



April 20, 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: Business Update and Investor Presentation - Q4 and FY17**

Please find enclosed the Business update and investor presentation for Q4 and FY17.

Kindly take note of the above.

Thanking you,  
For **YES BANK LIMITED**

  
for **Shivanand R. Shettigar**  
Company Secretary

*Encl: As above*

## YES BANK - RESULTS UPDATE (Q4FY17 AND FY17)

KEY FINANCIAL HIGHLIGHTS**Income Statement Highlights for Fourth Quarter ended March 31, 2017 (Q4FY17)**

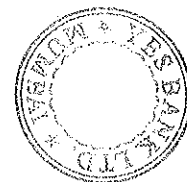
- PAT of ₹ 9,141 million compared to ₹ 7,021 million in Q4FY16 representing an increase of 30.2%
- NII of ₹ 16,397 million compared to ₹ 12,414 million in Q4FY16 representing an increase of 32.1%
- Non Interest Income of ₹ 12,574 million compared to ₹ 8,028 million in Q4FY16 representing an increase of 56.6%
- Total Net Income (NII and Non Interest Income) of ₹ 28,971 million compared to ₹ 20,442 million in Q4FY16 representing an increase of 41.7%
- Non Interest Income to Total Net Income ratio of 43.4%
- Cost to Income ratio of 41.6%
- Yield on advances of 10.7%
- Cost of funds of 6.3%
- Net Interest Margin (NIM) of 3.6%
- Return on Average Assets of 1.8% (annualized)
- Return on Equity of 21.8% (annualized)
- Basic EPS of ₹ 21.6 and Diluted EPS of ₹ 21.0 (not annualized)

**Income Statement Highlights for Year ended March 31, 2017 (FY17)**

- PAT of ₹ 33,301 million compared to ₹ 25,394 million in FY16 representing an increase of 31.1%
- NII of ₹ 57,973 million compared to ₹ 45,667 million in FY16 representing an increase of 26.9%
- Non Interest Income at ₹ 41,568 million compared to ₹ 27,121 million in FY16 representing an increase of 53.3%
- Total Net Income of ₹ 99,541 million compared to ₹ 72,789 million in FY16 representing an increase of 36.8%
- Non Interest Income to Total Net Income ratio of 41.8%
- Cost to Income ratio of 41.4%
- Yield on advances of 10.8%
- Cost of funds of 6.6%
- Net Interest Margin (NIM) of 3.4%
- Return on Average Assets of 1.8%
- Return on Equity of 21.5%
- Basic EPS of ₹ 78.9 and Diluted EPS of ₹ 76.8
- Dividend of ₹ 12 per share (120%) recommended by Management & Board (*subject to shareholders' approval*)

**Balance Sheet Highlights as at March 31, 2017**

- Advances at ₹ 1,322.6 billion; growth of 34.7% y-o-y
- Deposits at ₹ 1,428.7 billion; growth of 27.9% y-o-y; CD ratio stands at 92.6%
- CASA at ₹ 518.7 billion; growth of 65.5% y-o-y; CASA ratio of 36.3%; SA deposits at ₹ 327.8 bn; growth of 60.6% y-o-y; Retail TD's stand at 61.5%
- Total Assets of ₹ 2,150.6 billion; growth of 30.1% y-o-y
- Gross NPA at 1.52% of Gross Advances; Net NPA at 0.81% of Net Advances includes an extraordinary item with Gross exposure of 0.69% and net exposure of 0.52%. Refer to Part B-Asset Quality Disclosures on Pg. 4 for details
- Specific loan loss coverage ratio of 46.9%
- Total Capital Funds (Tier I + Tier II) of ₹ 317.3 billion as per Basel III (₹218.7 billion as at March 31, 2016). Capital Adequacy Ratio of 17.0% at March 31, 2017 (CET I at 11.4%; Tier I at 13.3%)
- Daily average Liquidity Coverage ratio of 88.1% for the quarter, well above the regulatory requirement of 80%
- Total Risk Weighted Assets (RWA) at ₹ 1,863.3 billion
- Book value per share of ₹ 468.7 post 120% dividend (subject to shareholders' approval); (₹ 327.8 as at March 31, 2016)
- Total headcount stands at 20,125 as at March 31, 2017, an increase of 725 employees in the quarter and 6,025 employees during the year
- Total network now stands at 1,000 Branches (an increase of 140 in FY17) and 1,785 ATMs, of which 506 are Bunch Note Acceptor (BNA)



## Summary Results &amp; Prior Period Comparison

₹ Million	Q4FY17	Q4FY16	Growth y-o-y	Q3FY17	Growth q-o-q	FY17	FY16	Growth y-o-y
Net Interest Income	16,397	12,414	32.1%	14,893	10.1%	57,973	45,667	26.9%
Non Interest Income	12,574	8,028	56.6%	10,165	23.7%	41,568	27,121	53.3%
<b>Total Net Income</b>	<b>28,971</b>	<b>20,442</b>	<b>41.7%</b>	<b>25,058</b>	<b>15.6%</b>	<b>99,541</b>	<b>72,789</b>	<b>36.8%</b>
Operating Expense	12,061	8,188	47.3%	10,520	14.6%	41,153	29,764	38.3%
<b>Operating Profit</b>	<b>16,910</b>	<b>12,255</b>	<b>38.0%</b>	<b>14,538</b>	<b>16.3%</b>	<b>58,387</b>	<b>43,025</b>	<b>35.7%</b>
Provisions & Contingencies	3,097	1,865	66.1%	1,154	168.4%	7,947	5,363	47.9%
Provision for Tax	4,671	3,369	38.7%	4,558	2.5%	17,140	12,268	39.7%
<b>Profit After Tax</b>	<b>9,141</b>	<b>7,021</b>	<b>30.2%</b>	<b>8,826</b>	<b>3.6%</b>	<b>33,301</b>	<b>25,394</b>	<b>31.1%</b>

## Income and Profitability trends for last 5 quarters

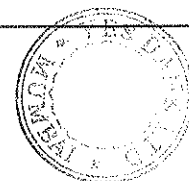
₹ Million	Q4FY17	Q3FY17	Q2FY17	Q1FY17	Q4FY16
<b>Net Interest Income</b>	<b>16,397</b>	<b>14,893</b>	<b>14,122</b>	<b>12,561</b>	<b>12,414</b>
<b>Non Interest Income#</b>	<b>12,574</b>	<b>10,165</b>	<b>9,219</b>	<b>9,610</b>	<b>8,028</b>
Corporate Trade & Cash Management	1,178	995	1,034	1,112	1,412
Forex, Debt Capital Markets & Securities	2,324	3,077	2,992	2,023	1,163
Corporate Banking Fees	5,864	3,588	3,097	4,701	3,638
<b>Retail Banking Fees</b>	<b>3,131</b>	<b>2,143</b>	<b>2,096</b>	<b>1,774</b>	<b>1,816</b>
: Trade & Remittance	791	588	719	709	580
: Facility/ Processing Fee	482	235	227	164	248
: Third Party Sales	633	304	277	222	307
: Interchange Income	776	517	456	369	347
: General Banking Fees	449	499	415	310	335
<b>Total Net Income</b>	<b>28,971</b>	<b>25,058</b>	<b>23,340</b>	<b>22,171</b>	<b>20,442</b>
Operating Expense	12,061	10,520	9,481	9,103	8,188
Human Resource Cost	4,968	4,675	4,334	4,074	3,528
Other Operating Expenses	7,093	5,846	5,147	5,030	4,659
<b>Operating Profit</b>	<b>16,910</b>	<b>14,538</b>	<b>13,860</b>	<b>13,068</b>	<b>12,255</b>
<b>Net Profit</b>	<b>9,141</b>	<b>8,826</b>	<b>8,015</b>	<b>7,318</b>	<b>7,021</b>
EPS (₹)	21.6	20.9	19.0	17.4	16.7
% Non Interest Income to Total Net Income	43.4%	40.6%	39.5%	43.3%	39.3%
Cost to Income ratio	41.6%	42.0%	40.6%	41.1%	40.1%
NIM	3.6%	3.5%	3.4%	3.4%	3.4%
RoA (Annualized)	1.8%	1.8%	1.8%	1.7%	1.8%
RoE (Annualized)	21.8%	22.3%	21.4%	20.7%	20.5%
No. of Branches	1,000	964	950	900	860
Headcount	20,125	19,400	18,531	16,421	15,000

# below breakup excludes ₹77 Mn and ₹362 Million Recovery from Write Off in Q4FY17 and Q3FY17 respectively

## Summary Balance Sheet &amp; Prior Period Comparison for last 5 quarters

₹ Million	Mar 31 2017	Dec 31 2016	Sep 30 2016	Jun 30 2016	Mar 31 2016	q-o-q growth
<b>Assets</b>	<b>2,150,599</b>	<b>1,948,280</b>	<b>1,873,088</b>	<b>1,772,289</b>	<b>1,652,634</b>	<b>30.1%</b>
Advances	1,322,627	1,170,870	1,102,162	1,059,420	982,099	34.7%
Investments	500,318	497,485	495,739	460,965	488,385	2.4%
<b>Liabilities</b>	<b>2,150,599</b>	<b>1,948,280</b>	<b>1,873,088</b>	<b>1,772,289</b>	<b>1,652,634</b>	<b>30.1%</b>
Shareholders' Funds	220,541	162,471	153,702	145,369	137,866	60.0%
Total Capital Funds	317,312	268,648*	231,172*	223,943*	218,744	81.8%
Borrowings	386,067	369,212	345,885	319,363	316,590	21.9%
Deposits	1,428,739	1,323,758	1,280,238	1,225,811	1,117,195	27.9%
CASA	518,697	441,264	387,840	362,883	313,428	65.5%

\*Including Profits, adjusted for prorated dividends





**Sensitive Sector Disclosure:** (Based on Internal Corporate Ratings model mapped to external ratings)

Sector/ Rating*	Break-up	Sector/ Rating	Break-up
<b>(A) Electricity</b>	<b>11.3%</b>	<b>(B) Iron &amp; Steel</b>	<b>1.8%</b>
AAA/AA rated investments	0.8%	A or above rated	1.3%
T&D	1.6%	<b>(C) EPC</b>	<b>7.3%</b>
Renewable Exposures(Green-Financing)	4.8% of which 2.6% is operational	A or above rated	4.4%
Non-Renewable	4.0% all operational	<b>(D) Telecom#</b>	<b>4.9%</b>
Exposure to SEBs	Nil	A and above	4.2%

# Bank has included 'Telecom Sector' in the above 'Sensitive Sector Disclosure' in context of RBI's notification dated April 18, 2017 on 'Additional Provisions for Standard Advances at Higher than the Prescribed Rates'.

\* Based on Internal Corporate ratings models mapped to external ratings

**PART B - ASSET QUALITY DISCLOSURES**

- Credit Costs at 19 bps for Q4FY17. For FY17 credit cost at 53 bps

In ` Million

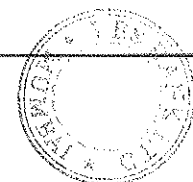
Particulars	31-Dec-16	Net Additions during Q4FY17 (excluding one extraordinary item)	Sub-Total as on 31-Mar-17	One extraordinary item	31-Mar-17
Gross NPA	10,059	1,012	11,071	9,115	20,186
% to Gross Advances	0.85%		0.83%	0.69%	1.52%
Net NPA	3,424	462	3,887	6,836	10,723
% to Net Advances	0.29%		0.29%	0.52%	0.81%
Provision	6,634	550	7,184	2,279	9,463
Provision Coverage	65.95%		64.89%	25.00%	46.88%
	(A)	(B)	(C= A+B)	(D)	(E=C+D)

The increase in NPA and consequent provision is in conformity with the divergences observed by the RBI as per its compliance process referred to in the RBI circular dated April 18, 2017 on 'Disclosure in the Notes to Accounts to the Financial Statements - Divergence in Asset Classification and Provisioning'.

This includes one borrower with gross exposure of 0.69% of Gross Advances (₹ 9115 million) and net exposure of 0.52% (₹ 6,836 million) of Net Advances which is expected to be recovered in near term. Specific provision held in this account is ₹ 2,279 million.

After duly taking into account provision impact of the divergences, the Bank's Credit Cost is at 53 bps for FY17 and 19 bps for Q4FY17

- The total Standard Restructured Advances as a proportion of Gross Advances was at 0.36% (₹ 4,816 million) as at Mar 31, 2017, down from 0.42% (₹ 5,002 million) as at Dec 31, 2016. No additional restructuring during the quarter. The restructured loans have been performing in line with expectations and the Bank does not anticipate any material slippages in this book
- Net Security Receipts (SRs) stand at 0.73% of Gross Advances (₹ 9,771 million, comprising 15 borrowers) as at Mar 31, 2017. During the quarter the bank sold ₹ 8,869 million of assets. Against these assets, the collateral /security cover is adequate and expected to be realizable.



