THE YES BANK STORY

YES BANK

Introduction

YES BANK, India's fourth largest private sector Bank, is an outcome of the professional entrepreneurship of its Founder, **Rana Kapoor** and his highly competent top management team, to establish a high quality, customer centric, service driven, private Indian Bank catering to the "**Future Businesses of India**". YES BANK is the only **Greenfield license** awarded by the RBI in the last 17 years, associated with the finest pedigree investors. YES BANK has now fructified into a "**Full Service Commercial Bank**" that has steadily built **Corporate, Retail & SME Banking,** with a comprehensive product suite of **Financial Markets, Investment Banking, Corporate Finance, Branch Banking, Business and Transaction Banking, and Wealth Management** business lines across the country.

The Bank completed its **maiden IPO of 70 mn shares** in July 2005 raising **INR 315 crore** of capital at a price of INR 45 per share. The additional shares offered represented **25.93%** of the Bank's paid-up capital. YES BANK raised **INR 1033.87 crore** through a **QIP**, an additional placement of **INR 300 crore** of **Lower Tier II debt** on January 22, 2010 and **INR 82 crore** of **Hybrid Tier I capital** in March 2010. In September 2010, the Bank also **raised INR 225 crore** of **Perpetual Tier I Capital** through a private placement issue of unsecured, non-convertible, subordinated bonds in the nature of promissory notes and **INR 440 crore** of **Upper Tier II Subordinated Debt.**

YES BANK has recently announced the Q3FY13 Financial Results. Net Profit of **INR 342.3 cr** (y-o-y growth of 34.7%), Net interest income up **36.7%** to **INR 584.3 cr**, Operating Profit up **41.3%** to **INR 563.4 cr**, Net Interest Margin expanded to **3.0%**, Customer Assets up **27.4%** to **INR 55,754.2 cr**, Advances up **22.3%** to **INR 43,856.8 cr** and Deposits up **20.2%** to **INR 56,400.5 cr** as of December 31, 2012. Foreign shareholding (FII + FDI) at 48.4% as at December 31, 2012.

Key pedigree shareholders include LIC, American Funds Insurance Series Growth Fund, Smallcap World Fund Inc., JP Morgan, Wasatch Fund, Reliance Life Insurance, T. Rowe Price New Asia Fund, Bajaj Allianz Life Insurance Co. Ltd. among others. Domestic Mutual Funds, Indian Insurance Firms and other Indian Financial Institutions own 14.7% as at December 31, 2012.

YES BANK has been honoured with significant national and international recognitions which include - **Rana Kapoor**, Founder, MD & CEO receiving the **Distinguished Entrepreneur of the Year award at the PHD Chamber Awards of Excellence 2012**, the **Business Standard Banker of the Year 2011** and Rana Kapoor & Raakhe Kapoor being awarded the **IBN7 Guru Shishya Award**, in Business Category. YES BANK was the only bank and one of the only two Indian organizations to be ranked highest on the Corporate Governance Watch 2012 in Asia - CLSA Asia-Pacific Markets (Market cap less than USD 10 bn), was recognized as **'The Strongest Bank in India'** by the Asian Banker magazine, Singapore, the **Best Midsized Bank** in the Business Today-KPMG study 2012, **India's Best Bank (Mid-sized)** at the Businessworld Best Bank Awards 2012, the **Best Private Sector Bank** at the Money Today – FPCIL Awards 2012 as well as **India's No. 1 New Private Sector Bank** at the Financial Express Best Banks Awards 2011. YES BANK was also awarded the Golden Peacock Award for Sustainability 2012, **Rank 1 Sustainable Bank of the Year (Asia/Pacific)** at the FT/IFC Sustainable Finance Awards 2012 & 2011 and '**The OKOVISION Sustainability Leadership Award**' by ÖKOWORLD LUX S.A., among others.

YES BANK has become the **first Indian Bank**, and the **third one globally** in the banking industry to receive certification for its **"Complaints Management System (ISO 10002:2004)"** by the British Standard's Institution (BSI) as on August 25, 2010. YES BANK, has also become **the first Indian Commercial and Retail Bank** to receive **certification** for its **"Quality Management Framework (ISO 9001:2008)"** across 100 branches in the country by Bureau Veritas (Global Leaders in ISO Certification) as on March 31, 2010.

