

The YES BANK Story

India's Finest Quality Big Bank by 2020

INDIA *bole* YES ✓



YES BANK

INDIA'S FINEST QUALITY

BIG BANK

**ACTION + QUALITY = GROWTH x SCALE =
FINEST QUALITY BIG BANK**

VISION

**INDIA'S FINEST QUALITY BIG BANK
BY 2020**

2003

November

YES BANK

**Incorporation of
YES BANK Limited**

2004

Mar

Capital infusion by promoters and key investors

May

RBI license to commence banking business

Aug

First branch at Mumbai & inclusion in second schedule of the RBI Act

Aug

Launch of Corporate & Business Banking

2005

Feb

ISO 9001:2000 certification for back office operations

Jun

Maiden public offering of equity shares by the Bank

Nov

Rana Kapoor, Founder, MD & CEO adjudged Start-up Entrepreneur of the Year at the E&Y Entrepreneur Awards 2005

2006

Mar

FY2006-First full year of commercial operations; Profit of INR 553 million, ROA 2%

Apr

YES BANK's Investment Banking Group was ranked #1 in M&A 'Outbound Cross Border Transactions' in the Bloomberg League Tables

Oct

Raised INR 1.8 billion of long-term subordinated Tier II debt

Dec

Launch of YES SAMPANN INDIA, our Financial Inclusion Initiative, in partnership with ACCION International, USA

2007

Mar

Raised ₹ 1.98 billion of Upper Tier II capital

Aug

Launch of YES-International Banking

Sep

Selected as a Founding Member of the Community of Global Growth Companies at the World Economic Forum, Geneva

2008	Jun	Raised ₹ 3,640 million (USD 85 million) in a combination of Upper Tier II Subordinated Debt and Hybrid Tier I Capital from Rabobank
	Jun	YES BANK won the prestigious Emerging Markets Sustainable Bank of the Year Award at the Financial Times/IFC, Washington Sustainable Banking Awards held in London

2009	Mar	Raised Hybrid Tier I Capital of ₹ 1,540 million
	Jul	Launched the Business Today - YES BANK SME Survey & Awards
	Dec	Received the Fastest Growing Bank award (balance sheet < ₹ 30,000 cr) at the Business World Best Bank Awards 2009

2010	Jan	Raised USD 65 million of Subordinated Lower Tier II Debt Raised USD 225 million through a QIP
	Apr	Announcement of Maiden Dividend at 15% Launch of Version 2.0 - YES BANK's Next Phase of Growth
	Dec	Ranked as India's #1 Mid-Sized Bank (balance sheet < ₹ 50,000 cr) at the Business Today-KPMG Best Bank Survey & Awards

2011	Jun	Received the prestigious "Sustainable Bank of the Year (Asia/Pacific)" Award at FT/IFC Sustainable Finance Awards 2011, London
	Nov	Launched the 1st FT-YES BANK International Banking Summit 2011 – taking Indian Banking to the World
	Dec	Hiked Savings Deposit Rate to 7%p.a. and NRE Fixed Deposit Rates to a peak of 9.6%p.a.

2012	Jun	Received the prestigious "Sustainable Bank of the Year (Asia/Pacific)" Award - FT/IFC Sustainable Finance Awards 2012, London second year in a row
	Aug	Raised USD 155 million & EUR 50 million by way of Dual Currency Syndicated Loan Facility
	Dec	Rated as Best Mid-Sized Bank, 2012 - Business Today KPMG Best Banks Survey and Awards, and the Best Mid-Sized Bank, 2012 by Business World PwC Best Banks Survey

2013	Mar	Awarded the Best Managed Bank in India (2011-2013) by The Asian Banker
	Jun	Recommends Dividend for FY 13 at 60%
	Aug	Retail Banking footprint expands to 500 branches covering all 28 states and 7 Union Territories across India

2014	Mar	Raised USD 500 Million in Longer Tenure FCY Loan and FCNR Funds in FY 2013-14 FIRST bank in India to receive the Business Excellence trophy at the prestigious IMC Ramkrishna Bajaj National Quality Awards
	May	Raised USD 500 million through a global QIP
	Dec	Raised USD 200 mn Unsecured Loan from Asian Development Bank for financing working capital & investment loans targeted towards small farm households & rural women in SHGs

2015	Feb	Raised India's FIRST Green Infrastructure Bonds for an amount of ₹1000 Crores (USD 160 million)
	Apr	YES BANK launched its first International representative office in Abu Dhabi, UAE
	Aug	IFC, a member of the World Bank Group, invests \$50 mn in YES BANK's Green Infrastructure Bond
	Oct	Only Indian Bank included in Dow Jones Sustainability Index in New York
	Dec	YES BANK adjudged Bank of the Year, India by The Banker magazine (Part of Financial Times, UK) London

