Schools

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 Jun 30, 2017

- ✓ Average Age - 31 years
- ✓ Headcount increase of 726 as compared to March 2017
- ✓ 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'
- ✓ Ranked no 2. in Dream Companies to Work For by Times Ascent

Distinguished Board

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
Ms. Debjani Ghosh	Independent Director	Ex-MD of Intel, South East Asia
Mr. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur

- ✓ 8 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

Pedigree Board ensuring transparency and highest standards of Corporate Governance

Important Notice



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THANK YOU