- Standard SDR Advances outstanding at 0.22% (₹2,996 million) to Gross Advances as at Mar 31, 2017 from five accounts of which three accounts (equivalent to 0.08% of Gross Advances as on March 31, 2017) were restructured during Q4FY17. Total outstanding Investments in SDR stand at 0.02% (₹ 215 million) of Gross Advances as on Mar 31<sup>st</sup>, 2017
- 5:25 refinancing exposure of 0.09% (₹ 1,255 million) of Gross Advances as at Mar 31, 2017 from two accounts of which one account was classified under 5-25 refinance scheme during Q4FY17
- S4A advances outstanding at 0.01% (₹ 189 million) of Gross Advances as at Mar 31, 2017
- Trend of key Asset Quality parameters:

	As a % of Advances	Mar 31, 2017	Dec 31, 2016	Sep 30, 2016	June 30, 2016	Mar 31, 2016
A	1. Gross NPA %	1.52%	0.85%	0.83%	0.79%	0.76%
	2. Net NPA %	0.81%	0.29%	0.29%	0.29%	0.29%
	3. Provision Coverage Ratio	46.9%	66.0%	64.8%	64.2%	62.0%
B	Restructured Advances %	0.36%	0.42%	0.46%	0.49%	0.53%
C	Security Receipts (Net) %	0.73%	0.22%	0.23%	0.19%	0.20%
D	Standard SDR's	0.24%	0.17%	0.03%	0.03%	-
E	5-25 Refinancing	0.09%	0.09%	0.09%	-	-
F	S4A	0.01%	0.01%	-	-	-

- Rating breakup of Corporate Banking exposures spread across 8 segmental corporate relationship groups:

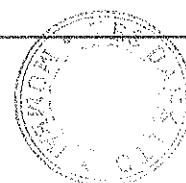
As a % of Total Exposure	Mar 31, 2017	Dec 31, 2016	Sep 30, 2016	June 30, 2016	Mar 31, 2016
AAA	20.9%	17.1%	17.8%	18.4%	18.4%
AA	15.6%	19.5%	19.9%	17.6%	18.5%
A	39.6%	39.6%	39.6%	40.4%	39.6%
BBB	21.8%	22.1%	21.1%	21.8%	21.7%
BB and Below	2.0%	1.7%	1.6%	1.8%	1.8%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

- Profile of the Bank's International and Domestic Ratings:

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

#### DIVERSIFIED LIABILITIES FRANCHISE

- CASA deposits grew 65.5% y-o-y to ₹ 518.7 billion as at Mar 31, 2017. CASA ratio stands at 36.3% as of Mar 31, 2017 from 28.1% as at Mar 31, 2016 (8.2% improvement in one year).
- Robust growth of 60.6% in SA deposits to ₹ 327.8 billion while CA deposits grew 74.7% to ₹ 190.9 billion as of Mar 31, 2017.
- Total Retail Deposits (CASA + Retail FDs) now constitute 61.5% as of Mar 31, 2017



**YES Bank Rating Profile**

Yes Bank continues to maintain strong credit ratings across International and Domestic Rating agencies

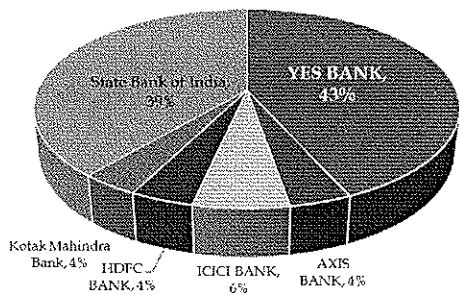
- Moody’s Long-term international rating of Baa3 which is in line with the Sovereign Rating of India
- During the quarter, Domestic Rating agency ICRA assigned AA rating for Bank’s Basel III compliant Additional Tier 1 instrument including the erstwhile AT1 issuance under earlier Basel III regime
- Domestic Rating agencies, ICRA, CARE and India Ratings (*as applicable*), have Long-Term ratings of AA+ for the Bank’s Basel III compliant Tier II instruments as well as for Infrastructure Bonds

**SOCIAL MEDIA**

According to the recent ranking by The Financial Brand publication:

- YES BANK is ranked amongst the Top 5 Most Social Banks in the World as ranked by The Financial Brand.
- YES BANK is the Highest Followed Global Bank Brand on Twitter with over 2.0 million followers
- YES BANK is also the second Highest Liked Global Bank Brand on Facebook with more than 5.8 million Page Likes

**Twitter Followers**



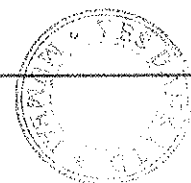
	Followers	Fans	Followers
YES BANK	2,013k [1]	5,834k [2]	334k [1]
AXIS Bank	184k [5]	3,360k [4]	67k [3]
ICICI Bank	285k [3]	5,142k [3]	N.A.
HDFC Bank	188k [4]	2,405k [5]	30k [4]
Kotak Mahindra Bank	173k [6]	696k [6]	N.A.
State Bank of India	1,802k [2]	10,374k [1]	254k [2]

Note: Data as on Apr 10, 2017

**DIGITAL BANKING**

YES BANK continued investing significantly in new-age mediums and digital technologies to achieve a heightened customer engagement and experience. Some of the Bank’s key digital initiatives revolutionizing payments ecosphere are as follows:

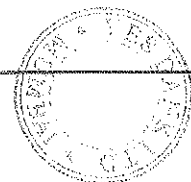
- YES BANK is the first Bank to create UPI compliant mobile apps for large E-Commerce players using YES Bank’s UPI SDK solution. Over 20 million YES Bank’s UPI partnered Apps have been downloaded till date accounting for 30% of the total volumes in UPI ecosystem
- YES PAY App has been integrated with UPI and now allows users, not only send and receive money but also recharge, pay for their bills / insurance premium and also make payment at any physical store that accepts UPI. Further YES PAY has been the first wallet to launch its services on BOT. With YES PAY BOT new users can be on-boarded and serviced for many functionalities like view wallet transactions, balances, load, send/request money , recharge and pay bills
- YES BANK has launched Nashik & Udaipur City Prepaid Card Program for facilitation of Government to Citizen (G2C) services of respective Municipal Corporation through existing and newly created Citizen Facilitation Centers



- YES BANK has become the Digital Banking partner for Puducherry Tourism Development Corporation (PTDC), for issuance of Co-Branded Prepaid Cards for cashless transactions
- YES BANK has enabled setup of banking transactions at Fair Price Shops for Food and civil supplies ministry - Govt Of Maharashtra
- YES BANK's SIMsePAY solution has won 3 premier awards Finnoviti | Money Tech | Golden Peacock for its frugal innovation in providing mobile payments facilities on feature phone to over 6 lac customer through tie-up with 31 cooperative banks
- YES BANK has received certification from NPCI for Bharat Bill Payment Service (BBPS) and is expected to be rolled out shortly
- YES BANK has launched Personalized Card Linked Offer Program where merchants offers services to bank's select customers on the back of a robust analytics engine based on customer's past buying behavior

#### EXPANSION & KNOWLEDGE INITIATIVES

- YES BANK raised ₹ 49,066.5 million (USD 750 Mn) via Qualified Institutional Placement. This represents the largest private sector QIP in India in INR terms. Combined with the ₹ 30 billion of Basel III Compliant AT-1 Bonds, this represents a cumulative of USD 1.2 Bn of Tier-I Capital raised in FY17
- YES BANK IFSC Banking Unit in GIFT City, Gandhinagar achieved USD 1 Billion by balance sheet in March 2017
- Total headcount stands at 20,125 as at March 31, 2017, an increase of 725 employees in the quarter and 5,125 incremental employees in FY17
- YES BANK's Branch Network stands at 1,000 branches as on March 31, 2017 an addition of 36 branches in the quarter. Total ATM network stands at 1,785 as on March 31, 2017 of which 506 are Bunch Note Acceptors (BNA)/ Cash Recyclers
- YES BANK launched the 1<sup>st</sup> Cohort of the YES FINTECH, a business accelerator program for fintech startups by enrolling 12 companies. YES FINTECH received over 750 applications from 18 countries including 50 applications from International companies.
- YES BANK awarded 30 Students from Top 15 B-Schools across India under its YES ASPIRE scholarship program aimed at grooming India's future leaders and has been conceived with the belief that India's future as a global socio-economic powerhouse lies in realizing the untapped potential of our youth
- YES BANK is the first bank globally to migrate to the ISO 14001:2015 certification for its environmental management system (EMS)
- YES BANK was presenting partner to the Economic Times Global Business Summit 2017, a flagship initiative of the Times Group that envisions to bring together visionaries, thought leaders, heads of state, policy makers, academicians and corporate heads cohesively driving a singular agenda for *Scripting Economic Change*, by connecting the building blocks of Economics for India and the Globe
- YES BANK was 'Digital Banking Partner' for NASSCOM India Leadership Forum held on February 15-17, 2017 in Mumbai. YES BANK co-hosted a Panel Discussion on 'Fintech & Banks: Co-creating Financial Innovation' and released a study 'Fintech Reimagined: Accelerating the Next Wave of Innovation'



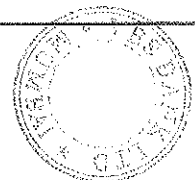


### AWARDS & RECOGNITIONS

- YES BANK has been recognized as the 'Best Mid-Sized Bank' in the 21<sup>st</sup> edition of the Business Today - KPMG India's Best Banks study. This is the 8<sup>th</sup> year in a row, where YES BANK has been awarded by Business Today in its annual Banking survey for growing robustly, embracing technology, innovating and reaching out to people at the bottom of the pyramid
- YES BANK has been adjudged the Best Bank in Asia Pacific for Payments and Collections by Global Finance, a leading international business magazine headquartered in New York
- YES BANK won the award for The Best Technology Bank of the Year in the medium banks category, at the Indian Banks' Association's (IBA) Banking Technology Awards 2017, in Mumbai
- YES BANK won the award for 'API Banking' innovation at the FinTec India Conference & Awards, held at the National Stock Exchange (NSE), in Mumbai
- YES BANK has been recognized as the 'Best Social Bank' (in the mid-sized Bank category) during the ASSOCHAM 12<sup>th</sup> Annual Banking Summit cum Social Banking Excellence Awards.
- YES BANK's Chief Sustainability Officer Ms. Namita Vikas received the Leading Women Award from the World Business Council For Sustainable Development (WBCSD)
- YES BANK was recognized for 'Best Innovation in Corporate Banking for its unique innovation - SIMsePAY' at the MoneyTech Awards 2017 held on April 12, 2017 in Delhi
- YES BANK was awarded the "Sustainability Performance Award" at the India Corporate Governance & Sustainability Vision Awards 2017, organized by the Indian Chamber of Commerce on February 15, 2017 in New Delhi
- Mr. Rana Kapoor felicitated for 'Outstanding Contribution towards Promoting India-Canada Bilateral Relations' by the Indo-Canadian Business Chamber (ICBC). This significant recognition was conferred by H.E. Mr. Nadir Patel, High Commissioner for Canada to India during the ICBC 3<sup>rd</sup> Annual Dinner 2017 held in New Delhi on March 25, 2017
- Mr. Rana Kapoor was felicitated for 'Outstanding Contribution towards promoting Luxury, Culture and Creativity' during the Luxury League Symposium on April 7, 2017 in New Delhi

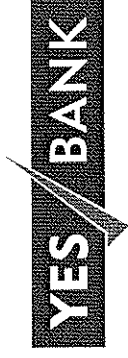


Regd. & Corporate Office: Nehru Centre, 9th Floor, Discovery of India, Dr. A. B. Road, Worli,  
 Mumbai 400 018  
 Tel: + 91 22 6669 9000 Fax: + 91 22 2492 6464  
 Northern Regional Corporate Office: 48 Nyaya Marg, Chanakyapuri, New Delhi 110 021  
 Tel: + 91 11 6656 9000 Fax: +91 11 4168 0144  
 Website: www.yesbank.in

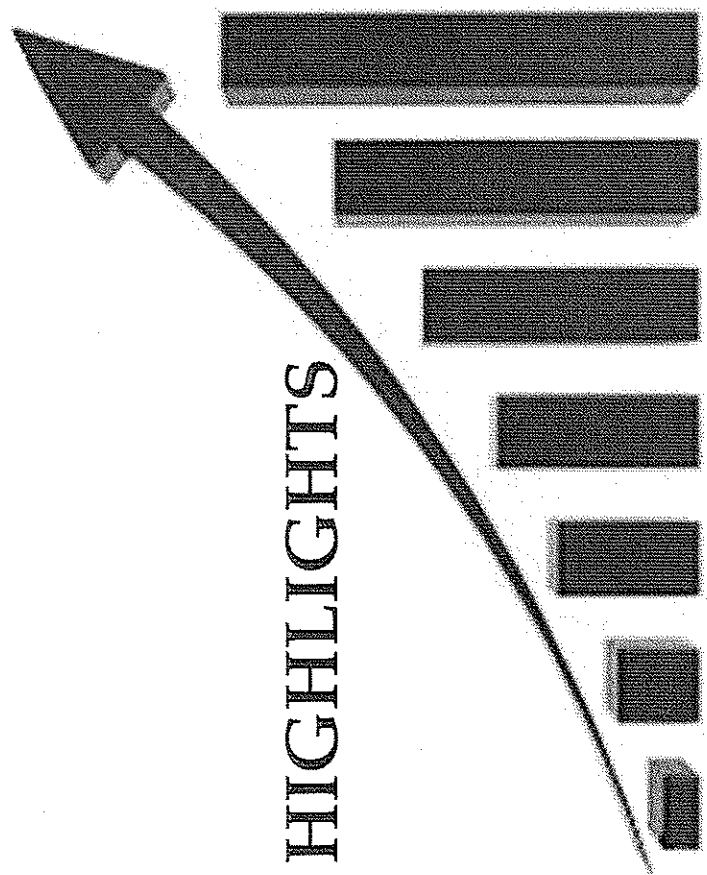


# INVESTOR PRESENTATION

Q4FY17 and FY17 Update



# FINANCIAL HIGHLIGHTS



# Key Highlights of FY17

**YES BANK**



49.1 Bn.

India's Largest Private Sector QIP

30.0 Bn. Basel III AT1 Issue.

Rated AA by CARE, ICRA & India Ratings



1,000 Branches

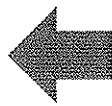
20,000+ Employees



₹ 2 Tn+ Bn. Balance Sheet

\$ 1 Bn+ Balance Sheet at Giff City

*Total CRAR of 17.0% with Tier I of 13.3%. Well positioned to capture market share*



139% Y-o-Y

Growth in Core Retail Advances



36.3% CASA Ratio

Up from 28.1% in FY16



61.5% Retail Deposits

(CASA + Retail TDs)

*Strong Momentum along with Granular Growth resulting in Increased Market Share*



1.8% RoA & 21.5% RoE

Delivering Consistent Shareholder returns.