2016	Apr	YES BANK signs MoU with IFC and Goldman Sachs 10,000 women for USD 50 Million Loan towards financing Women MSME Entrepreneurs
	Jun	Youngest Indian Company to be part of the Forbes Global 2000 List
	Oct	Raised USD 50 Mn from FMO, Dutch Development Bank
	Dec	Raised Basel III compliant AT1 Bonds of ₹3,000 Crores

2017	Mar	Raised INR 4906.68 Cr (USD 750 Mn) QIP which is India's largest private sector QIP in INR terms
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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, bank catering to the "**Sunrise Sectors of India**". YES BANK is a "**Full Service Commercial Bank**",

and has steadily built a **Corporate, Retail & SME Banking franchise**, 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.

RECOGNITIONS

YES BANK has won multiple national and international recognitions and was recently adjudged the **Best Mid Sized Bank** in the Business Today KPMG India's Best Banks Survey. YES BANK received the "**Bank of the Year - India**" award from The Banker magazine (part of Financial Times Group UK) in London, 2015. YES BANK has also been adjudged **The Strongest Bank in India** by The Asian Banker, Singapore. YES BANK has won this award for the 4th time in the last 5 years. YES BANK has also been adjudged the Global Winner for **Best Information Security Initiatives and India's Best Corporate/Institutional Digital Bank** at the Global Finance World's Best Digital Banks Awards 2015, London. YES BANK has also received accolades for its Transaction Banking product suite and was adjudged the Global Winner in the Payments Category by The Banker Transaction Banking Awards 2016 in London. YES BANK was the sole Indian Bank to be recognized by **Global Finance magazine** as part of its **Digital Banks of Distinction Awards 2016** in the Corporate/Institutional Banking Category.

Some other brand recognitions received by YES BANK include **High Performance Brand Award** by AIMA RK Swamy BBDO and **Most Promising Brand** award by Economic Times among others. YES BANK has become the first bank in India to be awarded the prestigious **IMC Ramkrishna Bajaj National Quality Award for Business Excellence** in the Services Category. YES BANK was also recognized as **The Best Managed Bank in India** for the 3-year Period (2011-2013) by The Asian Banker Magazine for the 2nd year in a row. YES BANK received the **Outstanding Sustainable Project Financing** at the Karlsruhe Sustainable Finance Awards 2014. In 2013,

YES BANK also became the first Bank in India to be awarded the **ISO 14001:2004 Certificate** for its Environmental Management practices.

YES BANK became the **first Indian Bank**, and the third globally in the banking industry to receive certification for its "**Complaints Management System (ISO 10002:2004)**" by the British Standards Institution (BSI) on August 25, 2010. YES BANK, also became 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 Mar 31, 2010.

Rana Kapoor, Founder, MD & CEO was recently felicitated by the Government of Maharashtra for his contribution to the state of Maharashtra. Rana Kapoor was adjudged as **CEO of the Year at SABRE Asia Pacific Awards 2016** in Hong Kong by The Holmes Group. Mr. Kapoor was also recognized by the Lokmat Group for this **Exemplary Contribution to Infrastructure Banking**. Mr. Kapoor was adjudged '**The Leading Banker of the Decade**' by The Indian Chamber of Commerce (ICC). In May 2016, he was recognized by the **London Business School India Business Forum** for **Exemplary Contribution to Innovation and Entrepreneurship**. He was also awarded by IIT Bombay for Being a '**Role Model Entrepreneur**' and for his **Exemplary Contribution to Fostering the Entrepreneurial Ecosystem in India**. Mr. Kapoor was also awarded the 1st ever **C Rangarajan Award for Excellence in Banking**. Mr. Rana Kapoor has also been the recipient of the **ABLF Business Innovator Award** given by the prestigious **Asia Business Leadership Forum**. The other awards received by Mr. Kapoor include the '**Banker of the Year**' Award at the 36th SKOCH Annual Aspiring India Summit and Awards 2014, World Trade Centre **Award of Honour 2014**, **The Best Banker award** at The 4th Rajiv Gandhi Excellence Awards 2013, **The Asian Banker CEO Leadership Award 2013**.



Best Mid-Sized Bank, 2016, 2015, 2013, 2012, 2010, 2009 & 2008

Consistent Performer and Best Asset Quality - Large Sized Banks 2014

Fastest Growing & Strongest Large Bank, 2011

Business Today - KPMG Best Banks Annual Survey



THE ASIAN BANKER
STRONGEST BANK IN INDIA 2016
by balance sheet

Strongest Bank in India – The Asian Banker Awards

Fourth time in Five years

Geneva

October, 2016



Youngest Indian Company to be part of the Forbes Global 2000 List 2016

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 **Tier II bonds** of YES BANK at '**ICRA AA+**' and '**CARE AA+**', respectively. ICRA and CARE rate the

Infrastructure bond issue 'ICRA AA+' and 'CARE AA+', respectively. ICRA has reaffirmed YES BANK's **A1+ rating** for its on-going **INR 100 bn Certificate of Deposit programme** and its short-term Fixed Deposit programme, indicating the highest level of safety in the short-term.

