



November 3, 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: Updated Investor Presentation on Business Update- Q2 and FY18

Please find enclosed the updated Investor Presentation on Business Update for Q2 and FY18.

Kindly take note of the above.

Thanking you,
For **YES BANK LIMITED**


Shivanand R. Shettigar
Company Secretary

RK

Encl: As above

INVESTOR PRESENTATION

Q2FY18 Update



Key Highlights for Q2FY18



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



1.7% RoA & 17.5% RoE
Delivering Consistent Shareholder returns.



33.5% Y-o-Y
Growth in **NII**



25.1% Y-o-Y
Growth in **PAT**

Increasing Share of Retail Fees, Liabilities & Advances



78% Y-o-Y
Growth in Retail Banking



37.2% CASA Ratio
Up **6.9%** from 30.3% in Q2FY17



61.7% Granular Deposits
(CASA + Retail TDs)

Strong Capital position with expanding Tier I and CET I ratios



13.2% TIER 1 Ratio
Up from 10.1% in Q2FY17



11.4% CET 1 Ratio
Up from 9.7% in Q2FY17



Raised

40.0 Bn. Basel III Tier II Bonds.

54.1 Bn. Basel III AT1 Issue.

Rated AA by CARE, ICRA & India Ratings

426 Bn. (Total Capital Funds) as on Oct 24, 2017

Investing in Technology for a Digital Future



✓ **BharatQR** enabled on YES Mobile for payments at merchant locations by scanning QR code



✓ YES Bank has **over 65% market share** in UPI merchant payments

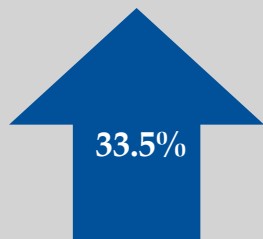


✓ Launch of Nashik SmartCity 'SmartPay' Open loop Prepaid Cards

Key Metrics – Q2FY18

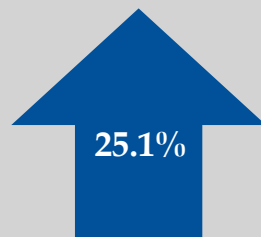
NET INTEREST INCOME

₹ 18.9 Bn.



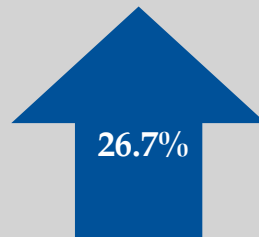
NET PROFIT

₹ 10.0 Bn.



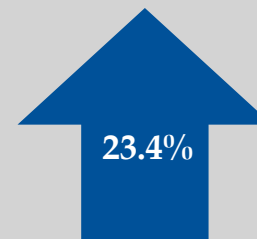
TOTAL ASSETS

₹ 2,373.9 Bn.



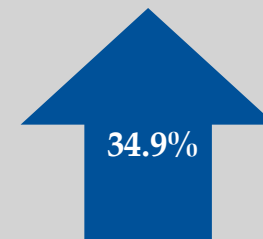
DEPOSITS

₹ 1,579.9 Bn.

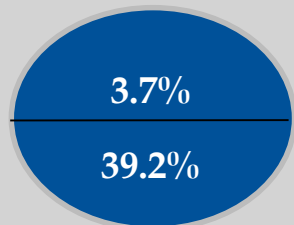


ADVANCES

₹ 1,486.8 Bn.

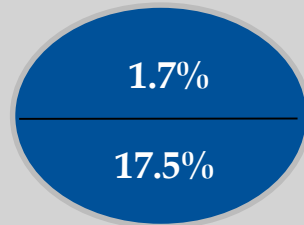


NIMs



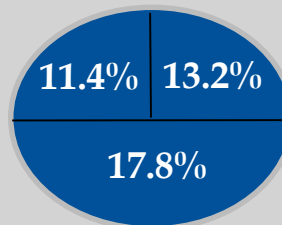
Cost/Income

ROA



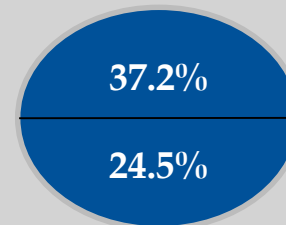
ROE

CET I* and TIER I*



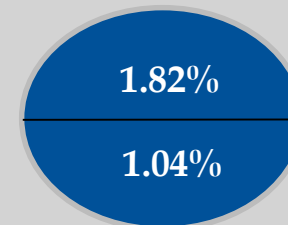
TOTAL CAPAD*

CASA RATIO



Retail TDs

GROSS NPA



NET NPA

✓ EPS of ₹ 4.38 (*non-annualized*)

✓ Book Value of ₹ 102.2 (*adjusted for 5:1 stock split*)

* Including profit & excluding prorated Dividend

Robust earnings and growth with sustained margins

Key Financial Parameters

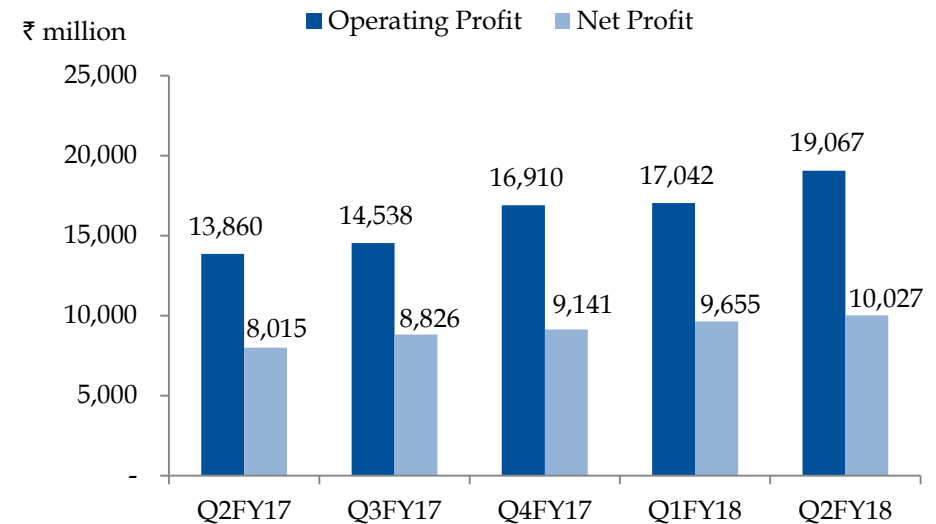
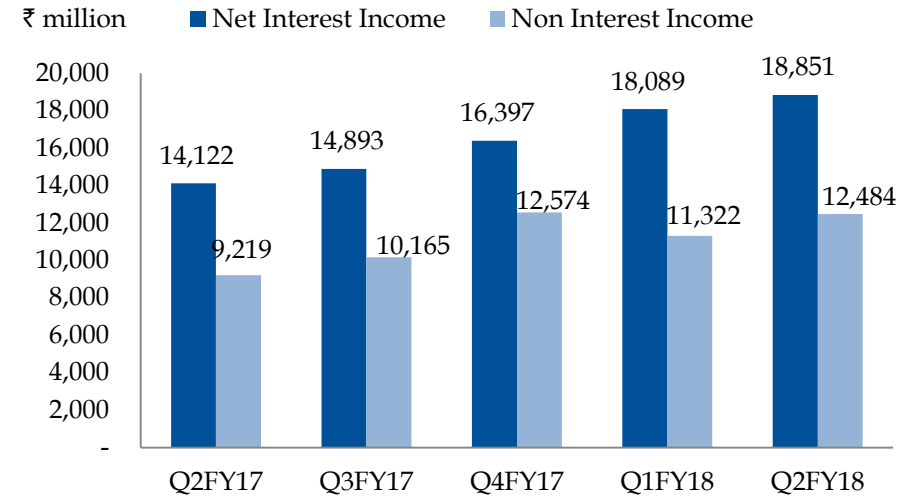
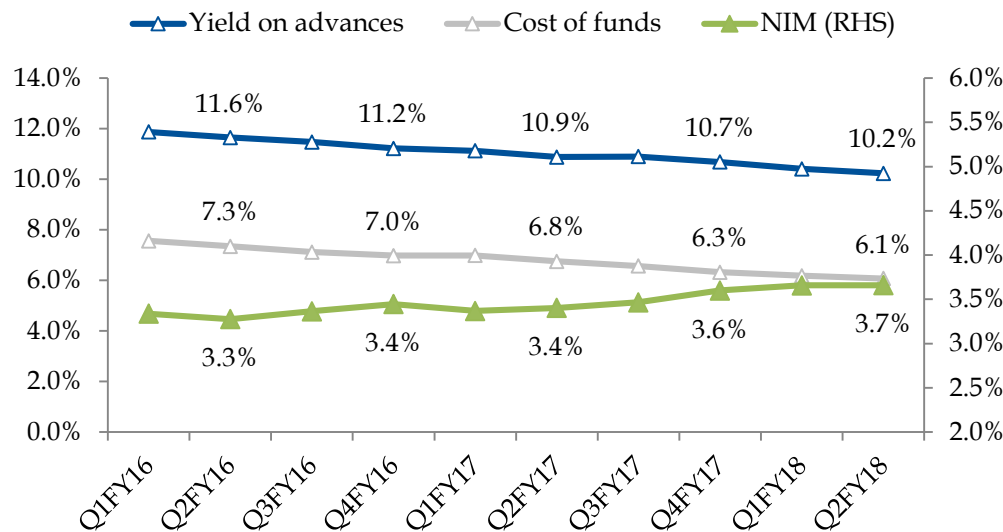