26.9% Y-o-Y

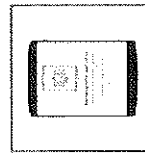
Growth in NII



31.1% Y-o-Y

Growth in PAT

*Sustained Financial Performance with expanding NIM and superior shareholder returns*



✓ First Bank to create UPI

compliant mobile apps.

✓ 20 Million+ Apps

download



✓ YES PAY: First wallet to

launch its services on

BOT.



✓ SIMsePAY solution

✓ Winner of 3 premier

awards for frugal

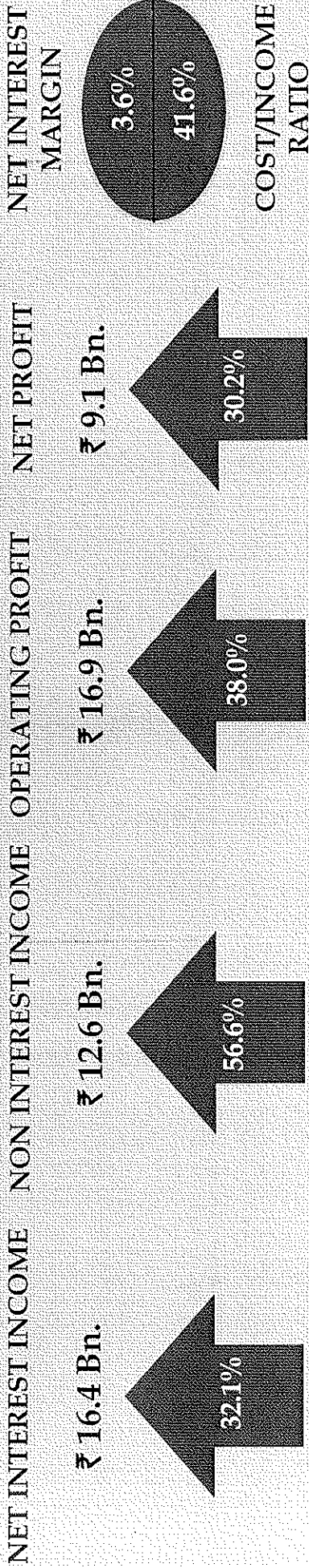
innovation.



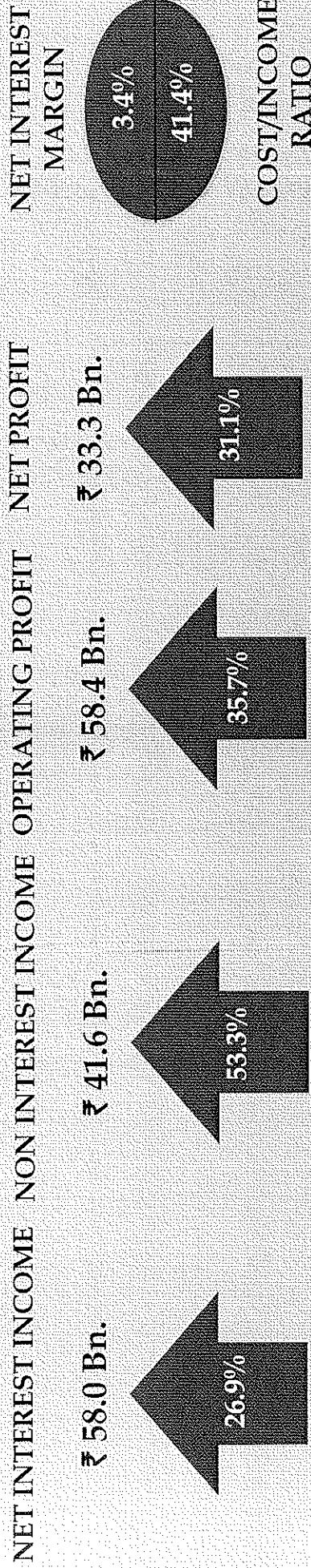
*Investing in Technology for a Digital Future*

# Income Statement Highlights

## For Q4 FY2017



## For FY2017



- ✓ Basic EPS of ₹ 21.6 and Diluted EPS of ₹ 21.0 for Q4FY17
- ✓ Basic EPS of ₹ 78.9 and Diluted EPS of ₹ 76.8 for FY17

**Robust growth with improving margins and consistent profitability metrics**

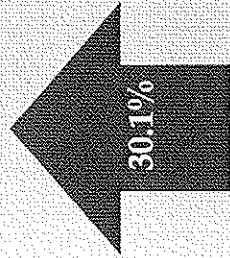


# Balance Sheet Highlights

**YES BANK**

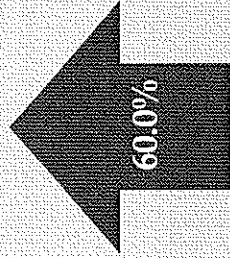
TOTAL ASSETS

₹ 2.15 Tn.



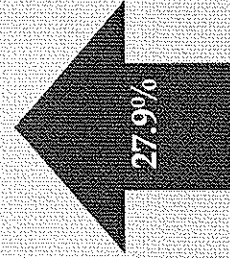
SHAREHOLDERS' FUNDS

₹ 220.5 Bn.



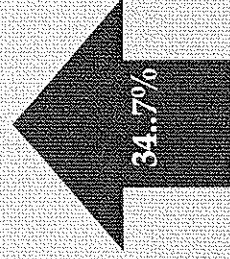
DEPOSITS

₹ 1.4 Tn.

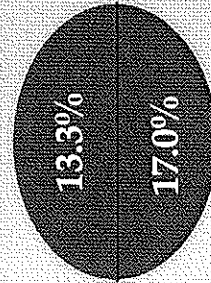


ADVANCES

₹ 1.3 Tn.

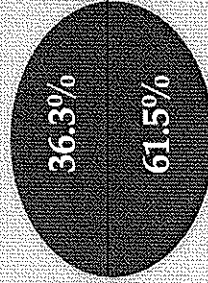


TIER I



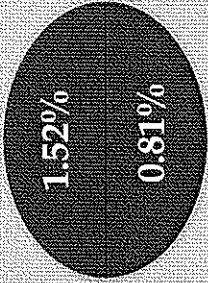
TOTAL CAPAD

CASA Ratio



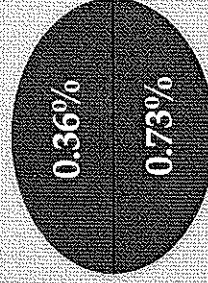
Retail Deposits

GROSS NPA



NET NPA

Restructured Advances



Security Receipts

✓ Book Value of ₹ 468.7

Constantly increasing granularity across Assets & Liabilities

# Income Statement & Key Ratios

**YES BANK**

## Q4FY17 & FY17 - Revenue and Profit growth

₹ Million	Q4FY17	Q4FY16	Growth	FY17	FY16	Growth
Net Interest Income	16,397	12,414	32.1%	57,973	45,667	26.9%
Non Interest Income	12,574	8,028	56.6%	41,568	27,121	53.3%
<b>Total Net Income</b>	<b>28,971</b>	<b>20,442</b>	<b>41.7%</b>	<b>99,541</b>	<b>72,789</b>	<b>36.8%</b>
Operating Expense	12,061	8,188	47.3%	41,165	29,764	38.3%
<b>Operating Profit</b>	<b>16,910</b>	<b>12,255</b>	<b>38.0%</b>	<b>58,375</b>	<b>43,025</b>	<b>35.7%</b>
Provisions & Contingencies	3,097	1,865	66.1%	7,934	5,363	47.9%
Provision for Tax	4,671	3,369	38.7%	17,140	12,268	39.7%
<b>Profit After Tax</b>	<b>9,141</b>	<b>7,021</b>	<b>30.2%</b>	<b>33,301</b>	<b>25,394</b>	<b>31.1%</b>

	Q4FY17	Q4FY16	FY17	FY16
Return on Assets	1.8%	1.8%	1.8%	1.7%
Return on Equity	21.8%	20.5%	21.5%	19.9%
NIM	3.6%	3.4%	3.4%	3.4%
Cost to Income Ratio	41.6%	40.1%	41.4%	40.9%
Non Interest Income to Total Income	43.4%	39.3%	41.8%	37.3%
EPS (not annualized) ₹	21.6	16.7	78.9	60.6

**Robust NII growth of 32.1% supported by healthy advances growth of 34.7% resulting in strong PAT growth**

# Balance Sheet & Key Ratios

**YES BANK**

## Balance Sheet Growth

₹ Million	Mar 31 2017	Mar 31 2016	y-o-y growth	Dec 31 2016	q-o-q growth
Assets	2,150,599	1,652,634	30.1%	1,948,280	10.4%
Advances	1,322,627	982,099	34.7%	1,170,870	13.0%
Investments	500,318	488,385	2.4%	497,485	0.6%
Liabilities	2,150,599	1,652,634	30.1%	1,948,280	10.4%
Shareholders' Funds	220,541	137,866	60.0%	162,471	35.7%
Total Capital Funds	317,318	218,744	45.1%	268,648	18.1%
Borrowings	386,067	316,590	21.9%	369,212	4.6%
Deposits	1,428,739	1,117,195	27.9%	1,323,758	7.9%
CASA	518,697	313,428	65.5%	441,264	17.5%

## Key Financial Performance Indicators

	Mar 31 2017	Mar 31 2016	Dec 30 2016
Capital Adequacy (Basel III)	17.0%	16.5%	16.9%
Tier I Ratio (Basel III)	13.3%	10.7%	12.2%
Book Value (₹)	468.7	327.8	384.1
Gross NPA	1.52%	0.76%	0.85%
Net NPA	0.81%	0.29%	0.29%

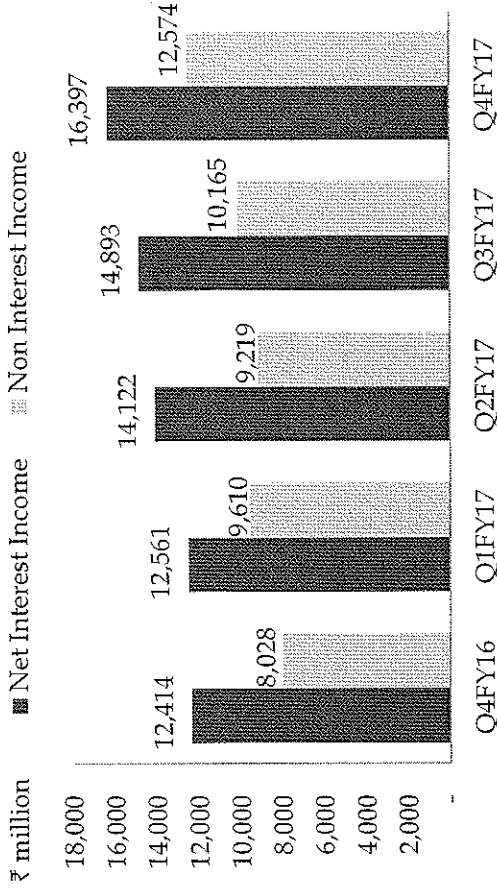
Robust Y-o-Y growth of SA: 60.6%; and Retail Banking FDs: 13.2%