KEY FINANCIALS

YES BANK has recently announced Financial Results for the Quarter ended Mar 31, 2017. In Q4FY17 Net Profit grew by **30.2% y-o-y** to **₹ 914.1 crores**, Net Interest Income grew by **32.1% y-o-y** to **₹ 1,639.7 crores**, Non Interest Income grew by **56.6% y-o-y** to **₹ 1257.4 crores**. Advances grew by **34.7% y-o-y** to **₹ 132,262.7 crores** and Deposits grew by **27.5% y-o-y** to **₹ 142,873.9 crores** as of Mar 31, 2017

The Bank continues to focus on improving granularity as reflected in CASA ratio improving to 36.3% as on Mar 31, 2017 from 28.1% as on Mar 31, 2016. Further Total Retail Liabilities (CASA + Retail TDs) has expanded to 61.5% as on Mar 31, 2017 from 54.5% as on Mar 31, 2016.

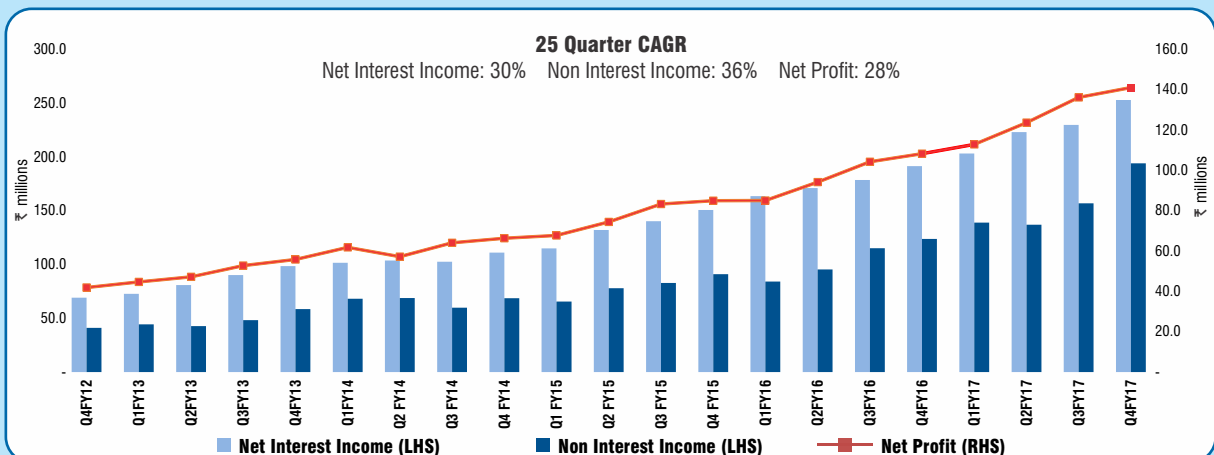
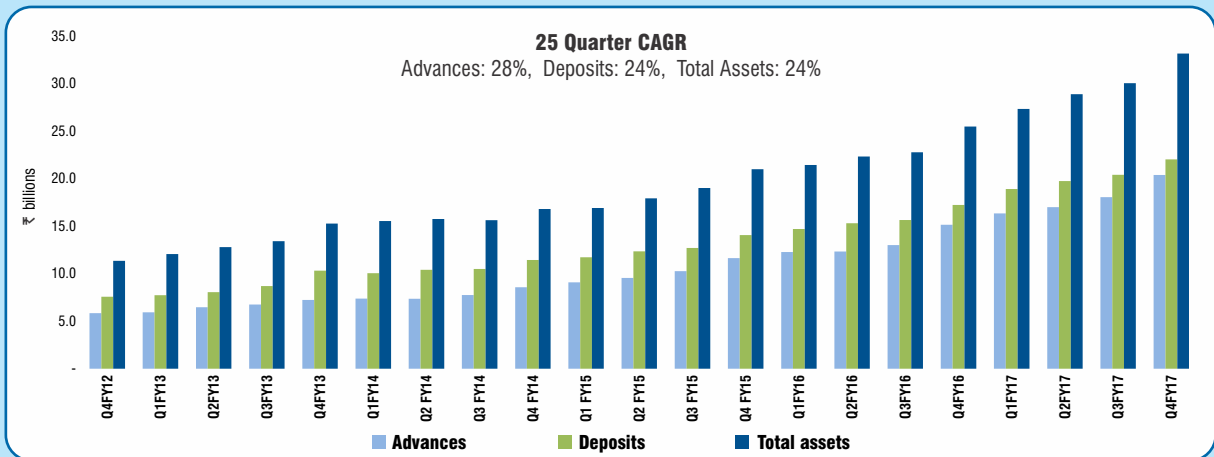
The Bank has complete suite of Retail product offerings which along with investment in

infrastructure, people and technology, will drive improvement in productivity and efficiency in Retail and Branch Banking franchise.