Rating: YES BANK has received an **International Investment Grade** rating - **Baa3 long-term & Prime-3 short-term** from **Moody's. ICRA** (an affiliate of Moody's Rating Service) & **CARE** currently rate **Lower Tier II bonds programme** of YES BANK at 'ICRA **AA**' and **'CARE AA',** respectively. ICRA and CARE rate the **Upper Tier II bond issue** 'ICRA **AA-**' and '**CARE AA-**', respectively. ICRA has reaffirmed YES BANK's **A1+ rating** for its on-going **INR 75 bn Certificate of Deposit programme** and its short-term **Fixed Deposit** programme, indicating the highest level of safety in the short-term.

Corporate Governance: Even at an early stage, YES BANK has fully complied with the recommendations of the Ganguly Committee, the Banking Regulations Act as well as the Clause 49 requirements of the stock exchanges in the formation of its Board of Directors and other governance requirements. **Pricewaterhouse Coopers** has advised the Bank in finalizing and standardizing its policy and procedure documents.

Brand creation: The Bank believes that its differentiation begins with its service and trust mark 'YES'. 'YES' represents the Bank's true spirit of being service-oriented. The 'YES' brand creation effort is supported by 'Triton Communications', the principal advertising agency and 'Adfactors PR', the Bank's public relations consultant.

Key Highlights & Milestones

Nov '03	Incorporation of YES BANK Limited
Mar '04	Capital infusion by promoters and key investors
May '04	RBI license to commence banking business
Aug '04	First branch at Mumbai & inclusion in second schedule of the RBI Act
Aug '04	Launch of Corporate & Business Banking
Sept '04	Launch of Financial Markets business
Oct '04	Launch of Transaction Banking business
Feb '05	ISO 9001:2000 certification for back office operations
June '05	Maiden public offering of equity shares by the Bank
Nov '05	Rana Kapoor, Founder, MD & CEO adjudged Start-up Entrepreneur of the Year at the E&Y Entrepreneur Awards 2005
Mar '06	FY2006 - First full year of commercial operations; Profit of INR 553 million, ROA 2%
Sept '06	Foreign currency loan agreement with Wachovia Bank, N.A.
Oct '06	Raised INR 1.8 billion of long-term subordinated Tier II debt
Dec '06	Launch of YES SAMPANN INDIA, in partnership with ACCION International, USA
Dec '06	Successfully completed the equity transaction of INR 120 crore with Swiss Reinsurance Company, Zurich
Mar '07	Received the Euromoney – Trade Finance 'Deal of the Year' award for structured and innovative rural financing
Aug '07	Launch of YES-International Banking
Sep '07	Selected as a Founding Member of the Community of Global Growth Companies at the World Economic Forum, Geneva
June '08	Raised INR 3,640 million (USD 85 million) in a combination of Upper Tier II Subordinated Debt and Hybrid Tier I Capital from Rabobank
June '08	Launch of YES COMMUNITY, a Responsible Banking initiative across retail branches nationally
Aug '08	Launched YES TOUCH Phone Banking Services in collaboration with CISCO
Sep '08	Launched Money Monitor – an innovative online aggregation service, powered by Yodlee
Dec '08	Strategic alliance with Mashreq Bank to open Indian Rupee savings account and fixed deposits
Mar '09	Raised Hybrid Tier I Capital of INR 154 crore
Jul '09	Strategic alliance with First Data Corp. for convenience ATMs
Jul '09	Launched the Business Today - YES BANK SME Survey & Awards 2009
Jul '09	Sole underwriter and mandated lead arranger for the financial closure of INR 500 crore of Medanta Medicity
Sep '09	Strategic agreement with PROPARCO to raise USD 20 million (INR 93 crore) subordinated debt
Oct '09	Entered into a Loan Agreement with DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH (DEG) to borrow a 5 year loan of EUR 20 million from DEG
Oct '09	Launched YES FIRST for Women, a premium wealth management product offering aimed at providing superlative financial solutions and exclusive privileges to HNI women
Jan '10	Raised INR 300 crore of Subordinated Lower Tier II Debt
Jan '10	Raised INR 1033.87 crore through a QIP
Feb '10	Strategic partnership with Cordys to augment Business Process Management Systems
Apr '10	Announcement of Maiden Dividend at 15%
Apr '10	Launch of Version 2.0 - YES BANK's Next Phase of Growth
Apr '10	Launched the Business Today-YES BANK Best CFO Awards
May '10	Launch of YES BANK's Television Campaign
Jun '10	Launch of YES BANK's North East India & West Bengal Operations by the Hon'ble Union Finance Minister, Shri Pranab Mukherjee