₹ Million	Q2FY18	Q2FY17	Growth	Q1FY18	Growth
Profit & Loss					
Net Interest Income	18,851	14,122	33.5%	18,089	4.2%
Non Interest Income	12,484	9,219	35.4%	11,322	10.3%
Total Net Income	31,335	23,340	34.3%	29,411	6.5%
Operating Expense	12,269	9,481	29.4%	12,369	-0.8%
Operating Profit	19,067	13,860	37.6%	17,042	11.9%
Provisions & Contingencies	4,471	1,617	176.5%	2,858	56.4%
Profit After Tax	10,027	8,015	25.1%	9,655	3.9%
Balance Sheet					
Assets	2,373,941	1,873,088	26.7%	2,221,452	6.9%
Advances	1,486,753	1,102,162	34.9%	1,399,718	6.2%
Investments	539,078	495,739	8.7%	521,362	3.4%
Liabilities	2,373,941	1,873,088	26.7%	2,221,452	6.9%
Shareholders' Funds	234,142	153,702	52.3%	223,874	4.6%
Total Capital Funds	356,903	231,172	54.4%	325,413	9.7%
Borrowings	448,300	345,885	29.6%	383,021	17.0%
Deposits	1,579,898	1,225,811	28.9%	1,502,409	5.2%
CASA	587,246	387,840	51.4%	552,151	6.4%

* Including profit & excluding prorated Dividend

✓ Steady growth in Net Interest Income (NII)

- Strong growth in NII of 33.5% y-o-y, driven by growth in advances of 34.9% y-o-y and steady expansion in margins.
- NIM expanded to 3.7% y-o-y from 3.4% in Q2FY17

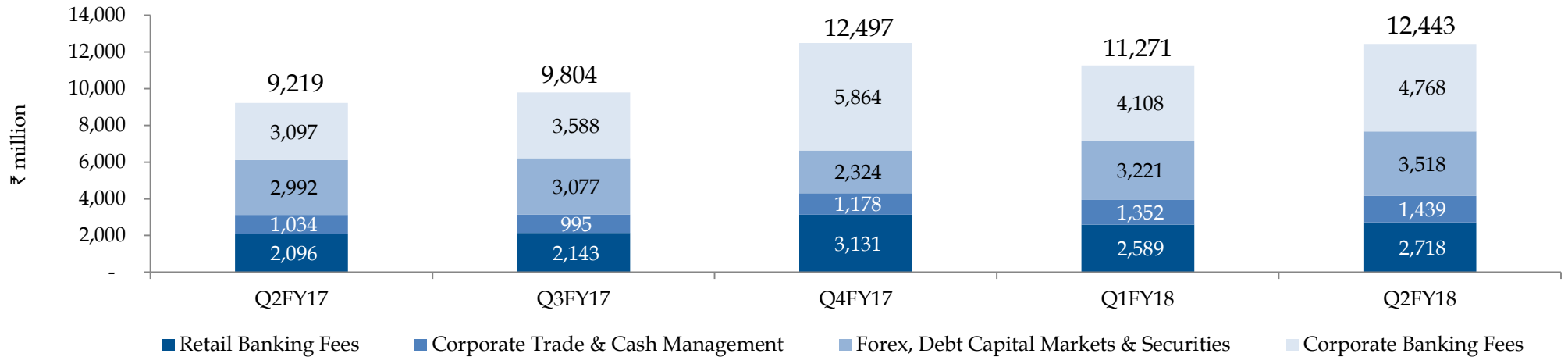


Consistent growth in Operating profit coupled with increasing Margins and Spreads

Non – Interest Income Trends

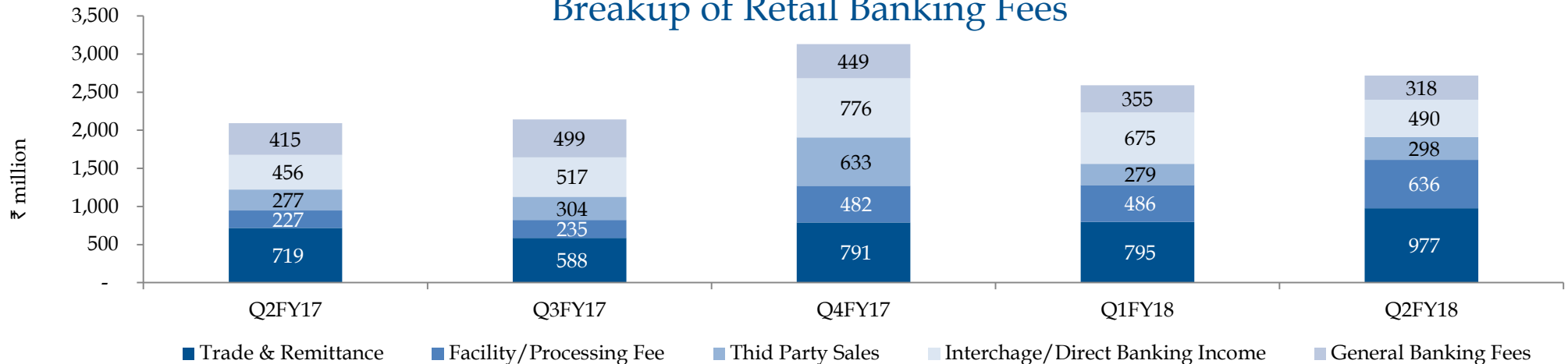


Breakup of Non Interest Income



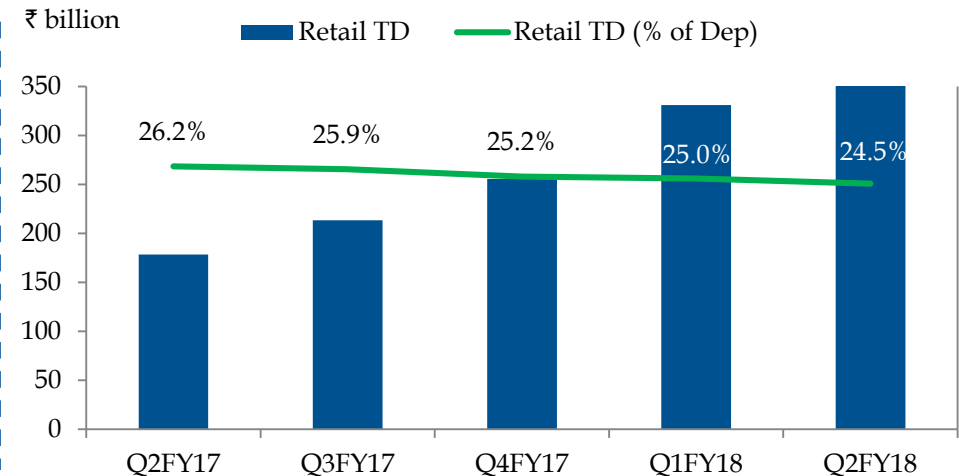
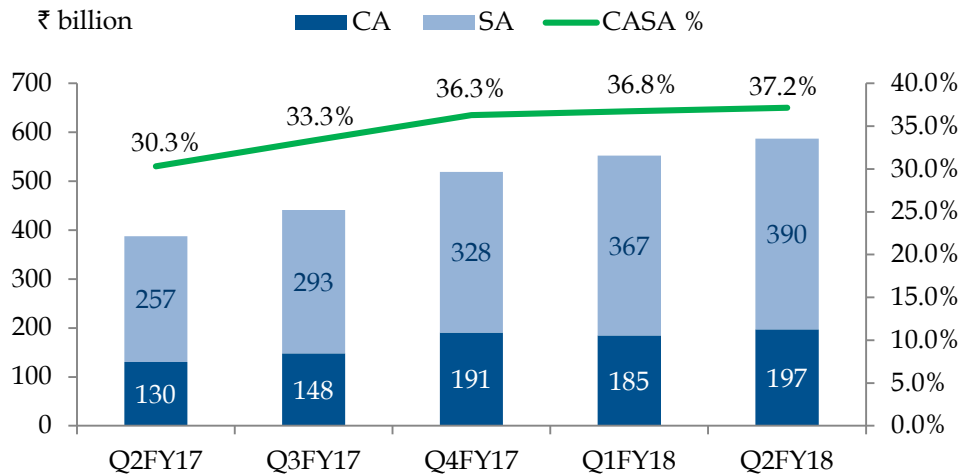
above breakup excludes ₹362Mn, ₹77Mn ₹51Mn, ₹40Mn Recovery from Write Off in Q3FY17, Q4FY17, Q1FY18 and Q2FY18