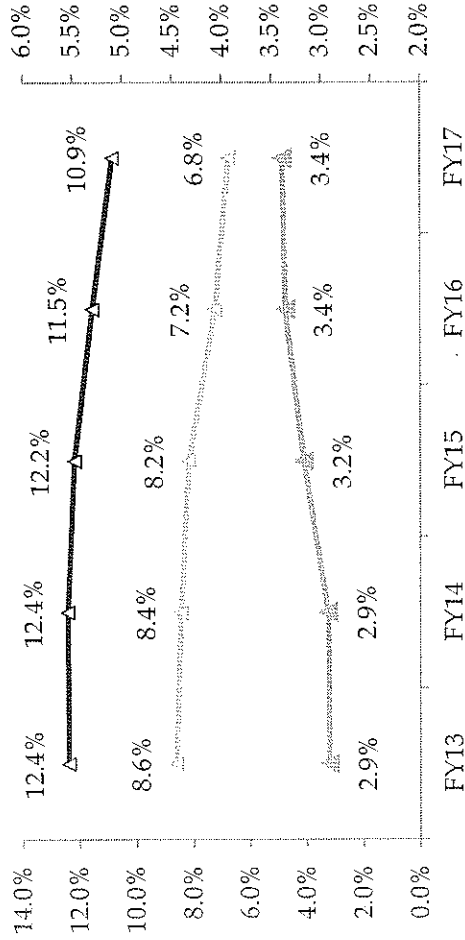
# Income Growth Trends

## Steady growth in Net Interest Income (NII)

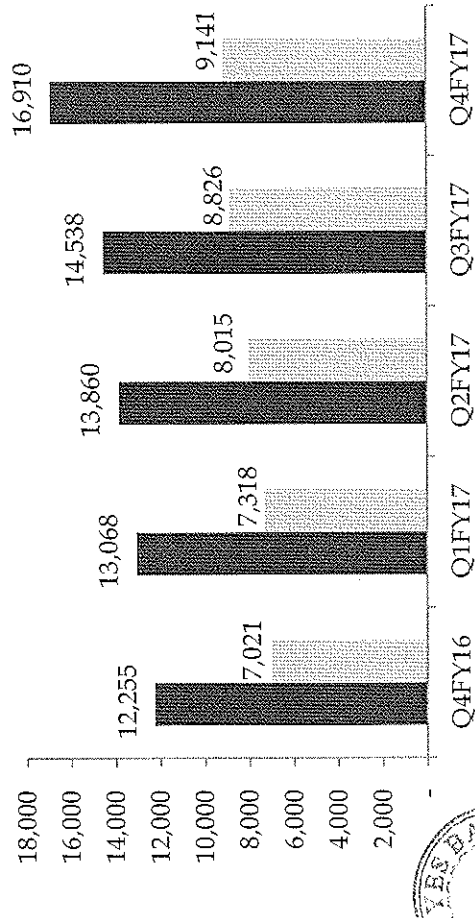
- NII for Q4FY17 increased by 32.1% y-o-y.
- This was on back of 34.7% y-o-y growth in advances and improving CASA ratio and Margin expansion
- NIM expanded to 3.6% in Q4FY17



## Yield on advances and Cost of funds



## Operating Profit and Net Profit



Consistent growth in Operating profit coupled with improving Margins and Spreads

# Non-Interest Income Highlights

**YES BANK**

## Non Interest Income Break-up

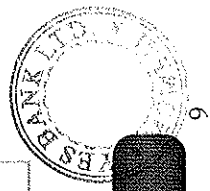
₹ Million	Q4FY17	Q4FY16	Growth	FY17	FY16	Growth
Corporate Trade & Cash Management	1,178	1,412	(16.6%)	4,319	4,611	(6.0%)
Forex, Debt Capital Markets & Securities	2,324	1,163	99.9%	10,417	4,682	122%
Corporate Banking Fees	5,864	3,638	61.2%	17,250	11,706	47%
Retail Banking Fees	3,131	1,816	72.4%	9,145	6,123	49%
<b>Total</b>	<b>12,497<sup>#</sup></b>	<b>8,028</b>	<b>55.7%</b>	<b>41,131<sup>#</sup></b>	<b>27,122</b>	<b>52%</b>

# above breakup excludes ` 77 Mn and ` 362 Million Recovery from Write Off in Q4FY17 and Q3FY17 respectively

## Retail Banking Fees Break-up

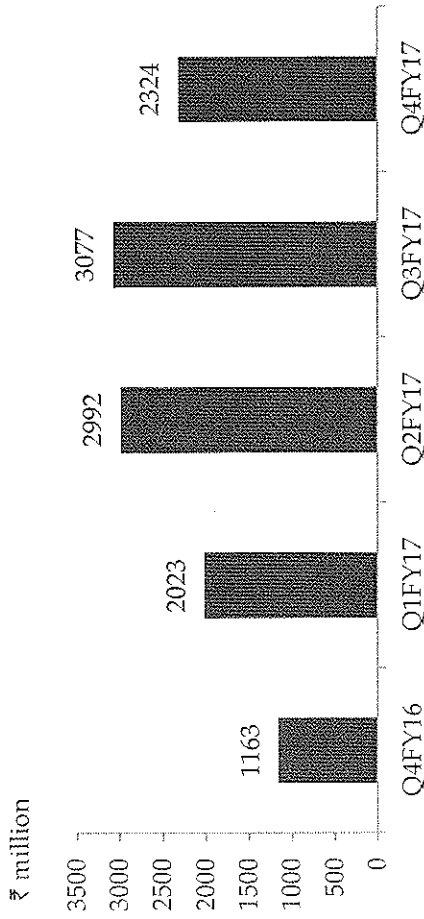
₹ Million	Q4FY17	Q3FY17	Q2FY17	Q1FY17	Q4FY16
Retail Banking Fees:	3,131	2,143	2,096	1,774	1,816
Trade & Remittance	791	588	719	709	580
Facility / Processing Fee	482	235	227	164	248
Third Party Sales	633	304	277	222	307
Interchange Income	776	517	456	369	347
General Banking Fees	449	499	415	310	335

**Granular & Healthy Non-Interest Income growth across Retail, Trade, Financial Markets & Corporate**

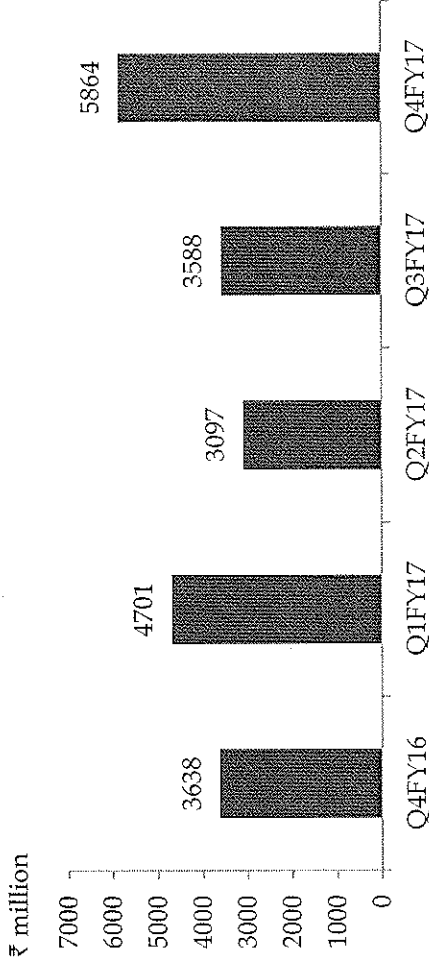


# Non - Interest Income Trends

## Forex, Debt Capital Markets & Securities



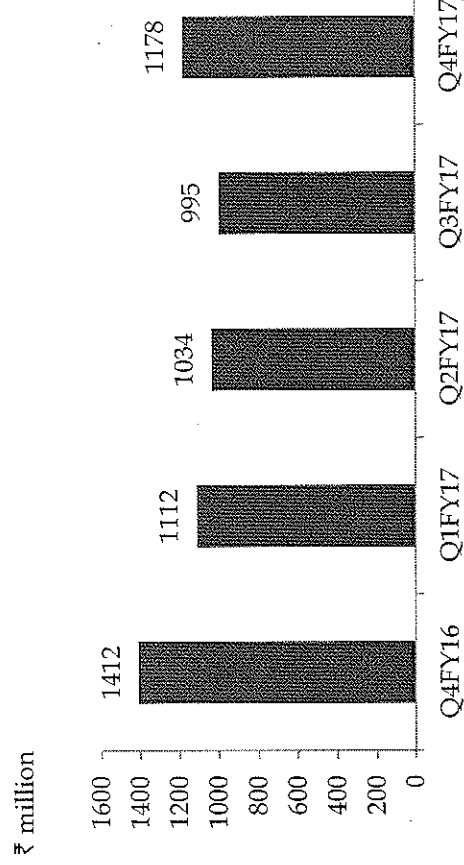
## Corporate Banking Fees



## Retail Banking Fees



## Corporate Trade & Cash Management



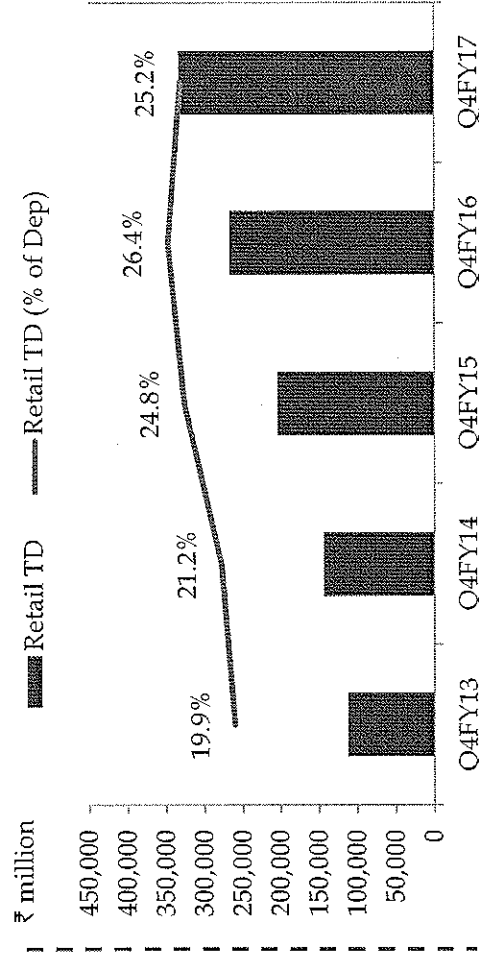
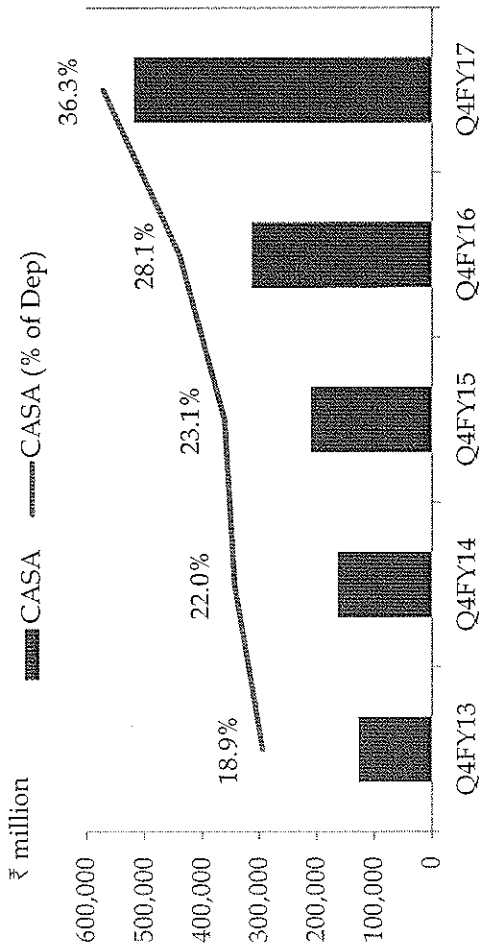
Healthy trends across Non Interest Income streams



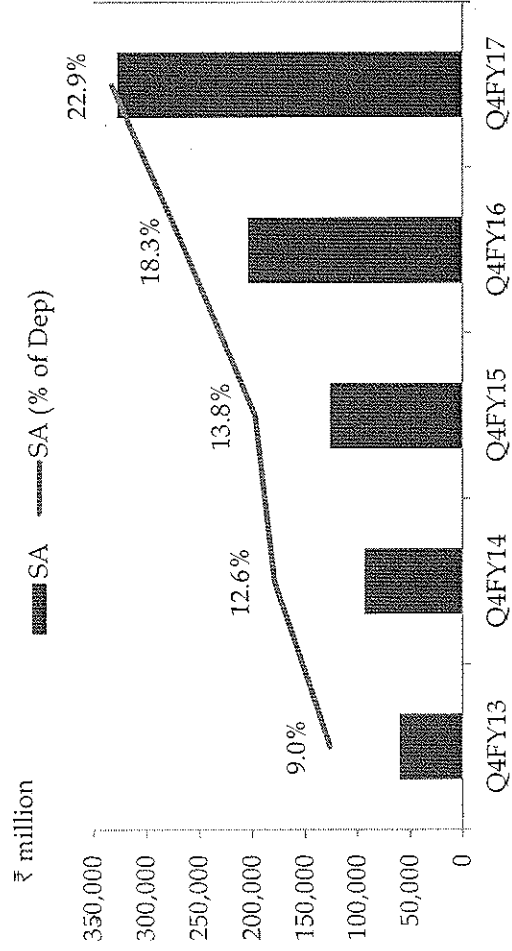
# BUSINESS HIGHLIGHTS



# Well-diversified Liability Franchise



## Steady improvement in Granular Deposits

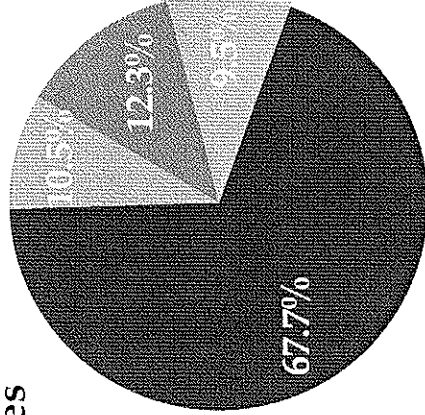


**CASA+Retail FDs as % of Total Deposits stands at 61.5% as at Mar 31, 2017, up from 54.5% a year ago**

# Segmental Advance Mix - Improving Retail Share

**YES BANK**

As % of Total Advances  
31st Mar 2017



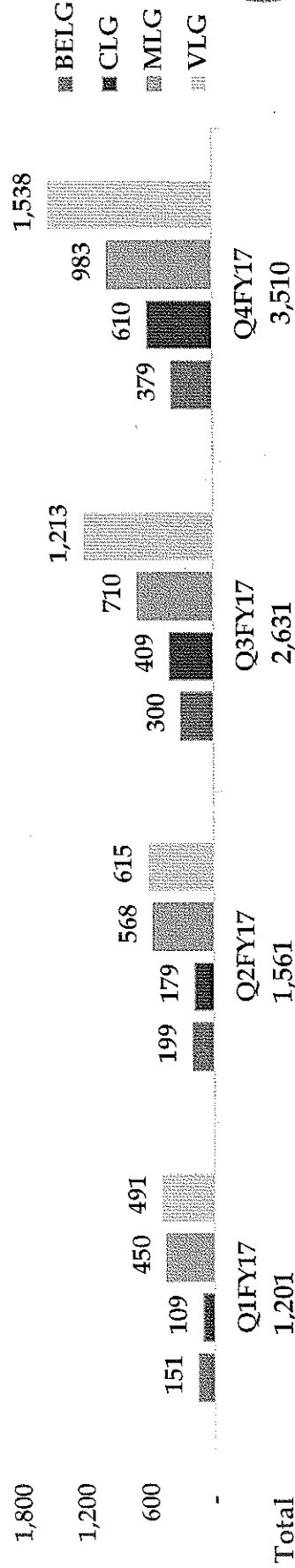
- Corporate Banking
- Business Banking
- Micro & Small Enterprises
- Consumer Banking