Aug '10	Raised INR 440 crore of Upper Tier II Subordinated Debt Subscription from LIC
Aug '10	Raised INR 225 crore of Perpetual Tier I Capital
Nov '10	Received Baa3 maiden International Investment Grade Rating by Moody's
Mar '11	Rana Kapoor, Founder, MD & CEO awarded BMA Entrepreneurial Banker of the Decade (2001 - 2010)
Jun '11	Received "Sustainable Bank of the Year (Asia/Pacific)" Award at FT/IFC Sustainable Finance Awards 2011, London
Sep '11	Launch of YES BANK - National CFO Forum
Nov '11	Launched the 1st FT-YES BANK International Banking Summit 2011 – taking Indian Banking to the World
Dec '11	Hiked Savings Deposit Rate to 7%p.a. and NRE Fixed Deposit Rates to a peak of 9.6%p.a.
Mar '12	Agreement with IFC to raise USD 75 million subordinated debt
Apr '12	Recommends Dividend for FY 12 at 40%
Aug' 12	Raised USD 155 million & EUR 50 million by way of Dual Currency Syndicated Loan Facility
Sep'12	Received RBI approval to launch Securities Broking business
Dec '12	Strategic alliance with American Express to offer AMEX Cards to its customers

Key Differentiators

Knowledge Banking: YES BANK has adopted a Knowledge driven approach to offer financial solutions, which go beyond the traditional realm of banking. At YES BANK, we are committed to supporting the sustainable growth and development of sunrise sectors like **Infrastructure, Food & Agribusiness, Telecommunications, Information Technology, Lifesciences, Infrastructure, Renewable Energy, Media & Entertainment, Manufacturing and Textiles,** among others.

Human Capital: The Human Capital engagement practices at YES BANK are targeted at developing the YES BANK brand as an **'Employer of Choice'**. The Bank has focused on attracting and retaining the best talent from India and abroad. YES BANK aims to build a culture and environment that supports **Professional Entrepreneurship**, and is built on the core principle of Creating and Sharing Value. Some of the key initiatives to strengthen our human capital are:

- *YES School of Banking:* This program is initiated with a vision to create a centre of excellence for learning solutions in banking and related areas, on values of **Knowledge, Innovation, Excellence and Entrepreneurship**.
- *YES – Professional Entrepreneurship Program (Y - PEP):* This is designed around the concept of talent development, which aims to ensure the presence of an experienced, dynamic, energetic and driven team of professionals in junior, middle and upper management to implement various strategic and growth responsibilities of the Bank.

Technology: YES BANK has invested in several state-of-the-art technology initiatives and successfully implemented them. Since inception, YES BANK has pursued outsourcing, as part of its strategy. The philosophy of the Bank has been to engage with select partner companies who are acknowledged leaders in their products or businesses in developing specific solutions for YES BANK, that are differentiators in the marketplace.

Responsible Banking: YES BANK has a vision to champion **'Responsible Banking'** in India, where the concepts of Corporate Social Responsibility (CSR) and Sustainability are integrated in its Business Focus. YES BANK is committed to adding long term value to society, to differentiate itself in the marketplace based on a strong **'sustainability mandate'**, and to build in flexibility and openness as part of its core strategy. The **'Triple Bottom Line'** ethos concisely articulates our approach whereby we focus on nurturing **People, Planet and Profit** to create enduring value, and a unique strategic position for YES BANK in a competitive marketplace.