Breakup of Retail Banking Fees

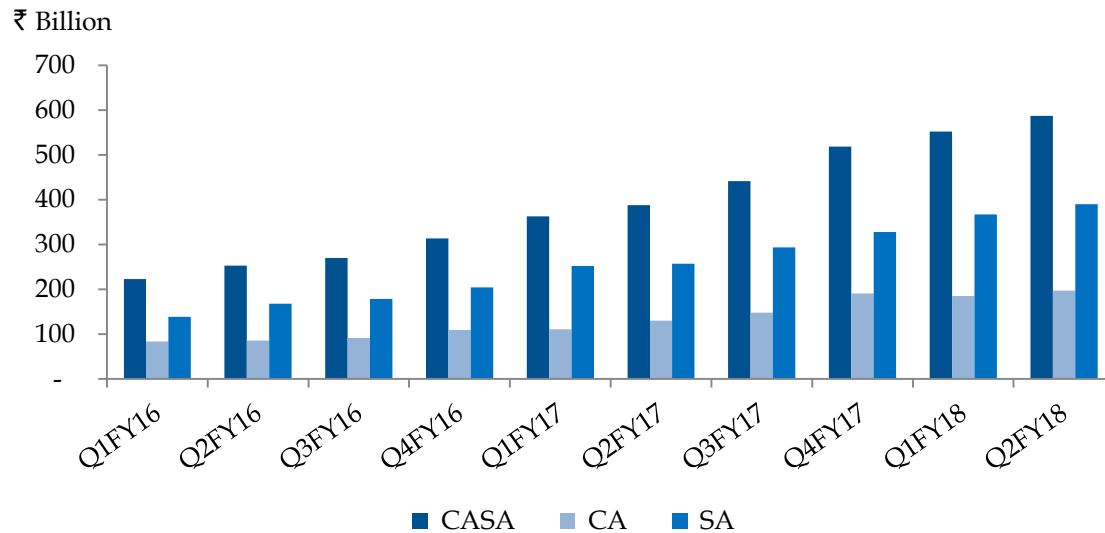


Healthy growth across Transactional Corporate, CMS and Granular Retail.

Well-diversified Liability Franchise



Steady improvement in Granular Deposits

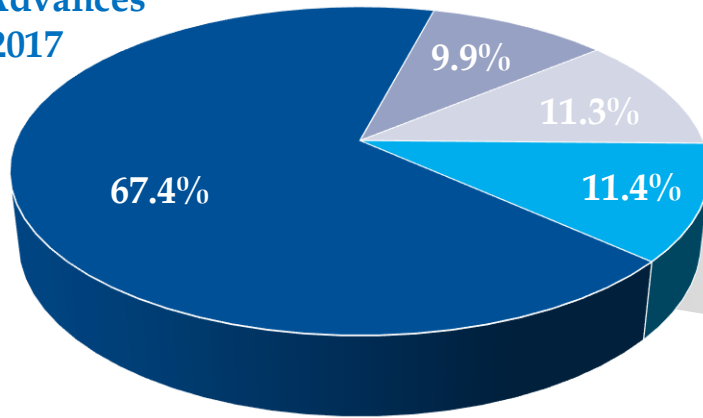


- 5 year CAGR:
 - CASA - 41%
 - Retail Liabilities - 38%
- **Market Share** more than **doubled** in past 5 years
- On track to **Overachieve 40% CASA Target** by FY20
- Increase in CASA driven by increase in number of branches and corporate linkages.

CASA+Retail FDs as % of Total Deposits stands at 61.7% as at Sep 30, 2017, up from 56.5% a year ago

Segmental Advance Mix - Improving Retail Share

As % of Total Advances
30th Sept, 2017



- Corporate Banking
- Medium Enterprises
- Small and Micro Enterprises
- Retail Banking

Sub Groups	30 Sep, 2017
Mortgage Backed Loan Group (MLG)	29%
Business Equipment Loan Group (BELG)	10%
Consumer Loan Group (CLG)	15%
Vehicle Loan Group (VLG)	40%
Direct Microfinance	6%

MLG: Housing Loan, LAP, Affordable Housing.

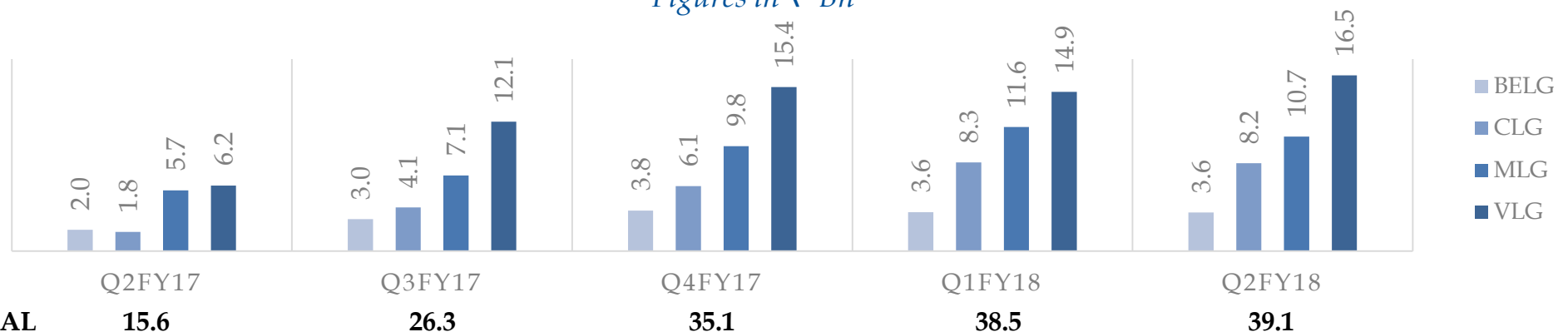
BELG: Construction Equipment, Healthcare Finance.

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 Retail Banking Sub Groups

Figures in ₹ Bn



TOTAL

15.6

26.3

35.1

38.5

39.1

Rapidly Expanding Retail Assets

Healthy Asset Quality and Stable Risk Profile

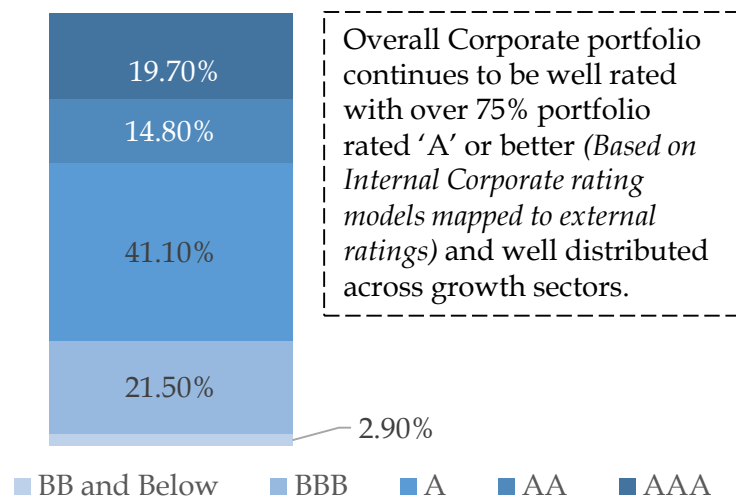
✓ Credit Costs at 29 bps for Q2FY18.