Sub Groups	31 Mar, 2017
Mortgage Backed Loan Group (MLG)	28%
Business Equipment Loan Group (BELG)	11%
Consumer Loan Group (CLG)	10%
Vehicle Loan Group (VLG)	34%
SHG (Self Help Group)	9%
Others	8%

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, Inventory Funding, Commercial Vehicles

## Q-o-Q Disbursement Trend of Above Mentioned Sub Groups

Figures in INR Crs



Expanding Core Retail Assets





# ASSET QUALITY





# Stable Risk Profile

**YES BANK**

## Rating breakup of Corporate Banking exposures

Ratings*	Mar 31, 2017	Dec 31, 2016	Sep 30, 2016	Jun 30, 2016
AAA	20.9%	17.1%	17.8%	18.4%
AA	15.6%	19.5%	19.9%	17.6%
A	39.6%	39.6%	39.6%	40.4%
BBB	21.8%	22.1%	21.1%	21.8%
BB and Below	2.0%	1.7%	1.6%	1.8%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\* Based on Internal corporate ratings models mapped to external ratings

## Sensitive Sector Disclosure

Sector/ Rating	Break-up	Sector/ Rating	Break-up
(A) Electricity	11.3 %	(B) Iron & Steel	1.8%
AAA/AA rated investments	0.8 %	A or above rated	1.3%
T&D	1.6 %	(C) EPC	7.3%
Renewable Exposures (Green-Financing)	4.8% of which 2.6% is operational	A or above rated	4.4%
Non-Renewable	4.0% (All operational)	(D) Telecom*	4.9%
Exposure to SEBs	Nil	A or above rated	4.2%

# Bank has included 'Telecom Sector' in the above 'Sensitive Sector Disclosure' in context of RBI's notification dated April 18, 2017 on 'Additional Provisions for Standard Advances at Higher than prescribed rates'

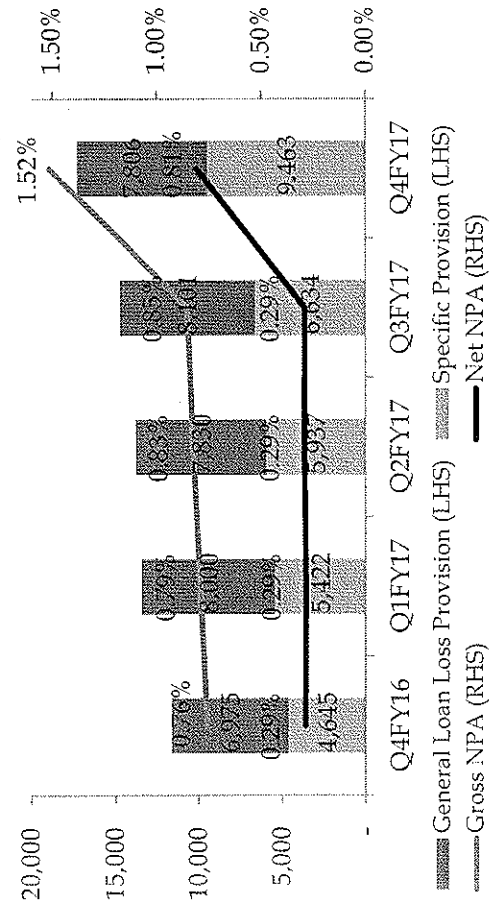
**Well rated corporate exposure with over 76% rated A or above**

# Healthy Asset Quality

YES BANK

- ✓ Credit Costs at 19 bps for Q4FY17 and 53 bps for FY17.
- ✓ During the quarter,
  - No additional restructuring nor any 5:25
  - Sold ₹ 8,869 Mn Assets to ARC, against which the collateral /security cover is adequate and expected to be realizable.
  - One instance of S4A during the quarter.
  - It includes one borrower with gross exposure of 0.69% of Gross Advances (₹ 911.5 Crores) and net exposure of 0.52% (₹ 683.6 Crores) of Net Advances which is expected to be recovered in near term. Specific provision held in this account is ₹ 227.9 Crores. For the remaining accounts, the Bank continues to maintain a healthy Provision Coverage ratio of 64.9%.

₹ Million



As a % of Advances	Dec 31, 2016	(A)	Mar 31, 2017	(B)	Mar 31, 2017
Gross NPA	10,059	1,012	11,071	9,115	20,186
Gross NPA %	0.85%		0.83%	0.69%	1.52%
Net NPA	3,424	462	3,887	6,836	10,723
Net NPA %	0.29%		0.29%	0.52%	0.81%
Provisions	6,634	550	7,184	2,279	9,463
PCR	66.0%		64.9%	25.0%	46.9%

A - Net Additions Excluding

B - One Extra Ordinary Item

As a % of Advances	Dec 31, 2016	Mar 31, 2016	Mar 31, 2017
Gross NPA %	0.85%	0.76%	1.52% (₹ 20,186 Mn)
Net NPA %	0.29%	0.29%	0.81% (₹ 10,723 Mn)
Provision Coverage	66.0%	62.0%	46.9%
Restructured Advances %	0.42%	0.53%	0.36% (₹ 4,816 Mn)
Security Receipt (Net) %	0.22%	0.20%	0.73% (₹ 9,771 Mn)
Standard SDR	0.17%	-	0.24% (₹ 3,211 Mn)
5:25 Refinancing	0.09%	-	0.09% (₹ 1,255 Mn)
S4A	0.01%		0.01% (₹ 189 Mn)

Bank continues to show resilience on all Asset Quality parameters

# Risk Management Process



**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 NPA's**

**Effective & Timely Risk Mitigation**

**Contingent Provision Buffer**

- ✓ 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



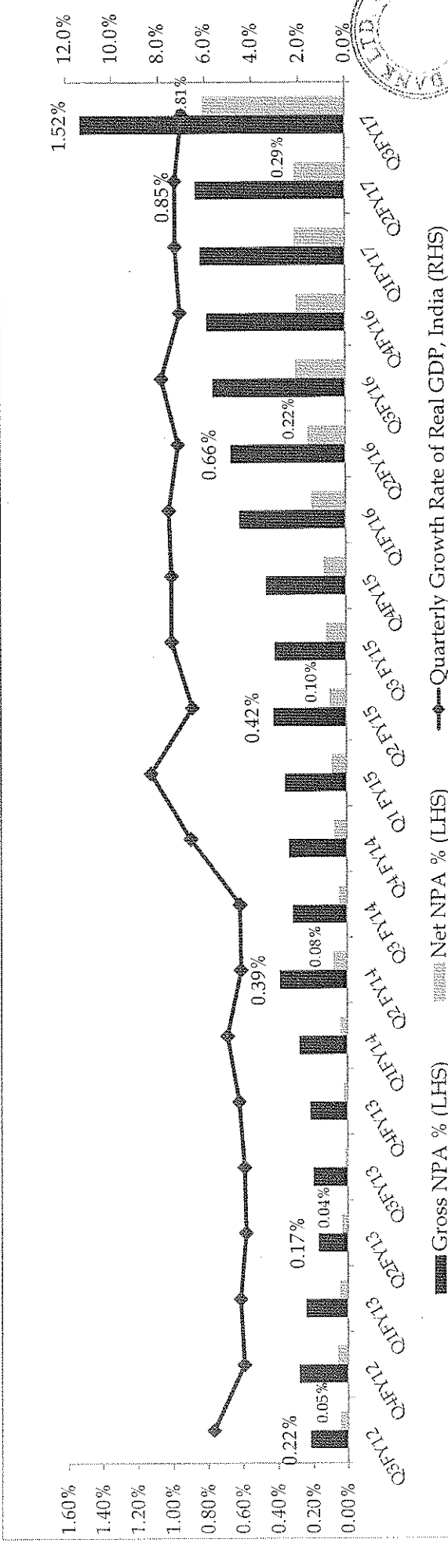
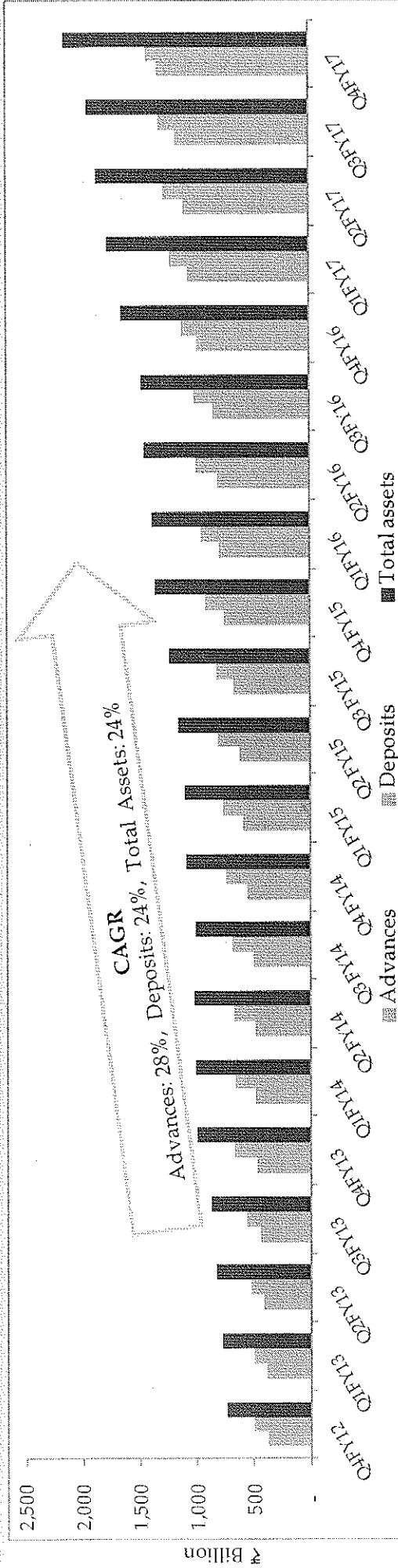
**Robust Risk Management System in place to provide early identification of potential problem accounts**