Key Members of The Management Team

Name	Designation	Year of Joining
Rana Kapoor	Managing Director & CEO	2004
Aditya Sanghi	President & Senior Managing Director - Investment Banking	2004
Ajay Desai	President & Chief Financial Inclusion Officer	2006
Amit Kumar	Senior President and Country Head, Corporate & Institutional Banking	2004
Amit Sethi	Senior President & Chief Information Officer (CIO)	2012
Anand K. Bajaj	GEVP & Chief Innovation Officer	2010
Anindya Datta	President & Chief Marketing Officer	2006
Arun Agrawal	Senior President & Global Head - International Banking and Multinational Corporations Relationship Management	2005
Ashish Agarwal	Senior President and CRO - Wholesale Banking	2009
Asit Oberoi	Senior President & COO	2011
Aspy Engineer	President - ATM Management & Currency Chest	2011
Chitra Pandeya	Senior President & Country Head - SA Liabilities, Cards and Direct Banking	2012
Deepak Kumar Mandhwani	GEVP & Chief Xperience Officer	2008
Deodutta Kurane	Group President - Human Capital Management	2007
Devamalya Dey	Group President - Audit & Compliance	2006
Dhavan Shah	President & Country Head - Liabilities Product Management	2012
Jayan Menon	President & Chief Xperience Officer - Corporate Operations & Services Delivery	2012
Jaideep Iyer	Senior President - Financial Management	2004
Kapil Juneja	President - Operations & Service Delivery	2005
Malcolm Athaide	President & Country Head - Retail, Business & ISB Credit Risk Management	2012
Manavjeet Singh	Senior President - Retail Banking	2011
Munindra Verma	President & Country Head - Trade Finance Services	2008
Namita Vikas	President & Chief Sustainability Officer, Responsible Banking	2012
Neelesh Sarda	President - Audit & Compliance	2007
Nikhil Sahni	President - Branch Banking & GRM	2004
Nirav Dalal	President & Managing Director - Financial Markets	2005
Pralay Mondal	Senior Group President, Retail & Business Banking	2012
Prerana Langa	GEVP & Head - YES Foundation	2012
Punit Malik	Senior President - Realty, Healthcare, Hospitality, Education Corporate Finance	2005
Rajat Monga	Senior Group President - Financial Markets & Chief Financial Officer	2004
Rinki Dhingra	President & Country Head - Multinational Corporations Relationship Management	2004
Ruzbeh Deboo	GEVP & Country Head - Global Indian Banking	2010
R. Ravichander	Group President & Head, Business Development (South)	2004
Sanjay Agrawal	Senior President - Business Banking	2006
Sanjay Palve	Senior Group President and Senior Managing Director - Corporate Finance	2004
Sanjeev Kapoor	GEVP & Company Secretary	2005
Sanjiv Misra	President – Transaction Banking Operations	2008

Satish Kumar Gopalkrishnan	President - Financial Market Operations	2004
Saurabh Bhat	Senior President & Managing Director - Development Banking	2009
Shubhada Rao	Senior President & Chief Economist	2006
Subramanian Ayyar	President - Bancassurance Distribution	2004
Sumit Gupta	Senior President - Emerging Corporates Banking	2004
Sumit Kakkar	President - C & IB Credit Risk Management	2011
Surendra Jalan	Senior President - Indian Financial Institutions	2005
Tushar Pandey	President & Country Head - Strategic Initiatives, Government & Advisory	2004
Venkat Krishnan V	Group Executive Vice President & CTO - Technology Infrastructure	2012
Vikas Dawra	Managing Director - Investment Banking	2004
Vikram Kaushal	President & Country Head – YES First & Wealth Management	2010
Vishal Puri	Senior Director - Investment banking	2011

