February 1, 2016

Mr Girish Joshi, GM –
Department of Corporate Services
BSE Limited
Corporate Relations Department
1st Floor, New Trading Ring
P.J. Towers, Dalal Street
Mumbai – 400 001
BSE Scrip Code: 532648

Mr. Avinash Kharkar AVP – Listing
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 Sir,

Sub: Presentation to Analysts/Investors on the financial results for the quarter/period ended December 31, 2015

This is with reference and in continuation of our letter dated January 28, 2016, wherein, we have intimated that the Bank will host a conference call with the analysts/investors on January 29, 2016, wherein senior management of the Bank will discuss the financial results with the participants.

In this regard, we have enclosed the presentation made to the Analysts/Investors on the financial result and performance of the Bank for the quarter and period ended December 31, 2015.

We request you to kindly take this in your record.

Thanking you,

For **YES BANK LIMITED**

for **Shivanand R. Shettigar**
Company Secretary

YES BANK LTD. ★ MUMBAI ★

Encl: as above

INVESTOR PRESENTATION

Q3FY16 Update



Key Financial Highlights

NET INTEREST INCOME	NET PROFIT	ADVANCES	DEPOSITS	SHAREHOLDER'S FUNDS
₹ 11,570 Mn.	₹ 6,757 Mn.	₹ 843,962 Mn.	₹ 1,014,372 Mn.	₹ 135,613 Mn.
27.3%	25.1%	26.7%	23.1%	17.2%

NIMs	COST/INCOME RATIO	ROA	GROSS NPA	TIER I*
3.4%	39.6%	1.8%	0.66%	10.9%
		20.4%	0.22%	16.1%
		ROE	NET NPA	TOTAL CAPAD*

✓**Basic EPS** of **₹ 16.1** and **Diluted EPS** of **₹ 15.8**

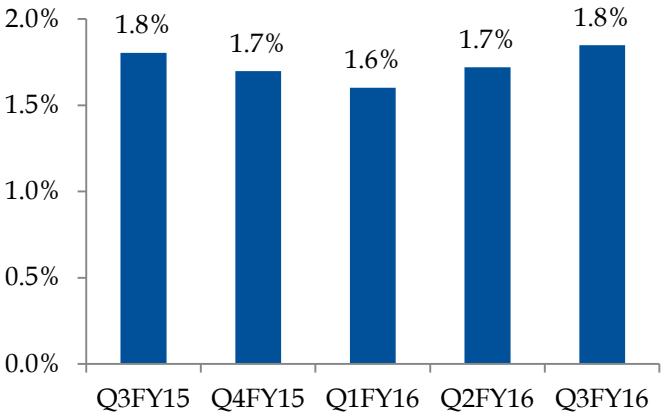
✓**Book Value of ₹ 323.3**

** Including Net profit, adjusted for prorated dividends*

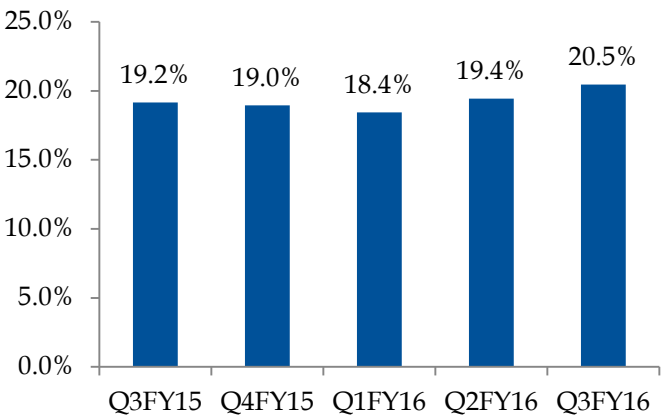
Robust growth with improving margins and stable asset quality

Key Metrics - Trends

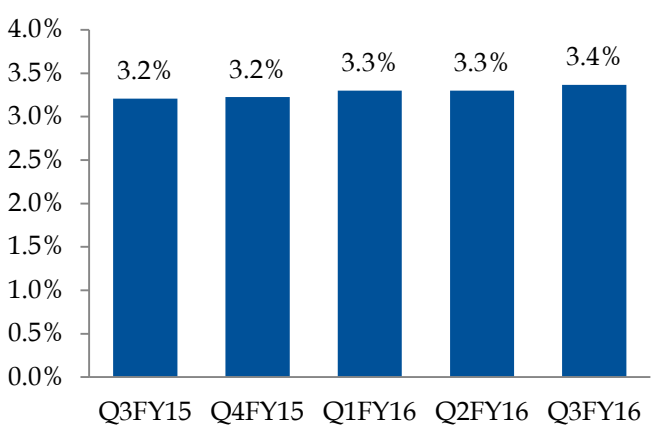
Return on Assets (RoA)