The Bank is also increasingly capturing market share with consistent growth and profitability as depicted in the charts below. Over the past 5 years, YES BANK has improved market share from 0.8% to 1.4%, while delivering superior shareholder's return. The Bank has maintained RoA over 1.5% and RoEs above 18% over past 6 years.

YES BANK is the **FIRST and only Indian bank** to be selected in the **Dow Jones Sustainability Indices** in the Emerging Markets Index in New York.

YES BANK was 1st selected as part of DJSI in 2015 and continues to be a member in 2016



CORPORATE GOVERNANCE

Since its early days, YES BANK has fully complied with the recommendations of the Ganguly Committee, and the provisions of the Banking Regulations Act, the Companies Act, 2013 and the Clause 49 of the Listing Agreement, in the formation of its Board of Directors and other governance requirements.

The Board of Directors also extensively engages with the top and senior management leaders of the Bank during various committee meetings of the Board.

Such engagements provide the Board with an opportunity to mentor and groom the Bank's leadership to take on additional responsibilities, and also align them strategically with the vision of the Bank.

These and other steps taken under the guidance of the Board of Directors ensure that YES BANK continues in its chosen path of evolving its organizational character as the 'Professionals' Bank of India'.

NON-EXECUTIVE CHAIRPERSONS

Late Mr. Ashok Kapur	From September, 2004 – November, 2008
Mr. S. L. Kapur	From January, 2009 – April, 2012
Mr. M. R. Srinivasan	From June, 2013 – June, 2014
Ms. Radha Singh	From October 30, 2014 - October 29, 2016
Mr Ashok Chawla	Since October 30, 2016

BOARD MEMBERS

Mr Ashok Chawla	Non-Executive Part-time Chairman
	Chairman – Stakeholders Relationship Committee, YES BANK Senior Civil Servant and Former Chairman of the Competition Commission of India
Lt General (Dr.) Mukesh Sabharwal (Retd.)	Independent Director
	Chairman – Service Excellence, Branding and Marketing Committee, YES BANK Chairman – Committee of Independent Directors, YES BANK Former Lt General in Indian Army
	Independent Director
Mr. Brahm Dutt	Chairman-Nomination & Remuneration Committee, YES BANK Former Secretary, Ministry of Road Transport & Highways, Govt. of India
	Independent Director
Mr. Vasant V Gujarathi	Chairman - Audit Committee, YES BANK Ex- partner with PWC India
	Independent Director
Mr. Saurabh Srivastava	Chairman - IT Strategy Committee, YES BANK Co - founder and past Chairman of NASSCOM
	Non-Executive Non-Independent Director
Mr. Ajai Kumar	Chairman - Risk Monitoring Committee, YES BANK Chairman - Board Credit Committee, YES BANK Former Chairman and Managing Director, Corporation Bank
	Founder, Managing Director & CEO
	Chairman - Fraud Monitoring Committee, Capital Raising Committee and Board Committee on Willful Defaulters & Non Co-operative Borrowers, YES BANK Vice Chairman – Risk Monitoring Committee, YES BANK

*As on April 19, 2017

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 **Food & Agribusiness, Telecommunications, Information Technology, Lifesciences, Renewable Energy, Media & Entertainment, Manufacturing and Textiles**, among others.

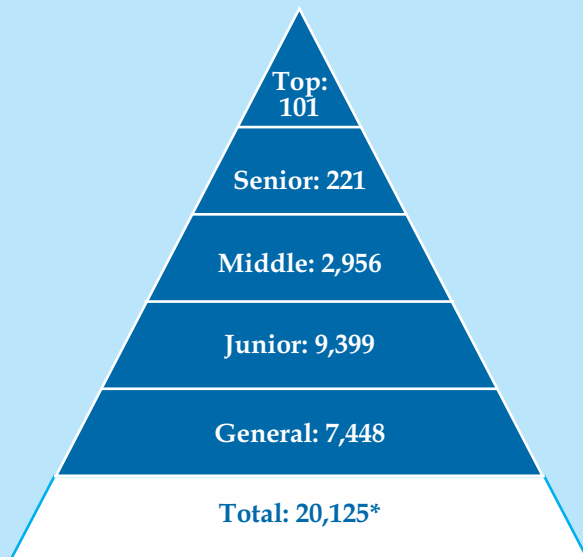
Human Capital:

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.