Board Members

Rana Kapoor	✓ Managing Director & CEO ✓ Chairman, Nominations & Governance Committee, Fraud Monitoring Committee ✓ Founding Promoter
S.L. Kapur	✓ Non Executive Non Independent Director ✓ Former Secretary, Govt. of India (Ministry of Food Processing & SSI)
Arun K Mago	✓ Independent Director ✓ Former Chief Secretary, Govt. of Maharashtra ✓ Chairman, Risk Monitoring Committee, Board Remuneration Committee
Radha Singh	✓ Chairperson, Service Excellence Committee ✓ Independent Director ✓ Former Union Agriculture Secretary, Govt. of India
Ajay Vohra	✓ Independent Director ✓ Managing Partner of the Corporate, Tax and Business Advisory Law firm, Vaish Associates ✓ Chairman, Audit & Compliance Committee
Lt. General (Retd.) Mukesh Sabharwal	✓ Chairman, Investor Relations Committee ✓ Independent Director ✓ Former Lt. General in Indian Army
Ravish Chopra	✓ Non Executive Non Independent Director ✓ Former Managing Director of HSBC Private Bank (UK) Ltd.
Diwan Arun Nanda	✓ Independent Director ✓ Founder Chairman and Managing Director of Rediffusion-Y&R
M. R. Srinivasan	✓ Non Executive Non Independent Director ✓ Former Chief General Manager in charge of Bank Regulation & Supervision, Reserve Bank of India

Business Lines

YES BANK provides a comprehensive range of client-focused Corporate Banking and Commercial Banking Services, including Working Capital Finance, specialised Corporate Finance, Trade, Cash Management & Transactional Services, Treasury Services, Investment Banking Solutions and Liquidity Management Solutions to name a few. YES BANK is committed to provide innovative financial solutions by leveraging on superior product delivery. YES BANK covers the entire gamut of customers through the following 5 specialized relationship groups:

Corporate & Institutional Banking

The Corporate & Institutional Banking (C&IB) business at YES BANK provides comprehensive financial and risk management solutions to clients having a turnover of **INR 1,000 crore and above**. The relationship experts across this business unit, offer an array of services to the following categories of institutions: Large Indian Corporate, Multinational Companies, Financial Institutions and Banks, Public Sector Enterprises, Central and State Governments and Government Bodies.

- ✓ *Government Relationship Management (GRM):* The GRM Group at YES BANK understands the financial needs of the Union and State Government undertakings and agencies in their progress and development role of a Growing India through YES BANK's Knowledge Banking approach. This is further facilitated through YES BANK's Technology leadership delivering proven, easy-to-use solutions for **Government Undertakings and Agencies**. YES BANK has provided financial and advisory services to Ministries of the Union Government, State Governments, Central & State Public Sector Undertakings (PSU's) & Agencies.

Emerging Corporates Banking

By continuously evolving the sector-specific products and services, YES BANK paves the path for a brighter future for Emerging Corporates. At YES BANK, through the foresight and collective knowledge of many minds, Emerging Corporates Banking (ECB) has been institutionalized nationally to service the needs of today's growth focused, fast-paced enterprises with an annual turnover between **INR 100 crore** and **INR 1,000 crore**. ECB focuses on client companies in the "high-octane" middle market segment.

Branch Banking

YES BANK believes in providing a holistic banking experience to all its customers through its high quality, state-of-the-art branch network, using cutting-edge technology, a truly customer centric offering, and significantly differentiated marketing and branding strategies across major towns and cities in India. Branch Banking at YES BANK comprises of Business Banking & Retail Banking.

- ✓ ***Business Banking***

  Business Banking at YES BANK is a dedicated business unit to service SMEs in India. YES BANK caters to all the service requirements of these SME's across various product segments like Cash Management, Payment Solutions, Direct Banking, Liabilities and Investment Management, Trade services and advisory.

  YES BANK provides Fund based lending to SME's with an annual turnover between **INR 10 crore and INR 100 crore**. The core objective of Business Banking is to easily enable SME access to finance (including term finance), and business development services, thereby fostering growth, competitiveness and employment creation that are key to achieving economic growth.