✓ During the quarter,

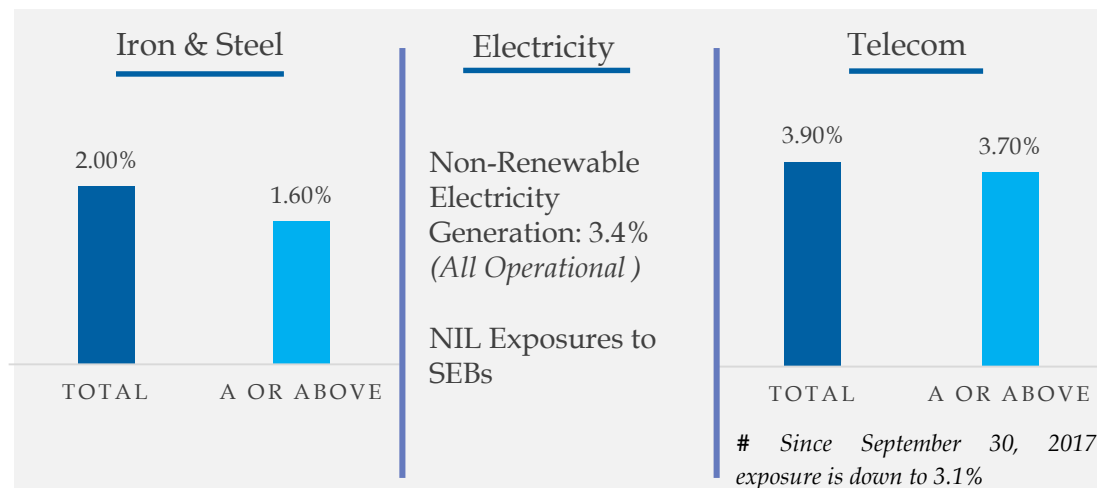
- No new restructuring or S4A.
- One account (₹ 161.0 Crores - 0.11% of Gross Advances) was upgraded from Restructured to Standard Asset due to satisfactory conduct during prescribed period.
- One account (₹ 192.4 Crores - 0.13% of Gross Advances) was restructured under Outside Standard SDR scheme of RBI.
- One account (₹ 89.5 Crores - 0.06% of Gross Advances) was refinanced under 5:25 scheme.

As a % of Advances	Sep 30, 2017	Jun 30, 2017	Mar 31, 2017	Sep 30, 2016
Gross NPA %	1.82% (₹ 2,720.3 Crs)	0.97%	1.52%	0.83%
Net NPA %	1.04% (₹ 1,543.3 Crs)	0.39%	0.81%	0.29%
Provision Coverage	43.3%	60.0%	46.9%	64.8%
Restructured Advances %	0.08% (₹ 116.1 Crs)	0.24%	0.36%	0.46%
Security Receipt (Net) %	0.94% (₹ 1,412.3 Crs)	0.69%	0.73%	0.23%
Standard SDR	0.32% (₹ 477.1 Crs)	0.20%	0.24%	0.03%
5:25 Refinancing	0.15% (₹ 228.3 Crs)	0.10%	0.09%	0.09%
S4A	0.01% (₹ 18.8 Crs)	0.01%	0.01%	-

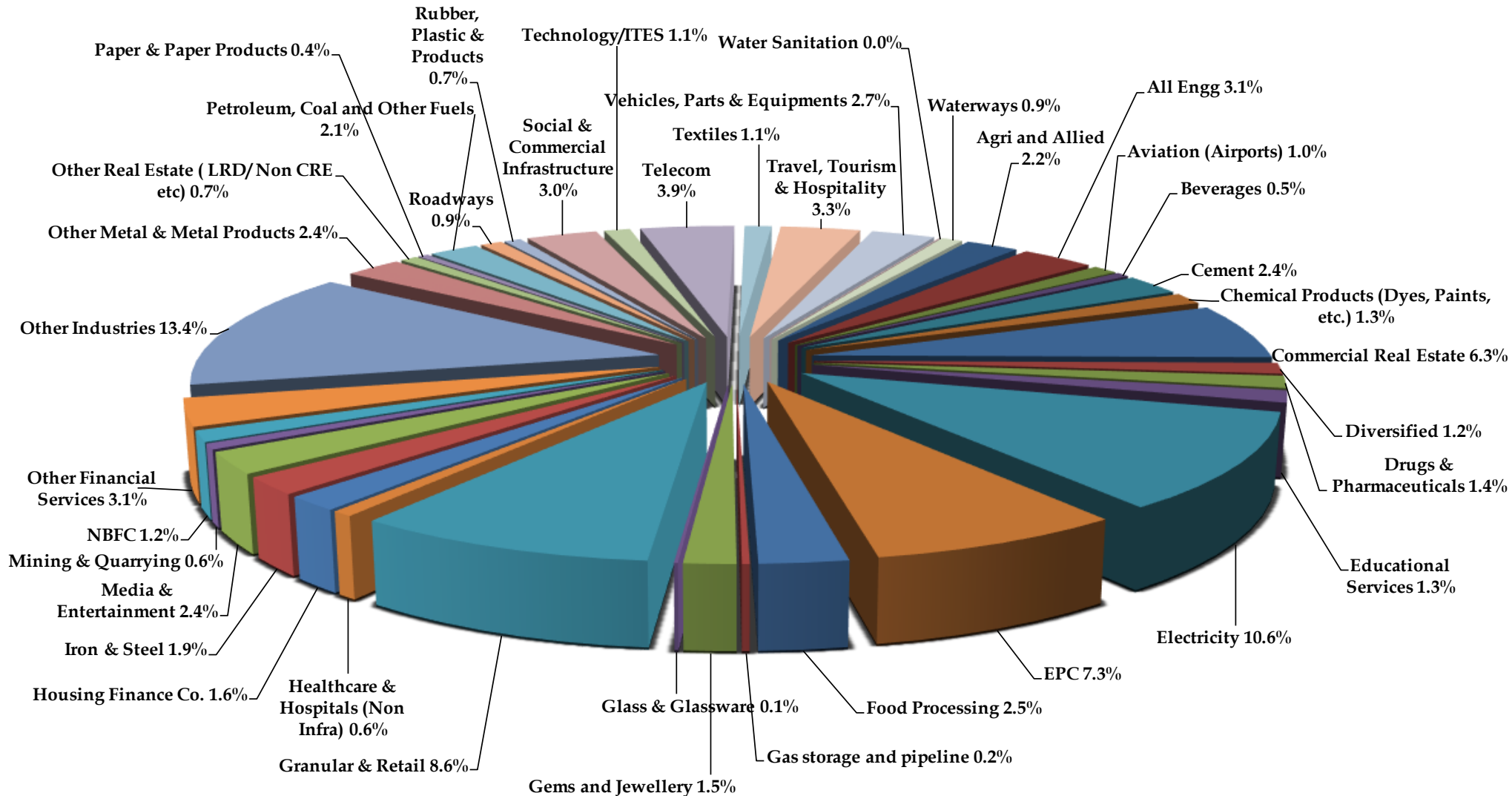
Rating Profile



Sensitive Sector Disclosure



Sectoral Exposure Mix



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

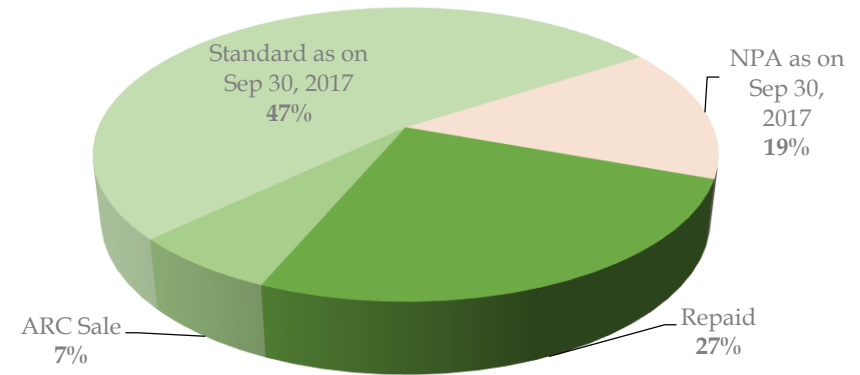
RBI Risk Based Supervision Exercise:

- ✓ RBI's Annual Risk Based Supervision (RBS) exercise (conducted for FY2017) was finalised in October 2017)
- ✓ Bank has fully absorbed the impact of such reclassifications in the financial results for Q2FY18
- ✓ ~81% of the exposures has been repaid / resolved or classified as 'Standard' on account of their satisfactory conduct.
- ✓ Since March 31, 2017, 1 account has been fully repaid. Further material reductions in principal outstanding of 8 out of 11 accounts classified as 'Standard' as on September 30, 2017

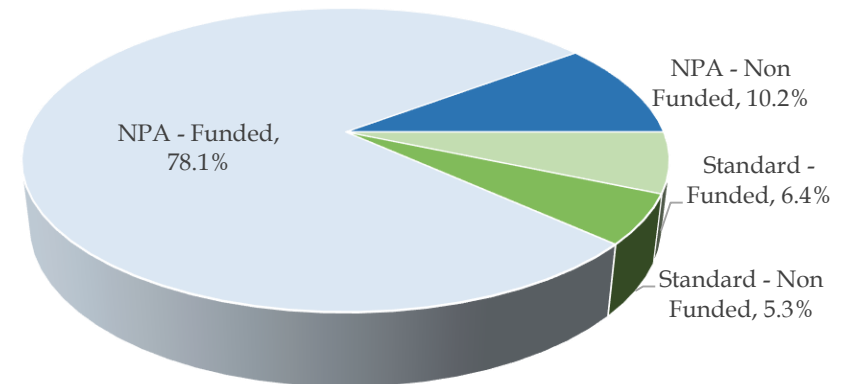
Bank's exposure to select accounts referenced in RBI IBC/NCLT notification (2 Lists)

- ✓ Total exposure of ₹ 14,345 million across 9 borrowers
- ✓ Bank carries provision of 50% on the aggregate funded exposure of List 1 (2 A/c's) and 39% on the aggregate funded exposure of the subsequent list (NPA + Standard) (7 A/c's).