# TRENDS OF KEY PARAMETERS



# Sustained Growth with preservation of Asset Quality

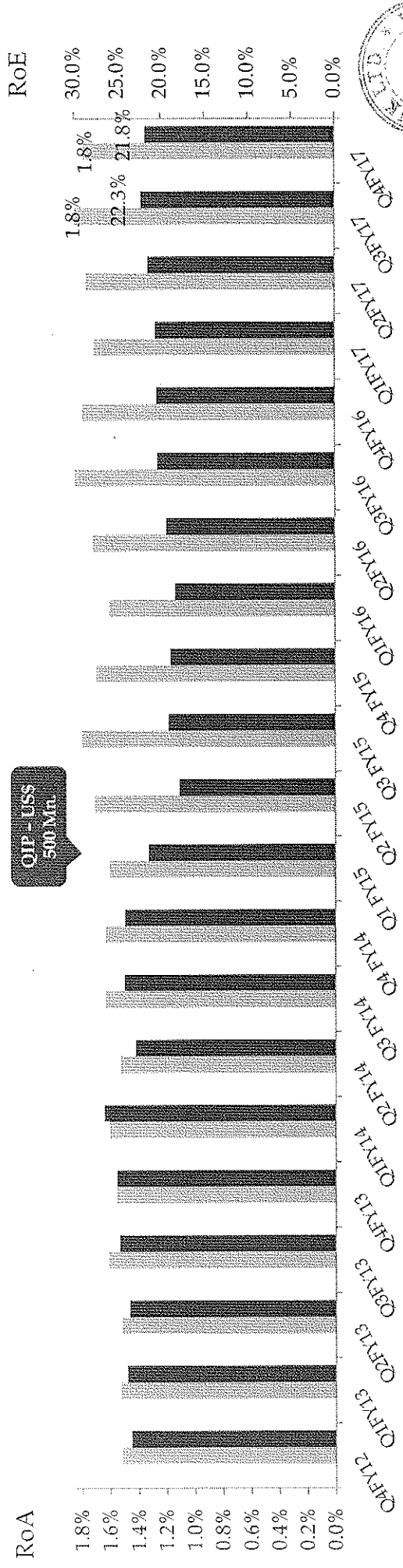
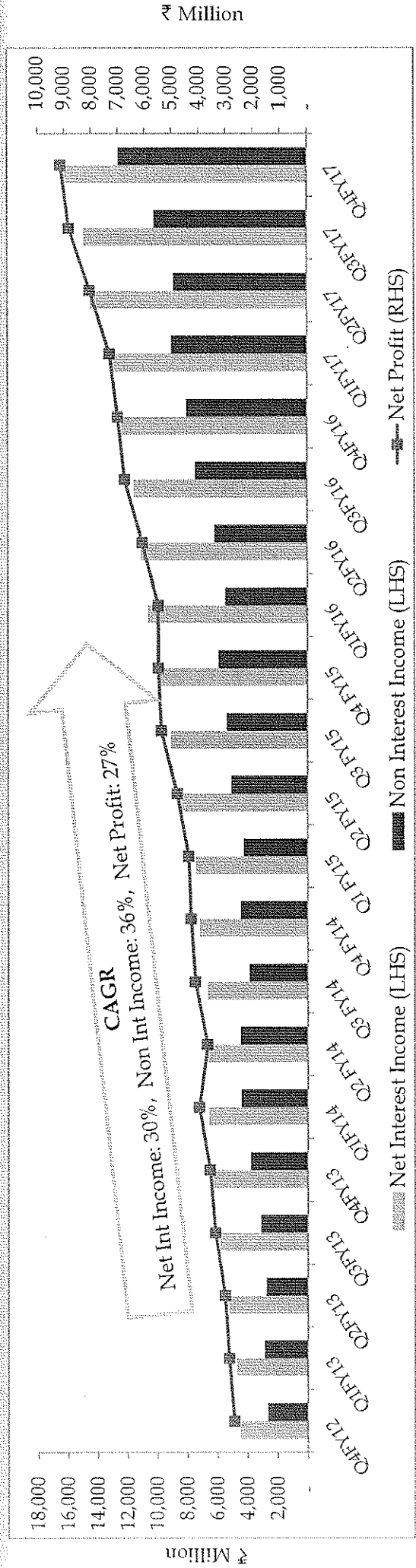
**YES BANK**



GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q4FY17 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

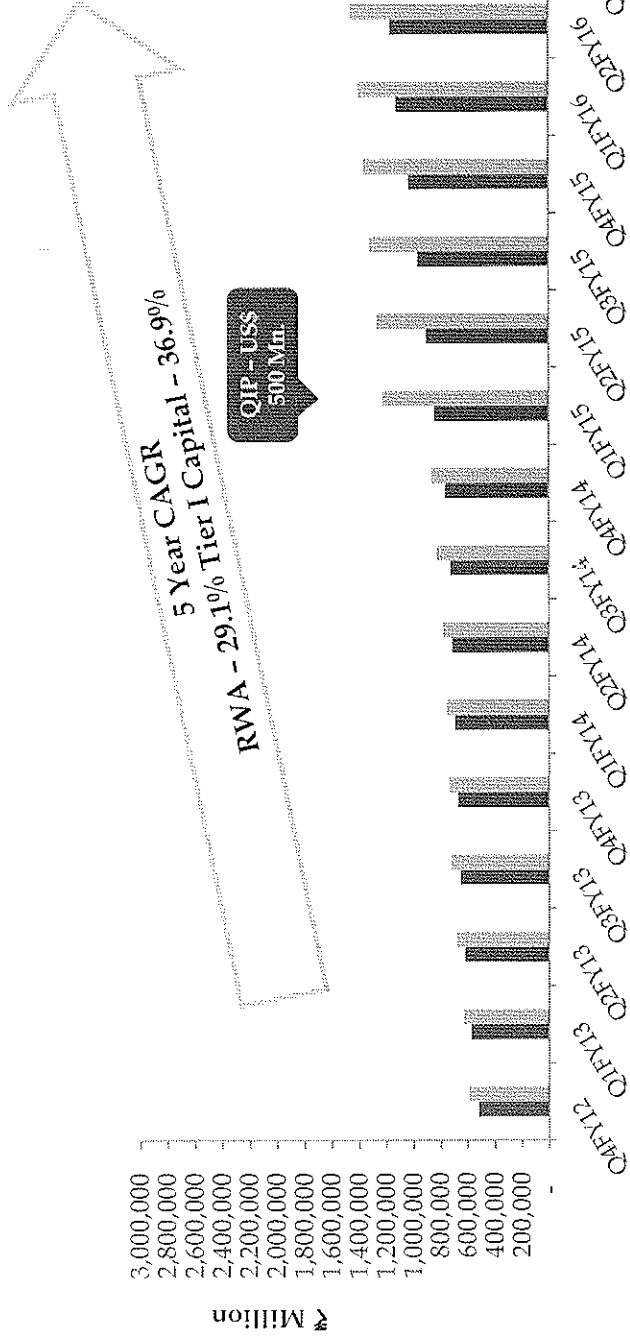


Growth with quality, improving productivity and efficiency

# Capital Growth Through Internal Accretion

Tier I Capital Adequacy ratio

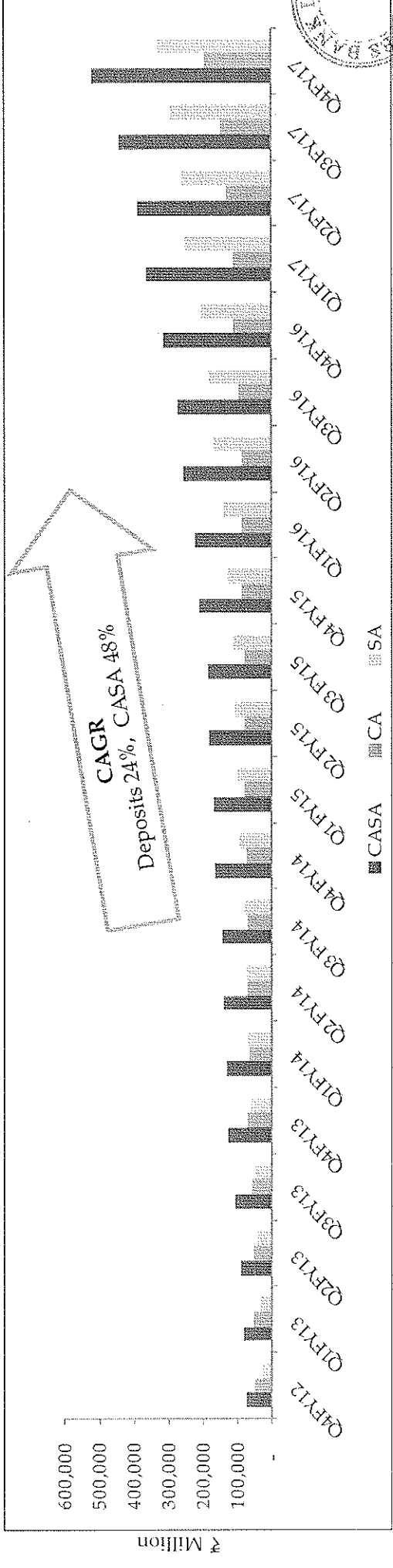
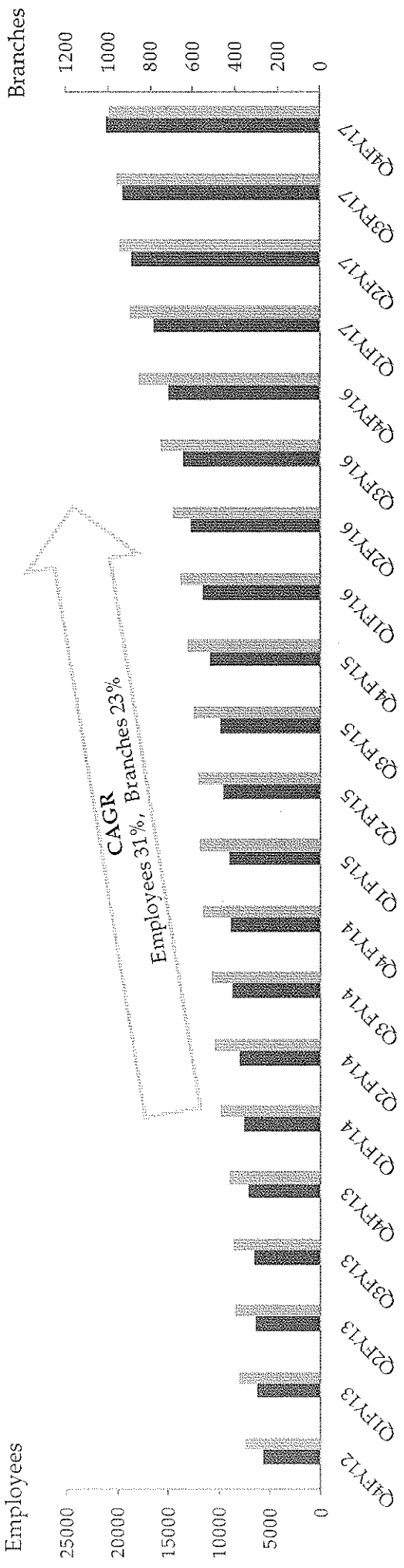
9.9% 9.2% 9.5% 9.0% 9.5% 9.5% 9.5% 9.5% 9.5% 9.8% 9.8% 12.6% 12.2% 11.8% 11.5% 10.9% 10.9% 10.7% 10.3% 10.1% 12.2% 13.3%



✓ Well capitalized with Total CRAR at 17.0% and Tier I ratio at 13.3%. Total Capital Funds stand at ₹ 317.3 Bn as on Mar 31, 2017.