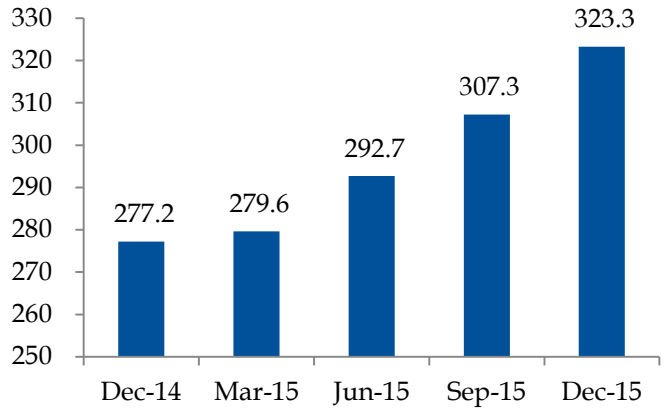
Return on Equity (RoE)



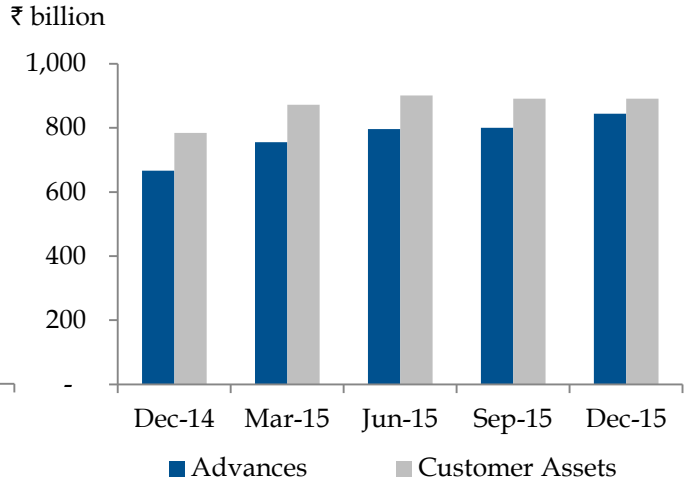
Net Interest Margin (NIM)



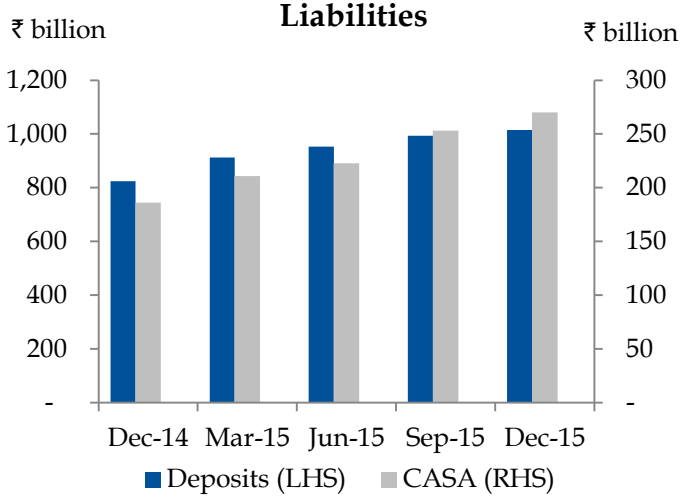
BVPS



Assets



Liabilities



Consistent and Robust business performance despite challenging Macro environment

Income Statement Highlights

Revenue and Profit growth

₹ Million	Q3FY16	Q3FY15	*y-o-y growth*	Q2FY16	*q-o-q growth*
Net Interest Income	11,570	9,090	27.3%	11,085	4.4%
Non Interest Income	7,461	5,368	39.0%	6,181	20.7%
Total Net Income	**19,031**	**14,458**	31.6%	**17,266**	10.2%
Operating Expense	7,534	5,831	29.2%	7,074	6.5%
Operating Profit	**11,496**	**8,627**	33.3%	**10,191**	12.8%
Provisions & Contingencies	1,479	699	111.8%	1,039	42.3%
Provision for Tax	3,259	2,526	29.0%	3,048	6.9%
Profit After Tax	**6,757**	**5,403**	25.1%	**6,104**	10.7%