Break-down of exposures observed as part of RBI RBS process



Exposure Status of RBI IBC/NCLT (across 2 lists)



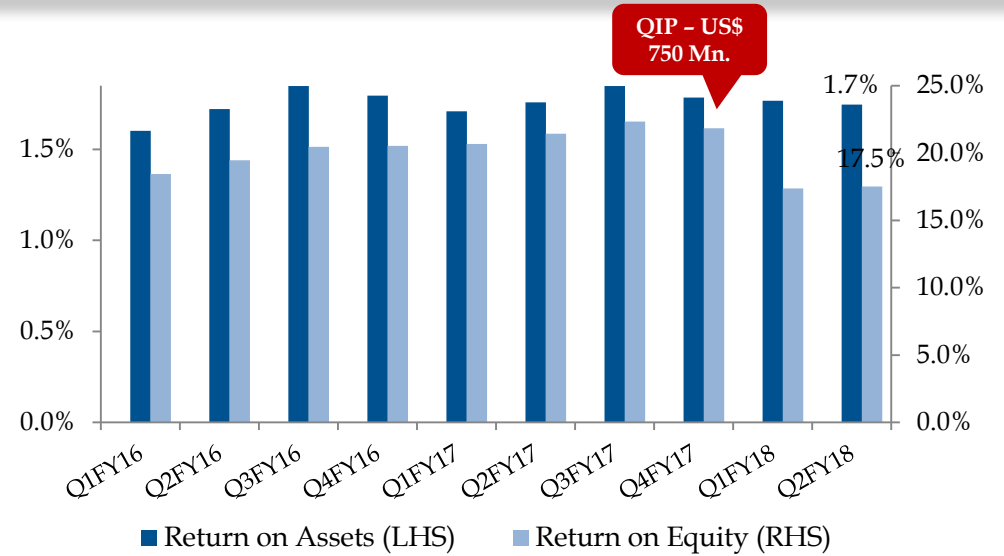
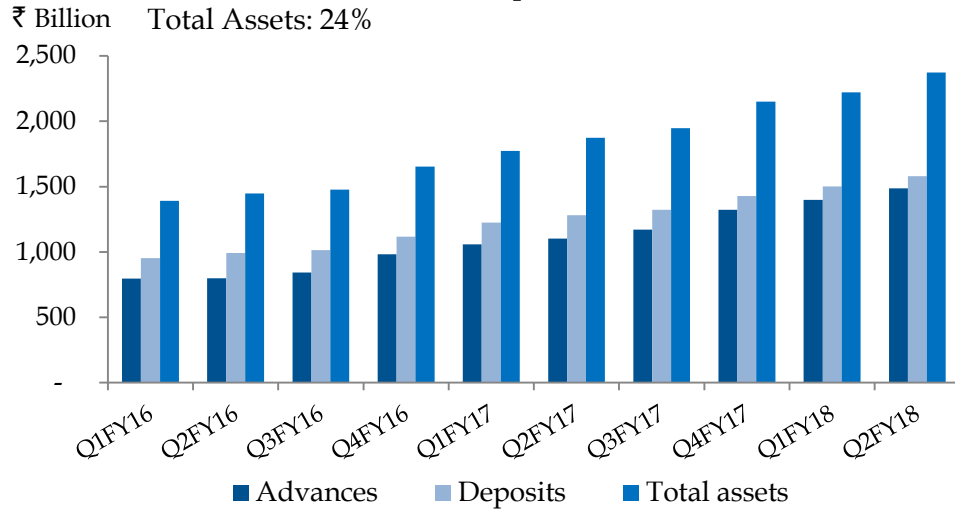
Process	CRM Based Origination	Joint Delegation/ Approval Committee	Portfolio Analytics
Impact	Reducing Adverse Selection Bias	Joint Approval/ Committee Approach - Highest Level of due diligence	Monitoring of Portfolio trends – Historical and Forward looking
Process	Superior Structuring	Early Warning & Problem Solving	Provisioning
Impact	Higher recovery and lower NPAs	Effective and Timely Risk Mitigation	Contingent Provision Buffer

- ✓ Strong Selection Process has resulted in YES BANK having a **healthy asset book** (particularly when compared to large peer banks)
- ✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving outcomes has helped the bank in **reducing outstanding exposures** to stressed cases continuously and 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 (3 EYE Risk Management Principles)

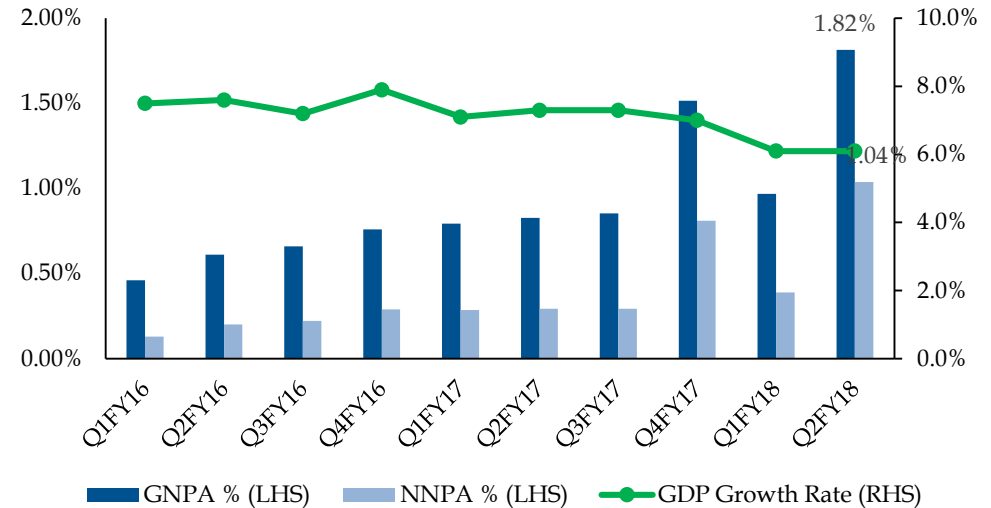
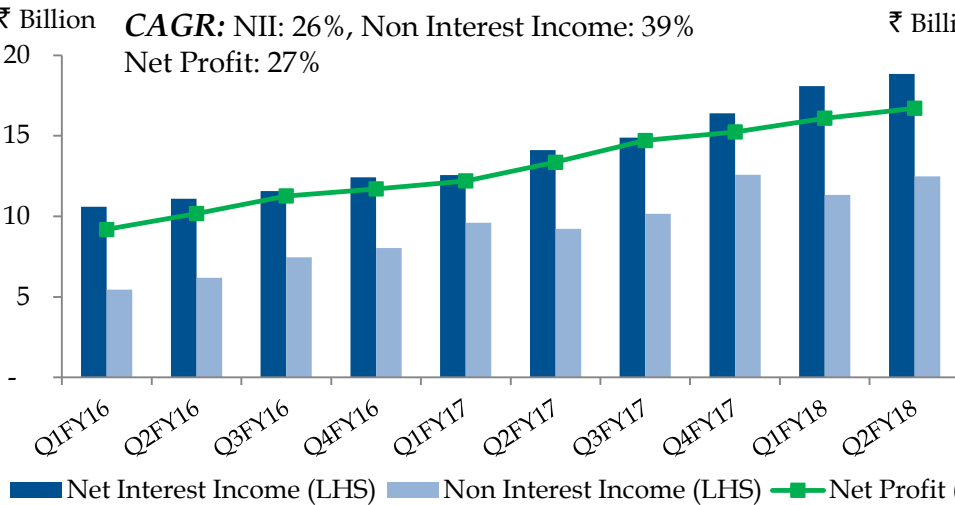
Robust Risk Management System in place to provide early identification of potential problem accounts