**Strong ROEs allow healthy internally funded growth**

# Improved Traction In Liabilities Generation

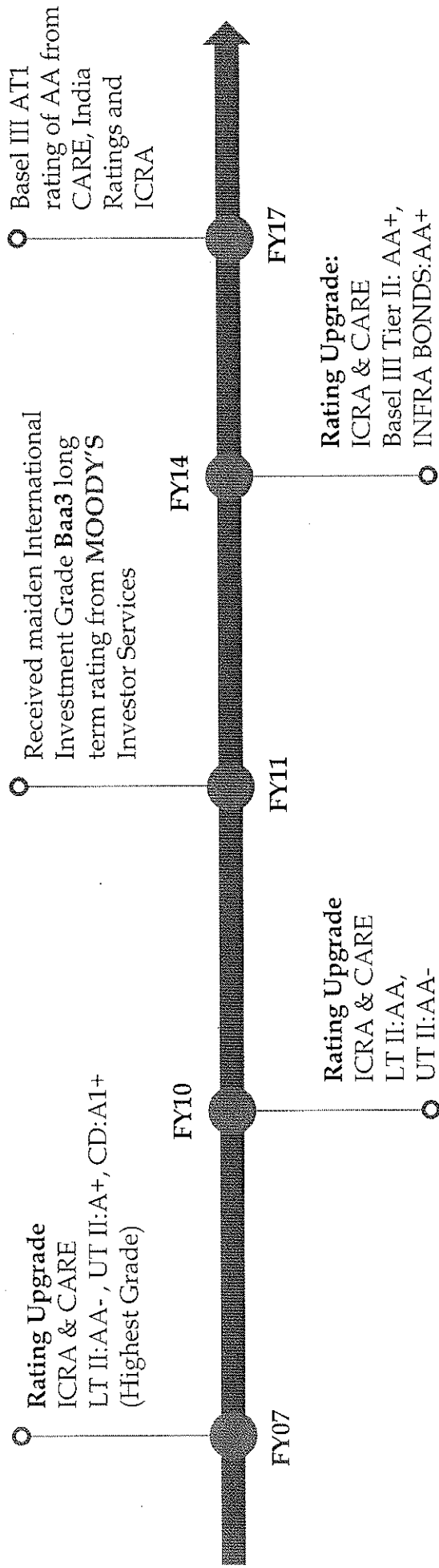


Improved retail traction showcasing improved efficiency and operational leverage



# RATINGS & BORROWINGS

# YES Bank's Debt Ratings Journey



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

**ADB**

**USD 200 Million**

Tenor: 7 yrs

Unsecured Loan for Women  
Self Help Groups  
+

Technical Assistance Grant  
for capacity building

**DEG**

KFW BANKENGRUPPE

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

**Proparco**

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

YES BANK




**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

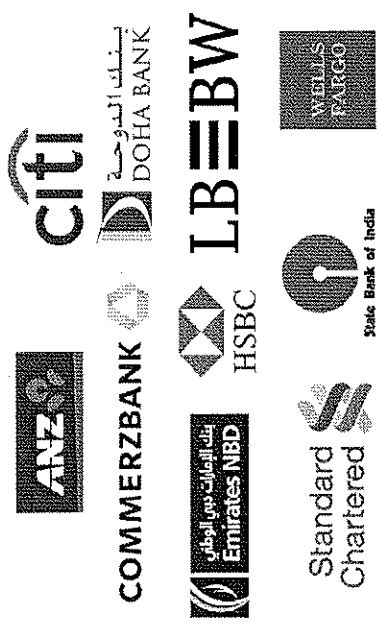
**2014**

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



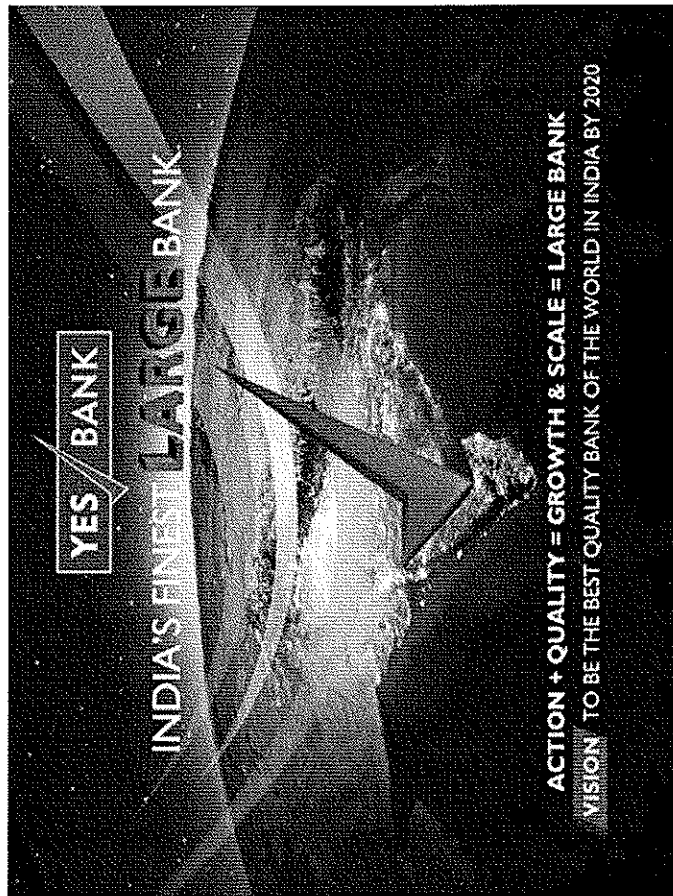
**2012**

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

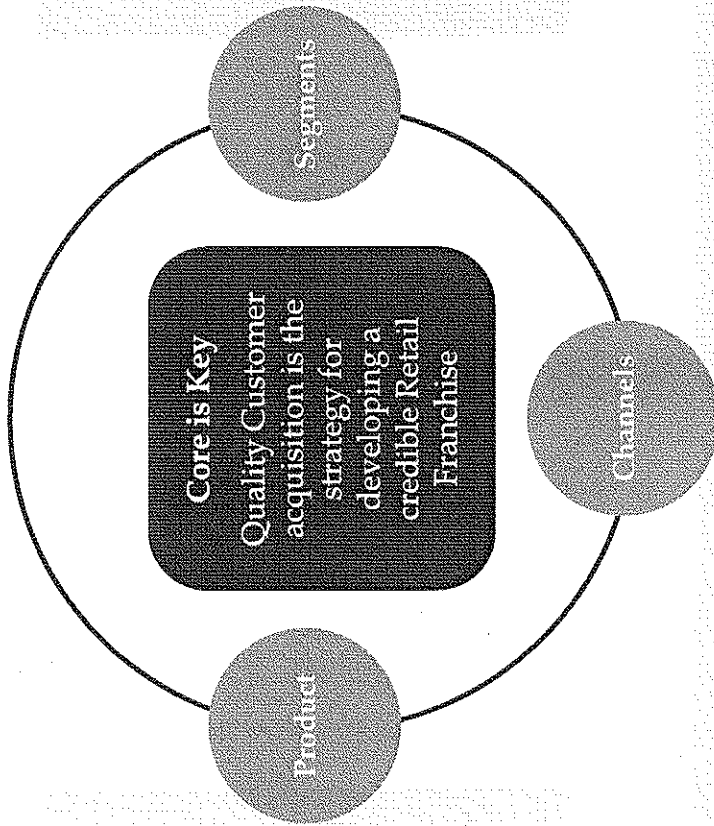
# RETAIL BUSINESS OVERVIEW



# Three Pronged Customer Acquisition, Engagement, and Retention Strategy



- ✓ Complete Suite of Retail Assets and Liabilities Products
- ✓ YES Securities 3 in 1 account
- ✓ Credit Cards
- ✓ Multiplier effect: Initial period of gestation for Retail Assets to be followed by Scale up and exponential Growth



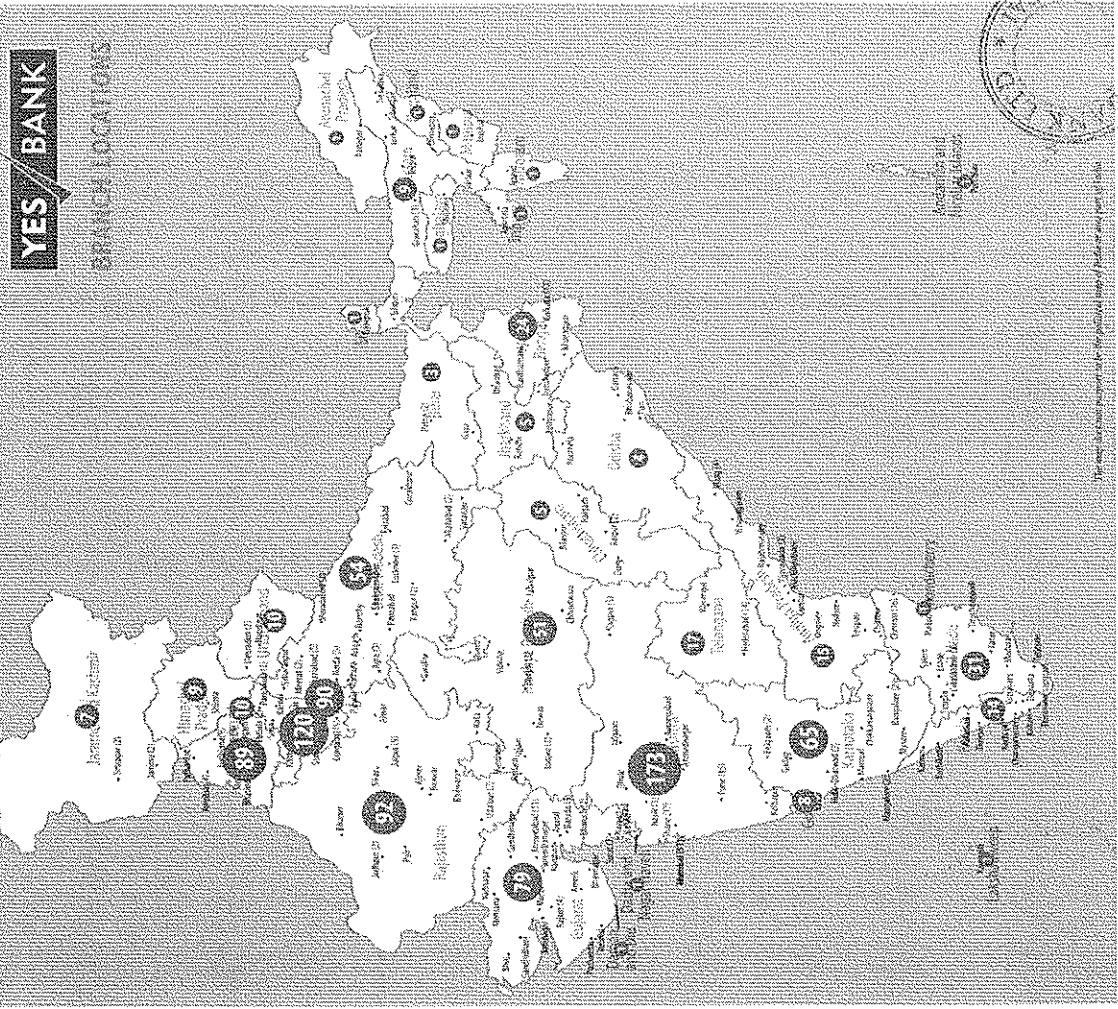
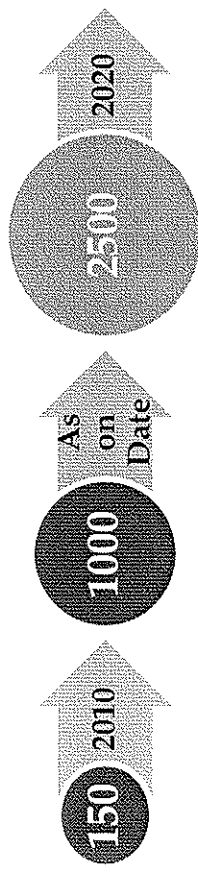
- ✓ Focused Segmented Approach:
- ✓ Senior Citizens
  - ✓ Commercial Segment
  - ✓ Y-Cops
  - ✓ TASC
  - ✓ HNI
  - ✓ YES First
  - ✓ YES Prosperity
  - ✓ GIB
  - ✓ OPDT

- ✓ Ramp up Alternate Sales Management
- ✓ Implementation of New CBS and Advanced CRM + Analytics systems for highly focused customer targeting and enhancing productivity of acquisition and relationship teams
- ✓ Digital Channels: Web/ Mobile/ Contact Centre/ ATMs/ Self Service Kiosks/ Digital Branches to be at the forefront of Acquisition, Engagement, Servicing and Retention of Customers



# Retail Banking: Expanding the National Footprint

**YES / BANK**



- ✓ 1000 Branches across key liability corridors as on Mar 31, 2017 up from 860 branches as of Mar 31, 2016
- ✓ Total ATM network stands at 1,785 as on Mar 31, 2017 including Bunch Note Acceptors (BNA)/ 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

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

# Strategic Pillars - Building Retail & SME Banking Assets

YES BANK

- 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

*Human  
Capital*

- 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)

*Distribution  
and creating  
franchise*

- 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

*Technology*

- 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

*Digitization  
& Analytics  
Leadership*

- 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

*Risk  
Management*

- Increasingly capturing customer mindshare through improved brand recall

*Branding &  
Marketing*



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



# Full suite of product portfolio for Consumer and SME

**YES BANK**



**Product**

**Focus segment**

**Strategy**

## Consumer Retail

- ✓ Auto Loans
- ✓ Two Wheeler Loans
- ✓ Gold Loan
- ✓ Personal Loan
- ✓ Credit Cards

- ✓ Salaried and Self Employed

- ✓ Tapping Liability customers
- ✓ Branch Channel
- ✓ Technology aided processing
- ✓ Focused activities
- ✓ Manufacture Tie-ups

## Commercial Retail & Mortgage

- ✓ Commercial Vehicle
- ✓ Construction Equipment
- ✓ LAP/LAS
- ✓ Healthcare Finance
- ✓ Home Loans

- ✓ Professionals
- ✓ Infrastructure & Logistics
- ✓ Retail Investors
- ✓ Self Employed

- ✓ Cash flow based Credit underwriting
- ✓ Adequate Collaterals
- ✓ Risk based pricing
- ✓ SME rich lending program
- ✓ PSL benefits

## SME and Mid Corporates

- ✓ Smart Overdraft
- ✓ Fast track lending Program
- ✓ Scorecard Lending program
- ✓ LGD Program (Linking Collateral with Rating for high ticket customers)

- ✓ 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing & Packaging
- ✓ CBB/ EBB/ SBB

- ✓ Building Granular MSME book
- ✓ CRM Based sourcing
- ✓ Tapping Corporate linked Supply Chain - Channel Financing

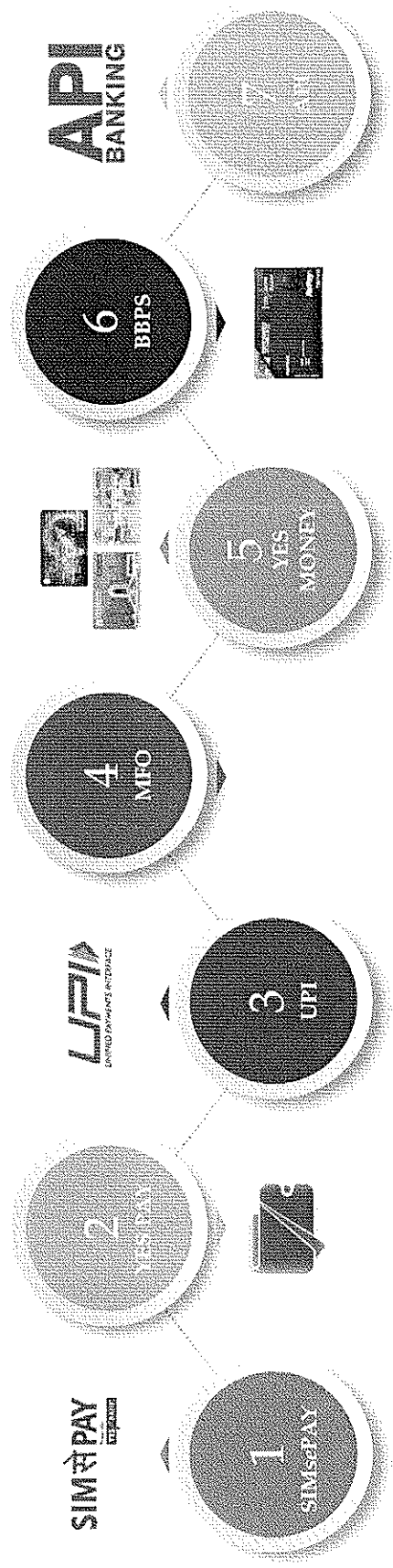
**Ramping up branches across the country to build up Retail Assets**