Organization Management Structure (5 levels)



*As on Mar 31, 2017

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's 'Responsible Banking' approach, supported by its 'Triple Bottom Line'



focus, has enabled the Bank to **create shared value** for its wider stakeholder spectrum. Through pioneering initiatives and business solutions that weave sustainable development into its core business strategy, YES BANK has striven to take a leadership role in delivering positive socio-economic impact on the ground and creating a paradigm shift in the industry's approach to inclusive growth and national parity.

With a holistic approach towards sustainable development and corporate social responsibility, YES BANK has created qualitative and quantitative impact through its sustained focus on financial inclusion, environmental stewardship, thought leadership and sustainable investing. With its unique community engagement initiative, YES COMMUNITY, the Bank has built strong relations and triggered local action on pertinent socio-economic and environmental issues by leveraging its branches as knowledge sharing centres. YES FOUNDATION, founded in 2012, expands the Bank's sustainability footprint with its vision of building "an **Empowered and Equitable India.**" The Foundation's first initiative "YES! i am the Change" is a nationwide movement to inspire youth to contribute to India's social transformation through the impactful medium of films.

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 specialized relationship groups:

Corporate Banking



The Corporate Banking (CB) business at YES BANK provides comprehensive financial and risk management

solutions to clients having a turnover of **INR 1,500 crore and above**. The relationship experts across this business unit, offer an array of services to Large Indian Corporate & Mid-sized Corporate.

Emerging Corporates Banking

By continuously evolving sector specific products and services, YES BANK paves the path for a brighter future for Emerging



Corporates with a turnover between INR 500 crore to INR 1500 crore. YES BANK provides a comprehensive suite of products to serve the needs of the emerging companies with an emphasis on the Sunrise sectors of the Indian economy including Gems & Jewellery, Media & Entertainment, IT/ITes, Professional Services among others.

Commercial Business Banking

At YES BANK, through the foresight and collective knowledge of many minds, Commercial Banking has been institutionalized nationally to service the needs of today's growth focused, fast-paced enterprises with an annual turnover between **INR 100 crores** and **INR 500 crores**. Commercial Business Banking focuses on client companies in the "high octane" middle market segment.

Government Banking

The GB 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.

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 and a dedicated Rural & Inclusive Banking channel (RURBAN)

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 upto **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 instituted dedicated SME branches to cater to all their business needs.

Retail Banking

Retail Banking caters to the financial needs of individuals and small businesses, with products ranging from savings account, current account, term deposits, debit and pre-paid cards, life and non-life insurance, wealth management products to loans, including home loans, personal loans, vehicle loans, gold loans and loan against jewellery. YES BANK categorizes its customers into three distinct categories which are **YES PROSPERITY** and **YES FIRST** 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.

Rural Inclusive Banking (RURBAN)

In order to effectively manage the heterogeneity associated with Semi-Urban/Rural Geographies,



YES BANK has established a **dedicated Rural & Inclusive Banking channel (RURBAN)** to support acquisition & servicing of Rural Assets Businesses viz. Farmer Finance, Tractor/Equipment Finance, Micro Enterprises and Women Self Help Groups).

YES SECURITIES (INDIA) Limited

YSL was incorporated on 14 March 2013, as a wholly owned subsidiary of YES BANK LIMITED. YES SECURITIES is the securities and brokerage arm of YES BANK and offers comprehensive Self Service Online Wealth Solutions. Following a client centric approach we offer a range of trading solutions at competitive pricing.

YSL is a securities broker registered with Securities and Exchange Board of India since 8 July 2013. The company is a member of National Stock Exchange (NSE) since 2 May 2013 and the Bombay Stock Exchange (BSE) since 11 June 2013.

Indian Financial Institutions Banking

YES BANK's Indian Financial Institutions Banking (IFIB) team helps 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 IFIB 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).**

Microfinance:

YES BANK is committed to 'Creating Equal Financial Opportunities and Enabling Financial



Inclusion'. In line with this view, YES BANK through its **Micro Finance Institutions Group (MFIG)** aims to facilitate access to suitable financial products and services to unbanked

low-income communities across urban and rural India.

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.

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. YES BANK has relations with institutions such as IFC Washington, Asian Development Bank, OPIC (US Government's Development Finance Arm), Proparco and DeG among others.

Multinational Corporate Banking

YES BANK's Multinational Corporate Banking (MCB) team recognizes the unique financial requirements Multinational Companies operating in India. Towards this, we have set up an unparalleled model of banking solutions and service delivery, which can cater to MNCs across the gamut of their lifecycle in India.

The MCB group has been institutionalized within YES BANK to provide Knowledge Driven Banking solutions to MNCs present in India and those aspiring to enter India. Besides, the Bank also have dedicated experts catering to the varying banking needs of "Embassies and Consulates" in India.