Sustained Growth with preservation of Asset Quality

CAGR: Advances: 28%, Deposits: 22%
Total Assets: 24%



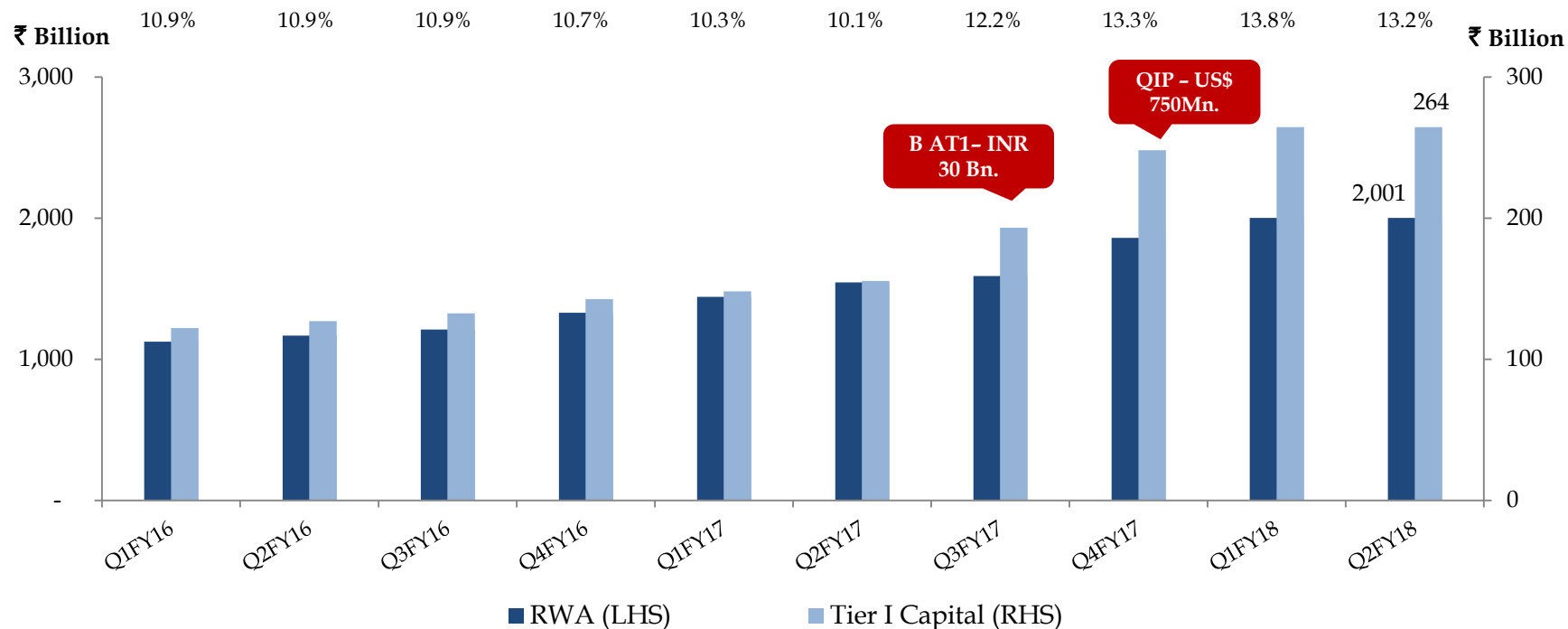
CAGR: NII: 26%, Non Interest Income: 39%
Net Profit: 27%



GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q2FY18 is based on estimates

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

Capital Growth Through Internal Accretion



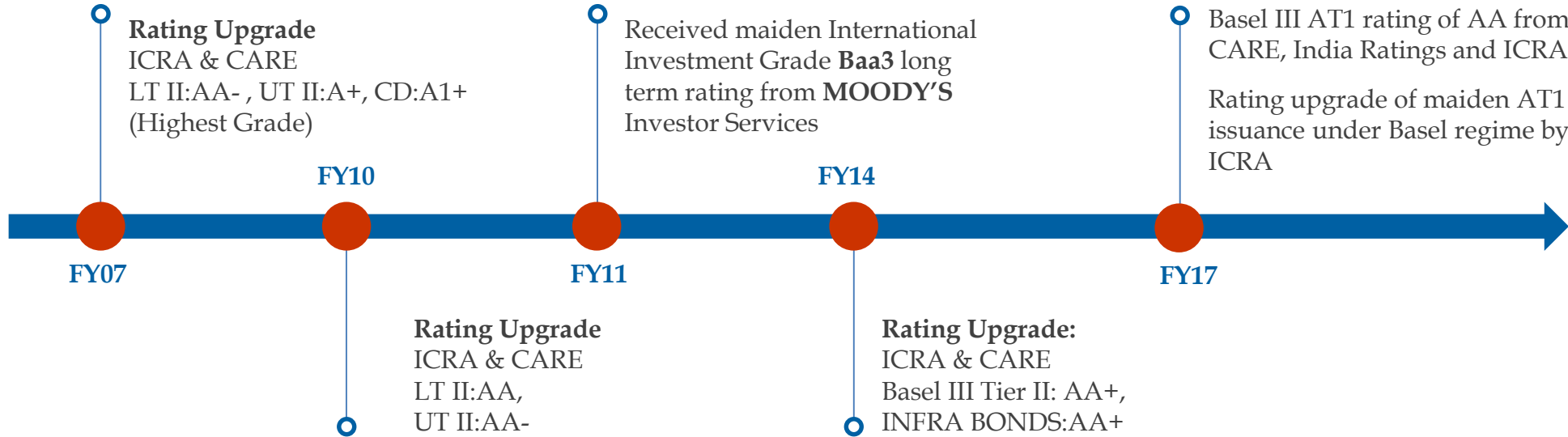
- **Raised ₹ 5,415 Crores** through issue of Basel III compliant **Tier-I (ATI)** perpetual bonds.
- **Total CRAR at 17.8%**
- **Tier I ratio of 13.2%**
- **Raised ₹4,000 Crores** through private placement of Basel III Tier II Bonds in two tranches.
- **CET I ratio at 11.4%**
- Total Capital Funds stand at ₹ 356.9 bn as on Sep 30, 2017 and ₹ 426 Bn as on Oct 24, 2017.

Well capitalized position

YES Bank's Debt Ratings Journey



RATINGS & BORROWINGS



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+	Positive	A1+
CARE	AA	AA+	AA+	Stable	
India Ratings	AA	AA+	AA+	Stable	

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

Commitment from Leading Global Financial Institutions



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



USD 265 Mn.*

Unsecured loan to increase lending
to MSMEs

USD 150 Mn.*

Unsecured loan to increase lending
to SMEs and women owned
businesses

*Tenor 12 yrs, jointly arranged by
Wells Fargo and OPIC

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

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.