  YES BANK has identified **IT/ITES, Foreign Trade, Logistics, Travel/Tourism, Media and Entertainment, Gems and Jewellery, Trusts, Societies & NGOs, Realty, Professional Services** and Others as Key Growth sectors of the Indian Economy and has develop a suite of specialized products for all their business needs.

Retail Banking

Retail Banking caters to the banking & wealth management needs of individuals and small businesses. These customers are currently being served through an extensive branch network, comprising of over **410 branches** across the country with **700+ ATMs**, and Internet Banking capabilities. The Bank provides all its Retail Banking customers with novel solutions to meet all their financial needs, combined with a world-class branch ambience, service culture and expertise that will create a Delightful Banking Experience.

YES BANK categorizes its customers into three distinct categories which are YES PROSPERITY, YES FIRST and YES PRIVATE based on the relationship size. YES BANK's Global Indian Banking, an offering for the Non-Resident Indian community, provides experiential Banking to the Global Indians. The Bank focuses on providing complete 'Wealth Management Solutions', based on comprehensive Risk Profiling, Asset Allocation and Investment Monitoring Process.

Indian Financial Institutions

Indian Financial Institutions (IFI) help various relationship and product managers to offer a wide variety of products including Debt, Trade Finance, Guarantees, Treasury Services, Working Capital Finance, Cash Management & Transactional Services, Liabilities and Investment Management, and Liquidity Management Solutions to YES BANK's customers.

The IFI team leads YES BANK's efforts for raising debt capital in the form of Tier I and Tier II bonds from various Indian Institutions and offers an array of services to: **Domestic Banks (Govt. owned, Private and co operatives), Mutual Funds, Insurance Companies, Non Banking Finance Companies (NBFC), Private Equity Funds and Brokers (both Capital market and Commodity market).**

International Banking

International Banking at YES BANK continues to further strengthen its international strategy with a clear focus on servicing the correspondent banks' businesses in India. Additionally, the division provides a suite of advisory services to international corporations eager to either expand or enter the Indian market under the aegis of a dedicated **India Business Facilitation Desk (IBFD)**.

International Banking at YES BANK caters to: Foreign Banks, Multilateral Agencies, Foreign Institutions such as US-EXIM, Coface, Euler Hermes amongst others, Private Equity Fund houses with a focus on India and NBFCs registered in India and backed by Foreign banks.

Product Lines

Transaction Banking

YES BANK has expanded the scope of customer service right from transaction execution to information facilitation, serving the core objective of optimal management of all operational, administrative and regulatory activities. The Transaction Banking Group at YES BANK is a core product group focused on:

"Financial Supply Chain Management" of corporates and broadly consists of four specialized product domains namely Cash Management and Direct Banking Services, Liabilities and Investments Management (LIM), Trade Finance and Services, & Capital Markets, Escrow Account and Securities Services.

Investment Banking

YES BANK's Investment Banking division is based on a balanced mix of domestic and **cross-border Mergers and Acquisitions, Joint Venture Advisory Services, Private Equity Placement as well as Merchant Banking Services** across select industry verticals. The enviable cross-border Mergers and Acquisitions (M&A) built by YES BANK over the years, has led to the development of a deep network of relationships with Banks, Investment Banks and Advisory Boutiques in countries across **Asia, Europe, Africa and the Americas.** As an integral part of the cross border M&A Advisory, YES BANK also plays a pivotal role in assisting clients raise acquisition finance from leading Indian and International financial institutions.

Corporate Finance

YES BANK's Corporate Finance practice offers a combination of advisory services and customized products to assist clients in obtaining superior financial returns and minimizing risk based on **"Knowledge Arbitrage"**. YES BANK's Corporate Finance practice focuses on providing diversified product offerings catering to specific industry verticals that meet the precise requirements of customers. YES BANK successfully provides **Infrastructure Banking and Project Finance (IBPF), Structured Finance, Realty Banking, Project Advisory & Syndications and Private Equity (PE)**.