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, Structured Finance, Realty Banking, Project Advisory & Syndications and Private Equity (PE).**

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. YES BANK is the First Bank in India to have introduced API Banking in India, which enables faster, real-time and seamless processing of payments and transactions for our client companies.

Investment Banking

Under the YES Securities umbrella the 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 the team 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, The Team also plays a pivotal role in assisting clients raise acquisition finance from leading Indian and International financial institutions.

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**.

Agri Business Product Management (ABPM)



YES BANK's ARB division addresses the important area of Agri lending and Rural Banking

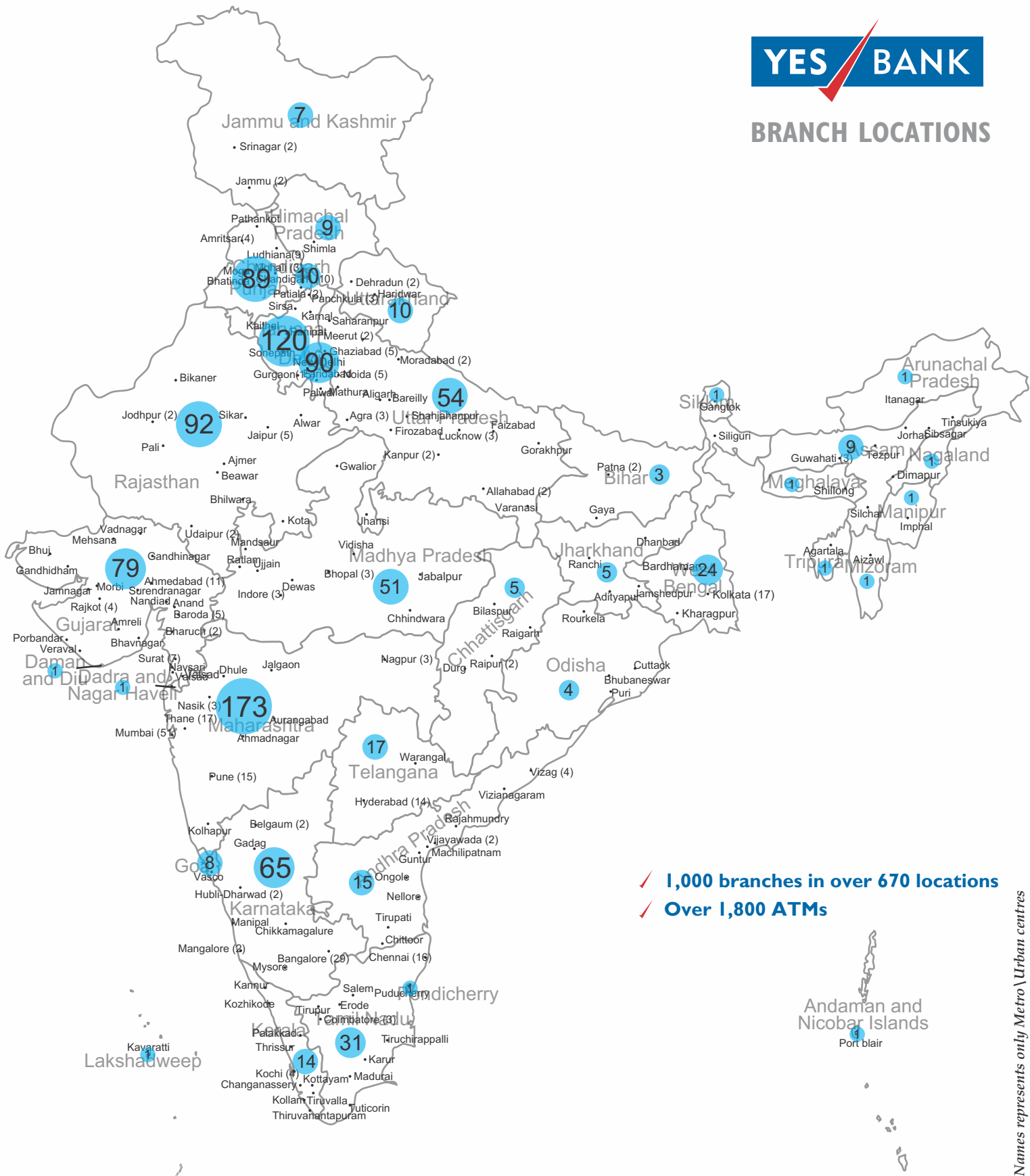
through innovative structured finance and risk management solutions for supply-chain management and development of agri-infrastructure.