GRUPE AGENCE FRANÇAISE DE DÉVELOPPEMENT

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

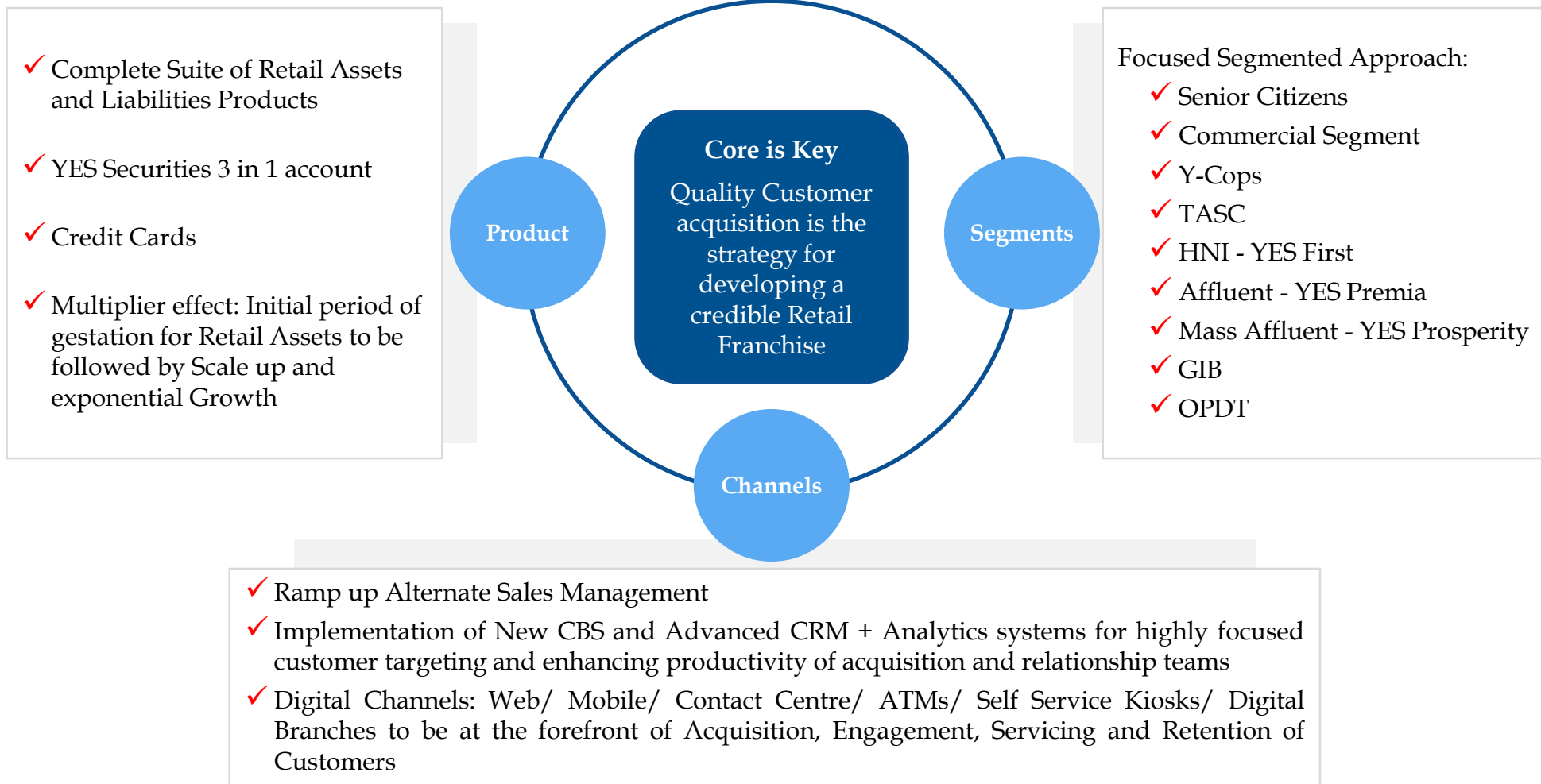
2014
Dual Currency Syndicated
Loan Facility
USD 422 Mio
Participation from 21 banks from 14 countries

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

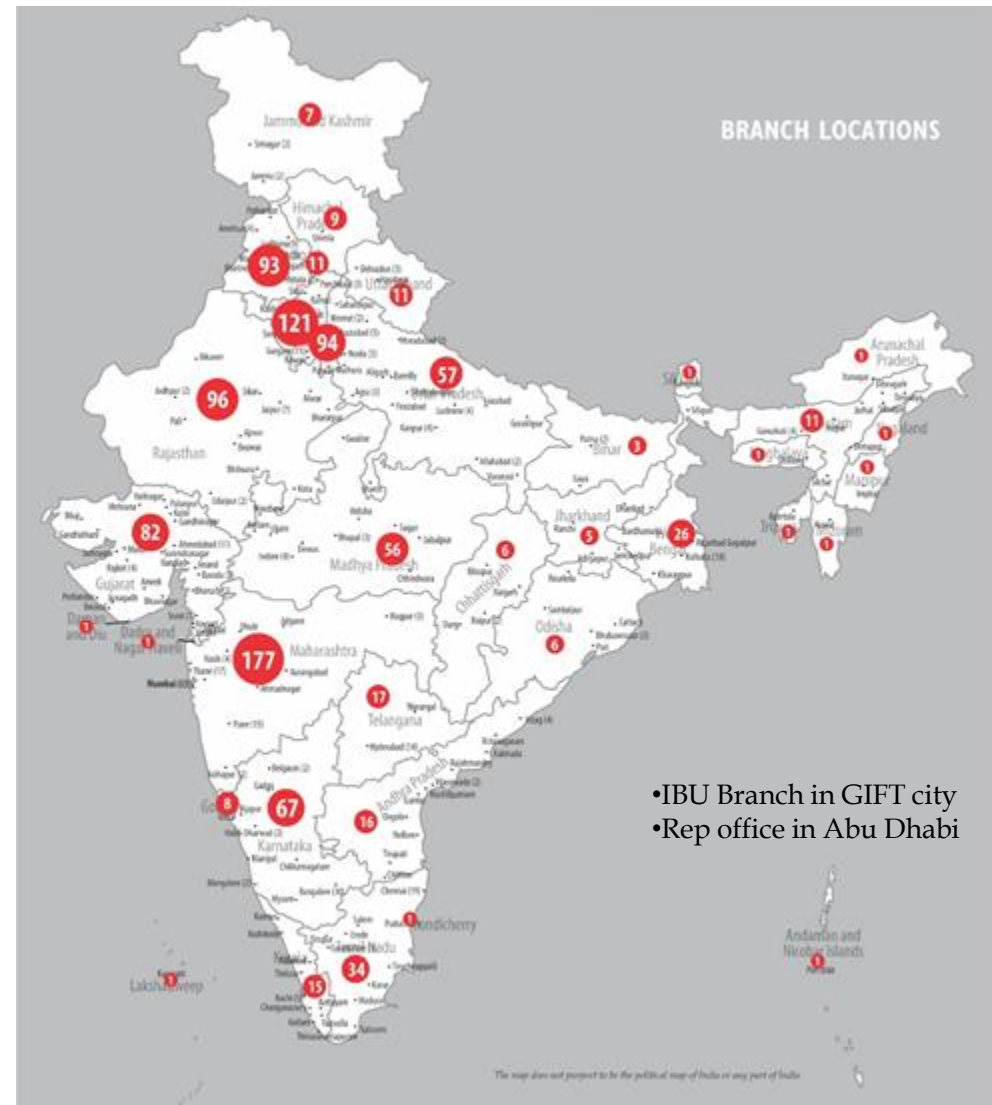
Three Pronged Customer Acquisition, Engagement and Retention Strategy



Retail Banking: Expanding the National Footprint



- ✓ 1040 Branches across key liability corridors as on Sep 30, 2017 up from 950 branches as of Sep 30, 2016
- ✓ Total ATM network stands at 1,823 as on Sep 30, 2017 including 553 Branch Note Acceptors (BNA)/ Cash Recyclers
- ✓ Covering all 53 Metro locations, 29 States and 7 Union Territories
- ✓ Higher density in top deposit centers
- ✓ 15 Metro/Urban and 3 dedicated RIBB regions
- ✓ 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 1800 Branches by FY20

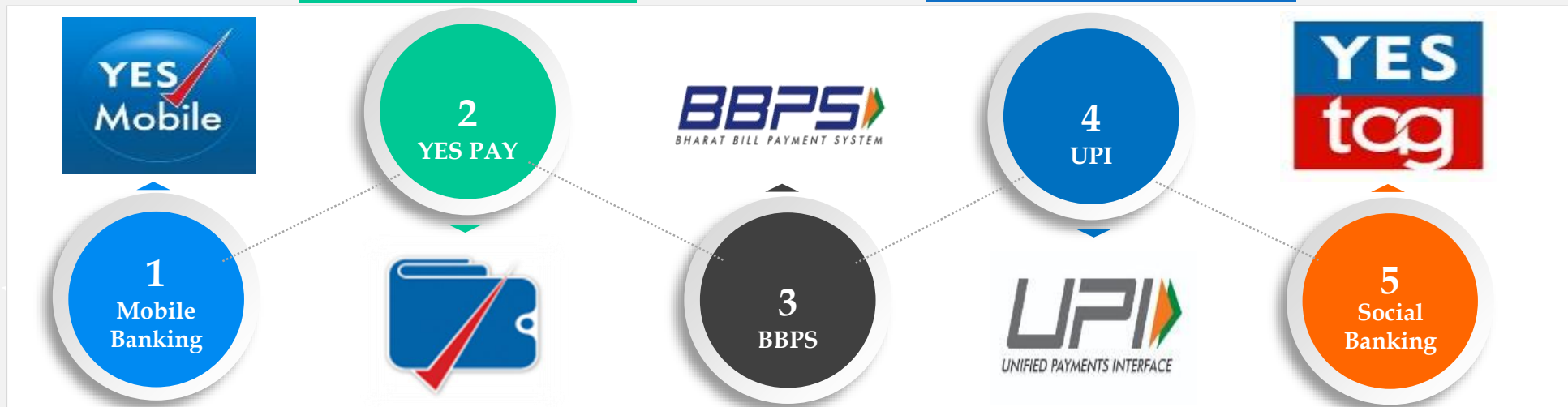
Complete Suite of Retail and Business Banking Assets