Financial Markets

At YES BANK, the Financial Markets (FM) business model is customer centric and provides effective Risk Management solutions related to foreign currency and interest rate exposures of clients. FM assists clients in creating a complete understanding of currency and market rate risk faced by them with respect to **Capital Raising, Investments, Exports, Imports** and any other market risks. YES BANK provides a host of innovative and customized solutions to clients to enhance returns and reduce cost of financing through a host of product offerings including **Foreign Exchange Forwards, Options and Swaps.**

Development Banking

This group is one of the unique strengths of YES BANK and comprises of five distinct verticals, FASAR–Food & Agribusiness Strategic Advisory and Research, Strategic Initiatives - Government, Agri, Micro & Rural Banking , Microfinance and Inclusive & Social Banking

- *Food & Agribusiness Strategic Advisory and Research (FASAR)* team is driven by sector experts who provide knowledge on industry trends and growth prospects in the Agribusiness sector. YES BANK aims to be a dominant player in the **Food and Agribusiness (F&A)** sector and provides end-to-end financial solutions for stakeholders across the entire agricultural value chain.
- *Strategic Initiatives, Government & Advisory* has been institutionalized as the key **Management Intelligence Group** to orchestrate a **new age wave of knowledge banking**, by working on Public Private Partnership (PPP) concepts and projects with the Government, both Central and State, and multilateral institutions, in the sunrise sectors of India, including Integrated Agribusiness, e-Governance, Infrastructure, Biotechnology, Tourism, Education, and others.
- *Agri & Rural Banking (ARB)* addresses the important area of Agri lending and Rural Banking through innovative structured finance and risk management solutions for supply-chain management and development of agri-infrastructure.
- *Microfinance:* is committed to 'Creating Equal Financial Opportunities, Enabling Financial Inclusion'. In line with this view, YES BANK through its **Microfinance Institutions Group (MIG)** aims to facilitate access to suitable financial products and services to unbanked low-income communities across urban and rural India. This Group focuses on commercially sustainable Micro Finance Institutions to provide innovative financial solutions to ensure long-term sustainability and plays a pro-active role in advocacy on policy and regulatory issues to enable growth of the Microfinance sector.
- *Inclusive & Social Banking (ISB):* a special division launched with a vision to mainstream sustainability within YES BANK's core business operations and cognizant of the needs of 'The Next Billion' customers. The genesis of ISB dates back to December 6, 2006 when the Bank launched YES SAMPANN, the first-of-its-kind direct microfinance initiative in technical collaboration with ACCION International. The mandate of ISB is to reach out

to un-banked and under-banked population (in urban and rural areas) by leveraging YES BANK's branch network, technology edge and relationship capital in the Public, Private and Social sectors. Working with the guiding principle of **Frugal Innovation for Financial Inclusion (FI4FI)**, ISB is continuously developing innovative business models and forging partnerships for seamless implementation of the same. Some of the key initiatives of ISB include **YES SAHAJ** - Mobile Transaction Kit, **YES MONEY** - domestic remittance service and **YES LEAP** - product suite for Self Help Groups (SHGs). As on December 31, 2012,

- YES SAHAJ recorded an aggregate transaction number of 1.7 lakh with a transaction volume of INR 17 crore.
- YES MONEY had 7,500 Business Correspondent Agents enrolled through 11 Business Correspondents (Suvidhaa Inforserve, Oxigen Services, Hermes i-Tickets, EKO, Easy Bill, ITZ Cash Card, SNP Services Pvt. Ltd., Pay Point India Network Pvt. Ltd., Payworld, MOS Utility Pvt. Ltd, Reliance Money Infrastructure Ltd.) serving 3.8 lakh customers. Aggregate transaction number was 16 lakh with a transaction volume of INR 687 crore.
- YES LEAP has more than 2,000 savings linked SHGs with a total saving balance of around INR 2 crore and 1,826 credit linked SHGs with a total loan outstanding of more than INR 32 crore.

Partners

YES BANK has formed strategic alliances/ partnerships with some of the best known corporations in India and globally.