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 continuously develops innovative business models and forges partnerships for seamless implementation of the same. Recognising the success and impact of YES BANK's Inclusive and Social Banking projects, both IFC, Washington and Asian Development Bank (ADB) have provided funding assistance to further scale up these programs. In December 2014, YES BANK raised a USD 200 Mn Unsecured Loan from ADB to grown and enhance the YES Livelihood Enhancement Action Program (YES LEAP) which is focussed on providing comprehensive financial services to Self Help Groups. 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 Mar 31, 2017

- YES SAHAJ has recorded an aggregate transaction number of **23.6 lakh** with a transaction volume of **₹ 3,152 crore**.
- YES MONEY has over **61344** Business Correspondent Agents enrolled through 36 Business Correspondents (IPL, Oxigen, Hermes, EKO, Easy Bill, Itz Cash, Multilink, Paypoint, Payworld, Youfirst, SNPServices, Beam Money, Seed, Mpurse, Spice Digital, Ezspend, Fia Technology, Sollet, Basix Sub-k, Muthoot Finance, Manappuram, Abhishiekh Retails, ROI NET Solution, Aadharshila Enroll Systems, Fortune Financial Services India Limited, Osiris Infotech Pvt Ltd, Ufx Ventures Ltd, Tinku Eservices Pvt Ltd Mobisafar, Digital India Payments Ltd, Ahalia Money Exchange & Financial Service Pvt, J M SALES, Just Click Travels Private Limited, Shree Plan Your Journey Pvt Ltd, Akbar Online Booking Co Pvt Ltd, Champion Software Technologies Ltd, Klassic Multi Serve Pvt Ltd) serving over 61 lakh customers. Aggregate transaction number was 380 lakh with a transaction volume of **₹ 16,170 Crore**.
- YES LEAP has around 1.39 lakh credit and saving linked active SHGs with a total loan outstanding of **₹ 806 crore**.

Organisation	Nature of Partnership
American Express	Co-branded Credit Cards
Aircel	Telecom Connectivity
Airtel	Telecom Connectivity
Bajaj Allianz	General Insurance
Bill Desk	Online bill payment facility
CISCO	Technology Innovation & Infrastructure
CMC	NSDL Depository Participation (DP)
Cordys	Business Process Management
FundTech	Cash Management and Financial Supply chain
FIS	ATM and Card Payments Solutions
IBM	Infrastructure on demand, Enterprise Service Bus and Mobility Platform
Intel Technologies	Wireless Fidelity (wi-fi) branch banking
iSPIRT	Powering the Product nation by mentoring startups
MasterCard	International Gold & Silver Debit Internationalcards
Max Life Insurance Co. Ltd	Life Insurance
Murex	Integrated Risk Management & Treasury
Microsoft	CRM, Enterprise Agreement for Servers, Desktops and other products
NABARD/NABCONS	Strategic Advisory for Food & Agri
NCMSL	Collateral management and Warehousing Services
National Payment Corporation of India (NPCI)	IMPS transactions
NewGen Software	Business Process Management
NSIC	Financial Solutions & Advisory for Small Scale Industries
Nucleus Software	Retail Assets Platform
OFSS	Core Banking & Internet Banking
Portwise	Internet Banking Security
Reliance Communications	WAN MPLS Backbone and Data Centre Hosting
SIDBI	Financial solutions for SMEs
Sify Communications	Redundant WAN MPLS Backbone and ATM connectivity
SmartBox	Digitally Solving Return Goods problem of eCommerce partners
SnapDeal and FreeCharge	Solving refund problem of eCommerce partners
Taisys	Solving the Feature Phone Digital Payment problem
Tata Telecom	Telecom connectivity
VISA	International Debit Card
Vodafone	Telecom connectivity
Wipro	Technology Outsourcing
Wincor Nixdorf	ATM's and Financial Kiosks
Yodlee	Online Personal Finance Management