	Product	Focus Segment	Strategy
Consumer Retail	<ul style="list-style-type: none"> Auto Loans Two Wheeler Loans Gold Loan Personal Loan Credit Cards 	<ul style="list-style-type: none"> Salaried & Self Employed Existing Customers 	<ul style="list-style-type: none"> Tapping Liability customers Branch Channel Technology aided processing Focused activities Manufacture Tie-ups
Commercial Retail & Mortgage	<ul style="list-style-type: none"> Commercial Vehicle Construction Equipment LAP/LAS Healthcare Finance Home Loans 	<ul style="list-style-type: none"> Professionals Infrastructure & Logistics Retail Investors Self Employed 	<ul style="list-style-type: none"> Cash flow based Credit underwriting Adequate Collaterals Risk based pricing SME rich lending program PSL benefits
MSME	<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"> 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing & Packaging CBB/ EBB/ SBB 	<ul style="list-style-type: none"> Building Granular MSME book CRM Based sourcing Tapping Corporate linked Supply Chain – Channel Financing

- IMPS transactions grew exponentially by 355% y-o-y from Sept'16 (1.44 Mn) to Sept'17 (6.27 Mn)

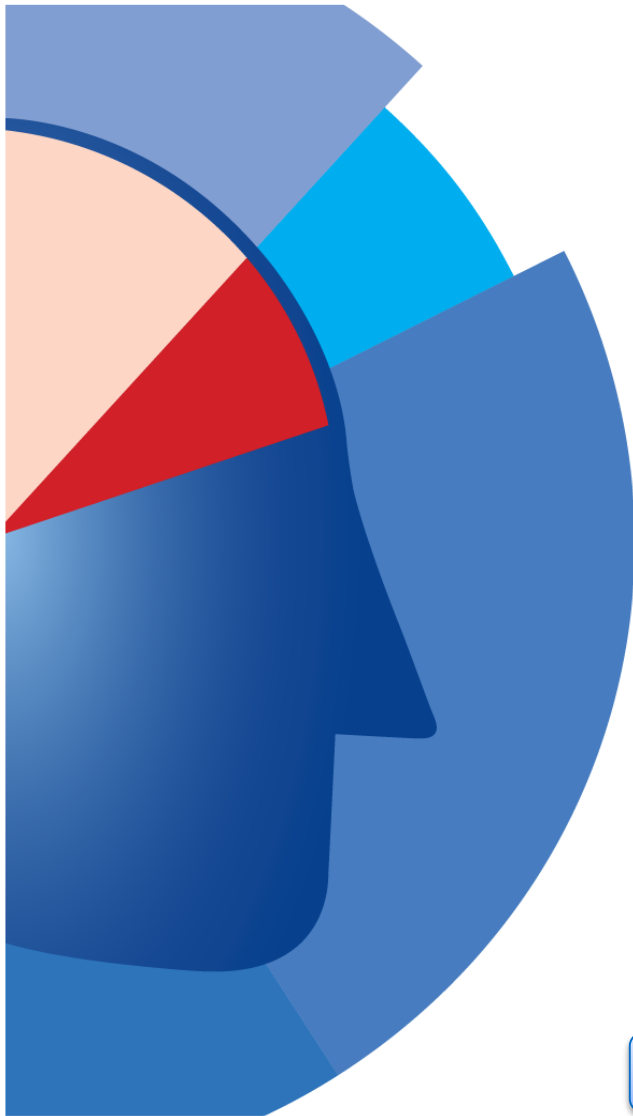
- YES Bank has over 65% market share in UPI merchant payment



- BHIM YES PAY app is now powered with India Stack API's and NPCI products, enabling services like BBPS, Bharat QR, RuPay card, IMPS, UPI and Aadhaar KYC

- Launched RuPay Classic Kisan Debit Card for disbursement of agricultural loans for farmer segment

- M-Bot, for acquisition of Consumer Retail Assets: Provides real time connection with Sales manager basis analysis by propriety algorithm for approval and disbursal of Consumer loans



LARGE FORMAT EVENTS & ADVERTISING

- ✓ India *bole* YES!
- National campaign across print, outdoor and digital mediums

CUSTOMER & COMMUNITY ENGAGEMENT

- ✓ 800+ monthly YES Community Events
- ✓ Product marketing
- ✓ Partnership & Alliances
- ✓ Catchment led engagement

DIGITAL & 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 **MARKETSHARE**

SOCIAL MEDIA LEADERSHIP



Highest Followed Bank Brand in the World
3.3 Million+ Followers

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

Highest Followed Bank Brand in India
550k+ 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 October, 2017



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YES BANK	3,307k [1]	7,013k [2]	565k [1]
State Bank of India	2,597k [2]	13,560k [1]	341k [2]
ICICI Bank	362k [3]	5,287k [3]	N.A.
HDFC Bank	236k [4]	2,479k [5]	34k [4]
Axis Bank	220k [5]	3,429k [4]	74k [3]
Kotak Mahindra Bank	193k [6]	858k [6]	N.A.

Data as on 15th October 2017

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"> Listed 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 for 3rd year in a row (2015, 2016 & 2017) 	<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>
<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 certified with ISO 14001:2015 environment management stand 	<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>	



Progress Widely Recognized By Leading Agencies



Institutional Excellence



Best Bank in India
Asiamoney
Corporate Client
Choice Survey
Hong Kong, 2017



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

Technology, Innovation & Service



Transaction Bank
of the Year - APAC
Supply Chain Finance -
Global Winner
The Banker- Transaction
Banking Awards 2017
Sibos, Toronto



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



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



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

Making YES BANK a Great Place to Work



University & Schools Relationship Management 'Preferred Employer of Choice'

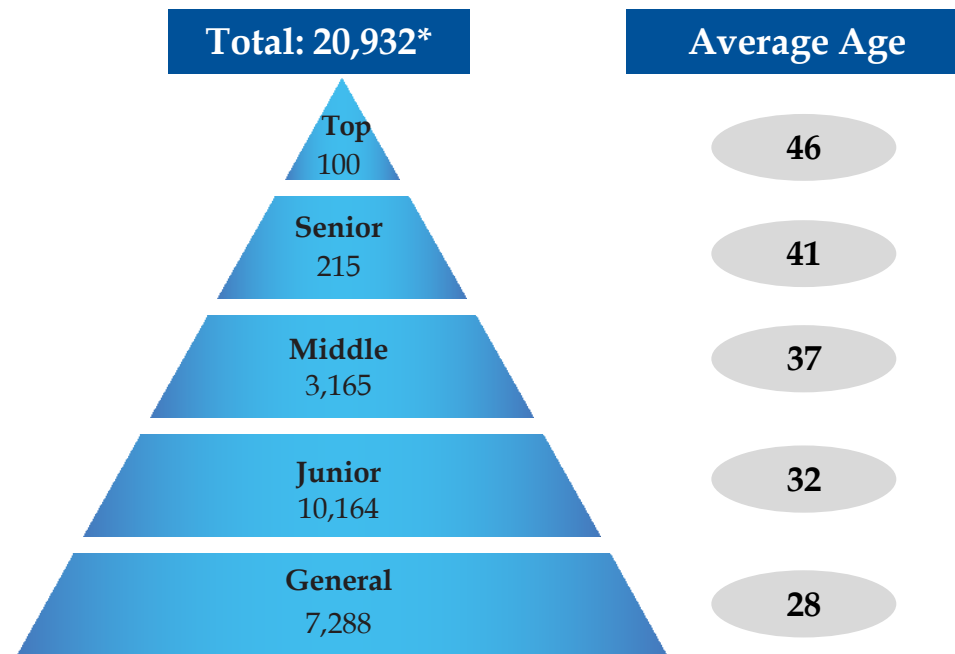


- Facebook@Work launched in May 2016 - YES BANK became the 1st Bank in Asia to launch this with 100% activations within 45 days of launch
- YES League of Excellence - an online Recognition, Appreciation & Engagement platform
- Structured engagement with over **1000 B-Schools**

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 Sep 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



Mr. Ashok Chawla
*Non-Executive
Independent Chairman*

Former Chairman of Competition Commission of India and former Finance Secretary, GoI



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 & CEO of Intel, South East Asia



Mr. Rana Kapoor
MD & CEO

Promoter/ Professional Entrepreneur/ Banker (37+ Years)

- ✓ 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



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Thank you