Organisation	Nature of Partnership
ACCION International	Microfinance
Agricultural Insurance Company	Agriculture Insurance
American Express	Co-branded Credit Cards
Bajaj Allianz	General Insurance
Bharti Airtel	Telecom connectivity
Bill Desk	Online bill payment facility
CashTech	Cash Management and Financial Supply chain
CISCO	Technology Innovation & Infrastructure
CMC	NSDL Depository Participation (DP)
Cordys	Business Process Management augmentation
DeLaRue	Teller Automation and Cash Dispenser Solutions
eFunds	ATM and Card Payments Solutions
First Data Corporation	Convenience ATMs in India
IBM	Infrastructure on demand
i-flex	Core Banking & Internet Banking
Intel Technologies	Wireless Fidelity (wi-fi) branch banking
J P Morgan Chase	International Pre-paid Travel Card
MasterCard	International Gold & Silver Debit Internationalcards
Max New York Life	Life Insurance
Murex	Integrated Risk Management & Treasury
Microsoft	Enterprise Agreement for Servers, Desktops and other products
NABARD/NABCONS	Strategic Advisory for Food & Agri
NCMSL	Collateral management and Warehousing Services
NewGen Software	Cheque Truncation Solution Technologies
Nokia	Mobile Money Services
NSIC	Financial Solutions & Advisory for Small Scale Industries
Nuance	Speech Recognition solutions
Obopay	Mobile Payments Solution
Nucleus Software	Retail Assets Platform
Portwise	Internet Banking Security
Reliance Infocomm	WAN MPLS Backbone and Data Centre Hosting
Reuters	Online Forex Trading System
Servion Global	Integration Partners for the YES TOUCH Phone Banking Service
SIDBI	Financial solutions for SMEs
Sify Communications	Redundant WAN MPLS Backbone and ATM connectivity
VSNL	Data Centre Hosting
Wipro	Technology Outsourcing
Wincor Nixdorf	ATM's and Financial Kiosks
Yodlee	Online Personal Finance Management

YES BANK Branch Network - 412 branches in over 275 locations

NORTH : Agra, Ajnala, Aligarh, Allahabad, Alwar, Ambala Cantt, Amritsar, Anantnag, Anupshahr, Baddi, Badli, Badshahpur, Baghpat, Bahadurgarh, Banga, Banur, Bara Banki, Bareilly, Barnala, Bawal, Begowal, Behror, Bhatinda, Bhiwadi, Bilari, Bishanpura, Chandigarh (3), Cheeka, Dasna, Dasuya, Dayalbagh, Debai, Dehradun, Derabassi, Dhampur, Dhand, Dharamsala, Dharuhera, Dhuri, Dundahera, Faridabad, Fatehabad, Firozabad, Firozpur, Gajraula, Ganaur, Garhi Harsaru, Ghaziabad(2), Gohana, Gorakhpur, Goraya, Greater Noida, Gulaothi, Gurgaon (6), Haileymandi, Jalandhar, Jammu, Jandiala, Jaspur, Jhajjar, Jhansi, Jind, Kaithal, Kalka, Kangra, Kanpur, Kapurthala, Karnal, Kartarpur, Kasana, Kashipur, Katra, Khairthal, Khandsa, Kharar (2), Khekra, Kisangarh, Kosi Kalan, Kunda, Kundli, Kurali, Lohian Khas, Lucknow, Ludhiana (2),Mahilpur, Manali, Mandi Gobindgarh, Manesar, Mathura, Meerut, Modinagar, Mohali, Moradabad, Morinda, Mukerian, Muktsar, Mussoorie, Nakodar, Nangal, Narnaul, Narwana, Nawanshahr, Neemrana, New Delhi(44), Noida (2), Nurmahal, Panchkula, Panipat, Paonta Sahib, Pathankot, Patiala, Phullanwala, Pinjore, Rai, Rajpura, Ramnagar, Rayya, Rishikesh, Rudrapur, Rupnagar (Ropar), Safidon, Saharanpur, Sahnewal, Samalkha, Sankhol, Sardhana, Shakarpur, Shikarpur, Shimla, Shrinagar (Hathras), Siana, Sohana, Solan, Sonepat, Srinagar, Sultanpur Lodhi, Taoru, Tohana, Udhampur, Una, Urmar Tanda, Wazirabad, Yamuna Nagar, Zirakpur (2)

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