✓ **1,000 branches in over 670 locations**
 ✓ **Over 1,800 ATMs**

* Names represents only Metro \ Urban centres

YES BANK Branch Network - 1,000 branches in over 670 locations

North : Adampur, Agra (3), Ajaib, Ajnala, Aligarh, Alipur, Allahabad (2), Alwar, Ambala Cantt, Amritsar (4), Anantnag, Anupshahr, Atil, Badli, Badshahpur, Baghpat, Bahadurgarh, Bahamnoli, Banga, Bansur, Banur, Bara Banki, Baran, Bareilly, Barnala, Batala, Bawal, Begowal, Behror, Bhaini Chanderpall, Bhadson, Bhaini Surjan, BhangRola, Bharan, Bharwani, Bhatinda (2), Bhiwadi, Bhogpur, Bilari, Bina, Bishanpura, Budhlada, Chandigarh (10), Chawri Bazar, Cheeka, Dadar, Damdama, Dasna, Dasuya, Daula, Dayalbagh, Debai, Dehradun (2), Derabassi, Dhamar, Dhampur, Dhand, Dharamsala, Dhariwal, Dharuhera, Dholpur, Dhor, Dhuri, Dundahera, Dungarpur, Faridabad, Fatehabad, Fatehgarh Churiyan, Faizabad, Firozpur, Gajraula, Ganaur, Gangapur City, Garhi Bazidpur, Garhi Harsaru, Ghaziabad (4), Goela Kalan, Gohana, Gorakhpur, Goraya, Greater Noida, Gulaothi, Gurdaspur, Gurgaon (15), Haileymandi, Harda, Haridwar, Hayatpur, Hoshangabad, Hoshiarpur, Indri, Jakhoda, Jalandhar (3), Jammu (2), Jandiala, Jaspur, Jatal, Jatiyana, Jatola, Lohian Khas, Lucknow (3), Ludhiana (9), Madlauda, Mahilpur, Malerkotla, Manali, Mandawar, Mandi, Mandi Gobindgarh, Manesar, Marot, Mathura, Mayur Vihar, Meerut (2), Mehraana, Modinagar, Moga, Mohali (3), Moradabad (2), Morinda, Mukerian, Muktsar, Mussoorie, Nabha, Nakodar, Nangal, Namaul, Narwana, Navarangpur, Nawada, Fatehpur, Nawanshahr, Neemrana, New Delhi (88), Nilauthi, Noida (5), Nurmahal, Palwal, Panchkula (3), Panipat, Paonta Sahib, Pathankot, Patiala (2), Pehowa, Pelpa, Phagwara, Phalodi, Phullanwala, Pilana, Pinjore, Radaur, Rai, Rajdhani Enclave, Rajgarh, Rajpura, Ramgarh, Ramnagar, Ratangarh, Rawatbhata, Rayya, Rehtoj, Rishikesh, Rohtak, Roorkee, Rudrapur, Rupnagar (Ropar), Safidon, Saharanpur, Sahnewal, Samalkha, Samchna, Samrala, Sangrur Sankhol, Sardhana, Shahbad Shahjahanpur, Shahtok, Shajapur, Shakarpur, Shikarpur, Shimla, Shrinagar (Hathras), Shujalpur, Siana, Sikanderpur, Sirsa, Sohana, Solan, Sonapat, Srinagar (2), Sulttanpur Lodhi, Sunderpur, Taoru, Tigaon, Tohana, Toolera, Udhampur, Una, Urmur Tanda, Varanasi, Wazirabad, Yamuna Nagar, Zirakpur (2)

West: Abu Road, Adalaj, Ahmadnagar, Ahmedabad (11), Ainpur, Ajmer, Amalner, Amreli, Anand, Ankleshwar, Aurangabad, Balda, Balotra, Banswara, Baramati, Bardoli, Bareilly, Barmer, Baroda (5), Bavla, Beawar, Belavli, Betul, Bhadole, Bharuch, Bhavnagar, Bhawani Mandi, Bhilwara, Bhinder, Bhinmal, Bhomnagar, Bhopal (3), Bhorwadi, Bhuj, Bikaner, Bilara, Bodakdev, Bodeli, Borsad, Butibori, Calangute, Chakan, Chhindwara, Chikhli, Chimbhali, Chiplun, Chittaurgarh, Chomu, Curchoorem, Dahej, Daman, Dariba, Daund, Dausa, Deesa (M), Dehgam, Deogarh, Deolali, Deoli, Dewas, Dhar, Dhule, Dholka, Dwarka, Fatehgarh, Gandhidham, Gandhinagar, Ghodogaoan, Gwalior, Halol, Hukkeri, Igatpuri, Indapur, Indore (3), Itrasi, Jabalpur, Jaipur (5), Jaitaran, Jalgaon, Jalor, Jamkhandi, Jamnagar, Jamner, Jhalawar, Jodhpur (2), Junnar, Kadi, Kandli, Kannad, Kareli, Kolhapur, Kota, Kotputli, Kudal, Kundewahal, Lalsot, Lasalgaon, Mahalingpur, Manawar, Mandalgarh, Mandideep, Mandasaur, Mapusa, Margao, Mehnsana, Merita City, Morbi, Mudhol, Mumbai Metropolitan Region (71), Nadiad, Nagaur, Nagda, Nagpur (3), Narsinghpur, Nashik (3), Nasirabad, Nathdwara, Navsari, NDA, Neem-Ka-Thana, Nidhrad, Niwai, Nokha, Owle, Ozar, Padra, Pali, Pandhurna, Panjim, Parner, Pen, Pilani, Pipariya, Pithampur, Ponda, Por, Porbandar, Pune (15), Raisen, Rajgarh (Dhar), Rajgurunagar (Khed), Rajkot (4), Rajsamand, Ramganj Mandi, Ratlam, Raver, Roha, Rupal, Sachin, Sanand, Santacruz (W) - S V Road, Sawai Madhopur, Sausar, Sehore, Sendhwa, Seoni Malwa,

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

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