**Largely Secured Portfolio**

# Digital Banking - Initiatives



- Integrated with UPI to perform multiples payment activities
- First wallet to launch its services on BOT
- Launching Personalized Card Linked Offer Program where merchants offers services to bank's select customers based on past buying behavior.
- Received certification from NPCI for Bharat Bill Payment Service (BBPS) and is expected to be rolled out shortly



## Awards Won:

- Finnoviti
- Money Tech
- Golden Peacock
- Tie-up with 30+ cooperative banks.
- Facilitated payment interface for large E-Commerce players like Flipkart, Myntra, Jabong, E-kart using PHONEPE solution.
- Over 20 million YES Bank's UPI partnered apps have been downloaded till date.
- Launched Nashik & Udaipur Smart City Digital payment solution
- Partner for Puducherry Tourism Development Corporation, for issuance of Co-Branded Prepaid Cards for cashless transactions
- Automation of Fair Price Shops in Maharashtra
- Launched Gold Loan Disbursement program with Manappuram
- Improved Operational Efficiency
- Secured & Scalable
- Implementation Ease
- Standardization
- Instant Banking Facility



# 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

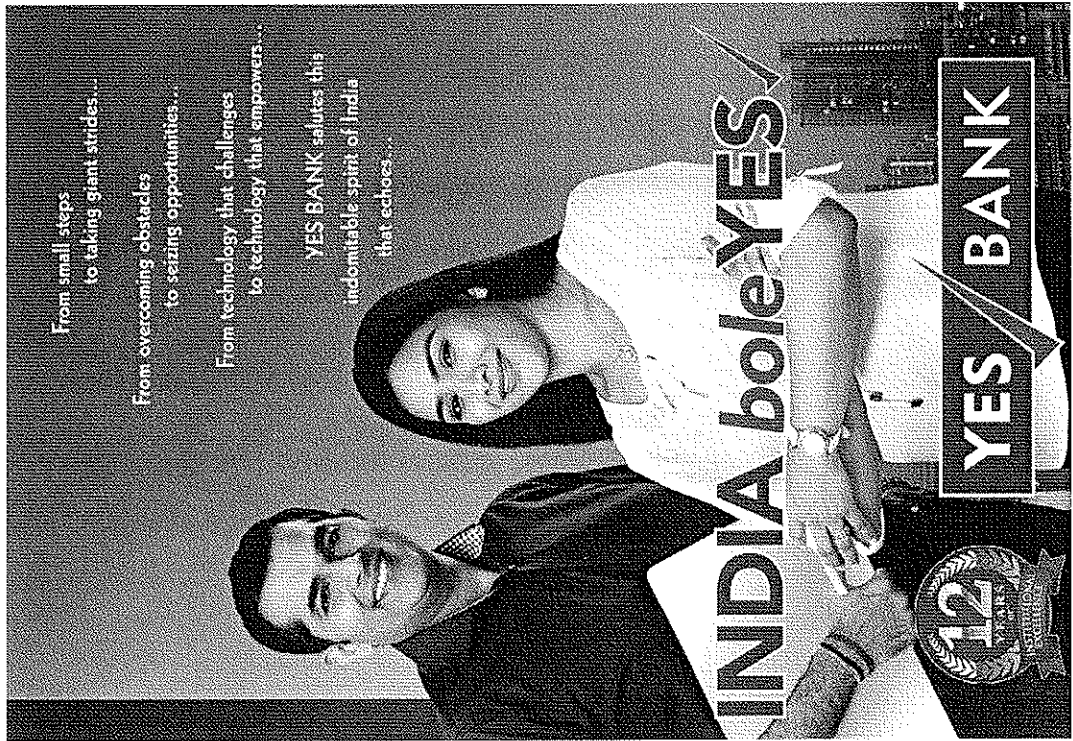
Broadening Customer Mindshare

Building Market Share



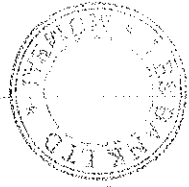
# Taking the brand a notch higher

**YES BANK**



# 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

**YES BANK**



Highest Followed Bank Brand in the World  
2 Million+ Followers



2nd Highest Page Likes  
for a Bank Brand in the World  
58 Million+ Fans



Highest Followed Bank Brand in India  
330k+ Followers

Ranked Second amongst Most  
Social Bank Brands\* in the world

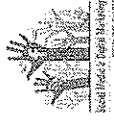
THE FINANCIAL BRAND

First Bank in India to launch  
Workplace by Facebook

**Workplace**  
by facebook

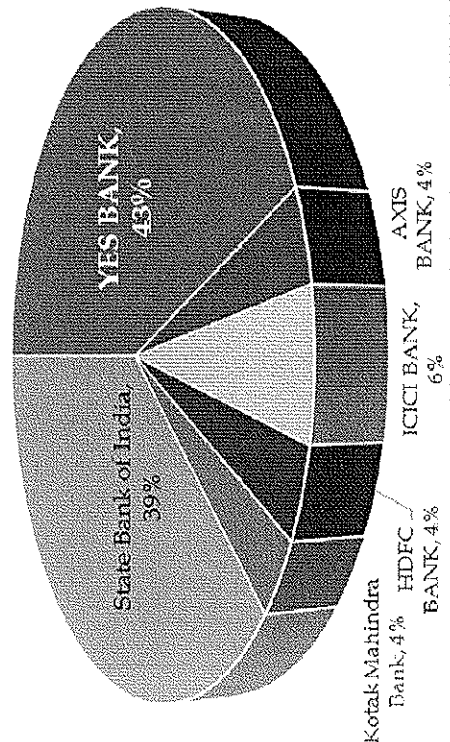
Best Use of Social Media in BFSI, Customer Engaged Brand  
Campaign of the Year - #INDIAboleYES

**ACEF**  
Asian Consumer Engagement Forum & Awards



\*As published on April 10, 2017

## Twitter Followers



Followers

YES BANK	2,013k [1]
AXIS Bank	184k [5]
ICI CI Bank	285k [3]
HDFC Bank	188k [4]
Kotak Mahindra Bank	173k [6]
State Bank of India	1,802k [2]



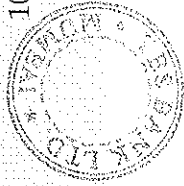
Fans

YES BANK	5,834k [2]
AXIS Bank	3,360k [4]
ICI CI Bank	5,142k [3]
HDFC Bank	2,405k [5]
Kotak Mahindra Bank	696k [6]
State Bank of India	10,374k [1]



Followers

YES BANK	334k [1]
AXIS Bank	67k [3]
ICI CI Bank	N.A.
HDFC Bank	30k [4]
Kotak Mahindra Bank	N.A.
State Bank of India	254k [2]



# Sustainable & Responsible Banking Leadership



## VISION

Be the Benchmark Financial Institution for Inclusivity and Sustainability

### First Indian Signatory

- Banking Commission member
- Global Steering Committee member, 2013-2016
- APAC Chair, 2013-2016



### First Indian Signatory

- On the Carbon Disclosure Leaders Index for five consecutive years



### First & Only Indian Bank

- Listed on the DJSI - Emerging Markets 2015 & 2016



### 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 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

### First Bank Globally to migrate to ISO 14001:2015

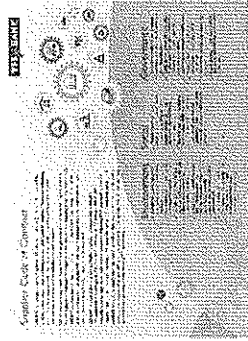
- 447 locations across India to be certified with ISO 14001:2015 environment management standard

### First & Only Indian Signatory

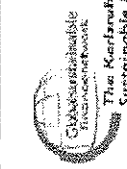
- Chair of Natural Capital Finance Alliance Steering Committee



### First Indian Bank to launch ESG-focused Supplier Code of Conduct



2008 | 2011 | 2012



2013 | 2014 | 2015 | 2016



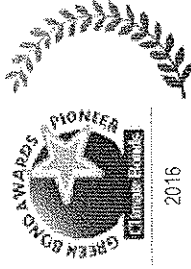
2012 | 2013 | 2014 | 2015



2014 | 2016



Best Social Bank (mid-size) 2017



2016



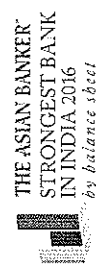
# Progress Widely Recognized By Leading Agencies

**YES BANK**

## Institutional Excellence



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



THE ASIAN BANKER  
STRONGEST BANK IN INDIA 2016  
*by balance sheet*  
Strongest Bank in India  
The Asian Banker Awards  
Geneva - 2016



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



Youngest Indian Company in Forbes Global 2000  
2016



Bank of the Year, India The Banker  
London - 2015

## Technology, Innovation & Service



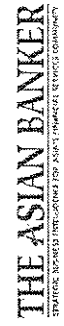
Best Bank in Asia Pacific for Payments and Collections  
Global Finance  
New York, 2017



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



Best Innovation in Corporate Banking  
Moneytech 2017  
Delhi, April 2017



Best Trade Finance Bank in India - 2016  
Best Corporate Payments Project India - 2016  
The Asian Banker Achievement Awards  
Vietnam 2016

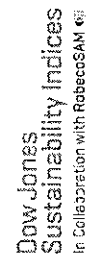


India Domestic Cash Management Bank of the Year 2016, 2015  
India Domestic Trade Finance Bank of the Year, 2015  
Asian Banking & Finance Wholesale Banking Awards Singapore

## Sustainability & CSR Excellence



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



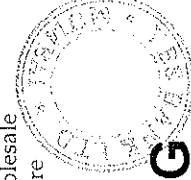
India's Best Bank For Corporate Social Responsibility  
Asiamoney Excellence Awards Hong Kong - 2017



Best Innovation & Sustainable Financial Products & Services  
Karlsruhe Sustainable Finance Awards, Germany, 2016



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



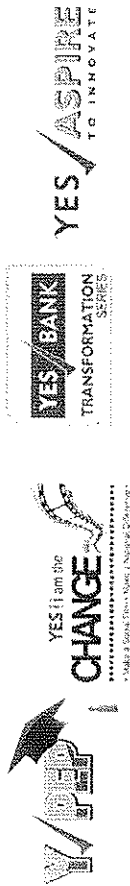
# Human Capital Management



Making YES BANK a Great Place to Work



University & Schools Relationship Management  
'Preferred Employer of Choice'

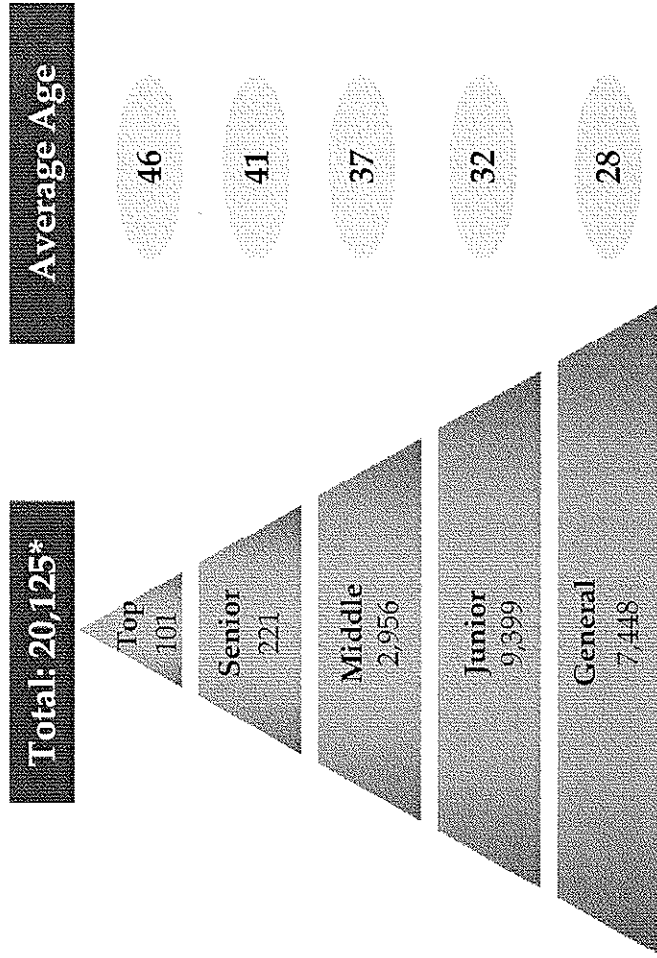


- Facebook@Work launched in May 2016 - YES BANK becomes the 1st Bank in Asia to launch this with 100% activations within 45 days of launch
- YES League of Excellence - an online Recognition, Appreciation & Engagement platform
- Structured engagement with over 1000 B-Schools

## 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 Mar 31, 2017

- Average Age - 31 years
- Headcount increase of 725 as compared to December 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'
- Ranked no 2. in Dream Companies to Work For by Times Ascend





# Distinguished Board

**YES / BANK**

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 Sabnarwal (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



**Pedigree Board ensuring transparency and highest standards of Corporate Governance**

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THANK YOU

