

Environmental Management Policy (Summary)



In line with its Responsible Banking ethos, YES BANK has adopted an Environmental Management Policy (EMP) which outlines the Bank's commitment to continuously benchmark and enhance its environmental performance, reduce its carbon footprint, fulfill its environmental obligations and support sustainable growth. The EMP highlights the management's focus on integrating "life cycle thinking" into the Bank's operations and promoting environmental sustainability.

YES BANK aims to fulfill its environmental commitments through the following broad-level actions:

Conserve natural resources:

- Conserve natural resources by adopting the "3-R" (reduce, reuse and recycle) approach towards prevention of pollution and disposal of waste, especially electronic waste, in line with regulatory requirements or industry best practices
- Improve key resource efficiency, such as usage of electricity, fossil fuel, paper and water
- Integrate energy and environmental considerations in the design of new infrastructural facilities

Commit to climate action:

- Strive to reduce carbon emissions intensity by minimum 10% year on year
- Source renewable energy for greening the bank's operations
- Continue reporting our environmental performance and our contribution to climate change-related issues

Improve the Bank's environmental performance:

- Set, monitor and review the overall Environmental Management System (EMS) objectives and targets on an

ongoing basis towards achieving continuous improvement in environmental performance on digital platforms

- Comply with all applicable environmental compliance obligations
- Promote 'green procurement' to influence sustainable sourcing of product and services
- Conduct periodic audits and self-assessments of YES BANK's compliance with this policy and measure progress of environmental performance

Build environmental awareness:

- Communicate the EMP to all employees, business associates and other stakeholders; ensure that the policy is available to the public
- Create maximum awareness on objectives, targets and programs derived from the EMP across all internal stakeholders
- Strive to support various voluntary, national and international protocols, conventions and agreements on environment protection and proactively engage with governmental and other agencies to drive future environmental policy and regulation