Non Interest Income Breakdown

₹ Million	Q3FY16	Q3FY15	Q2FY16
Corporate Trade & Cash Management	1,119	1,092	1,009
Forex, Debt Capital Markets & Securities	1,025	795	1,523
Corporate Banking Fees	3,802	2,328	2,197
Retail Banking Fees	**1,515**	1,153	1,451
Total	**7,461**	**5,368**	**6,181**

₹ Million	Q3FY16	Q3FY15	Q2FY16
Retail Banking Fees:	**1,515**	**1,153**	**1,451**
Trade & Remittance	529	*424*	*498*
Facility / Processing Fee	175	*130*	*177*
Third Party Sales	184	*360*	*213*
Interchange Income	360	*95*	*259*
General Banking Fees	267	*144*	*304*

Robust NII and Non-Interest Income growth resulting in strong PAT growth

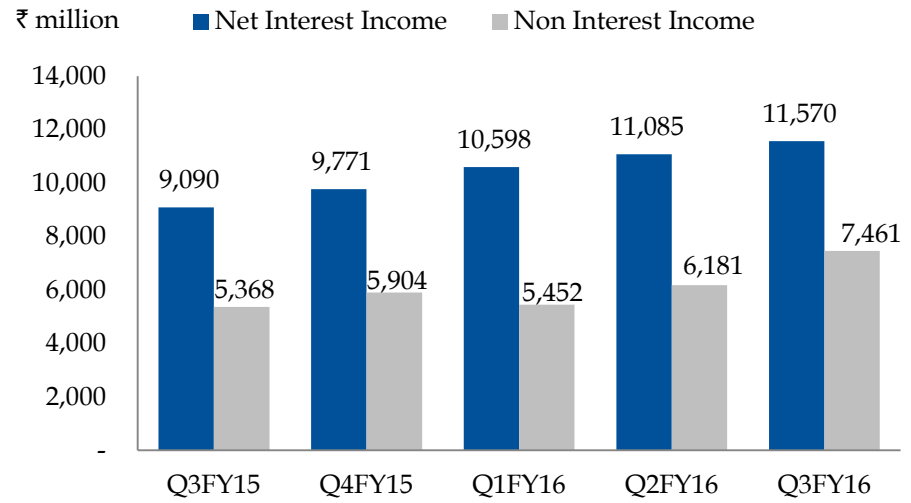
Income Statement Highlights… Contd.

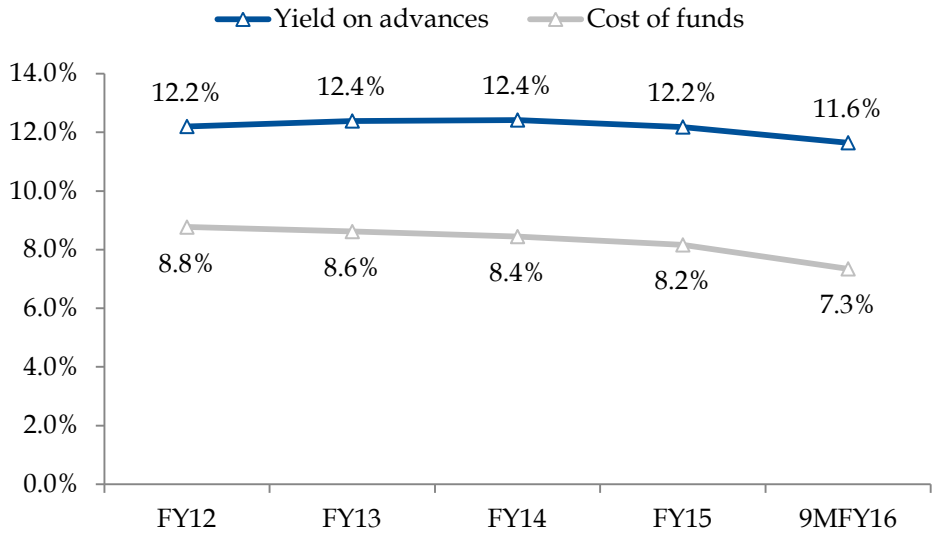
✓ **Steady growth in Net Interest Income (NII)**

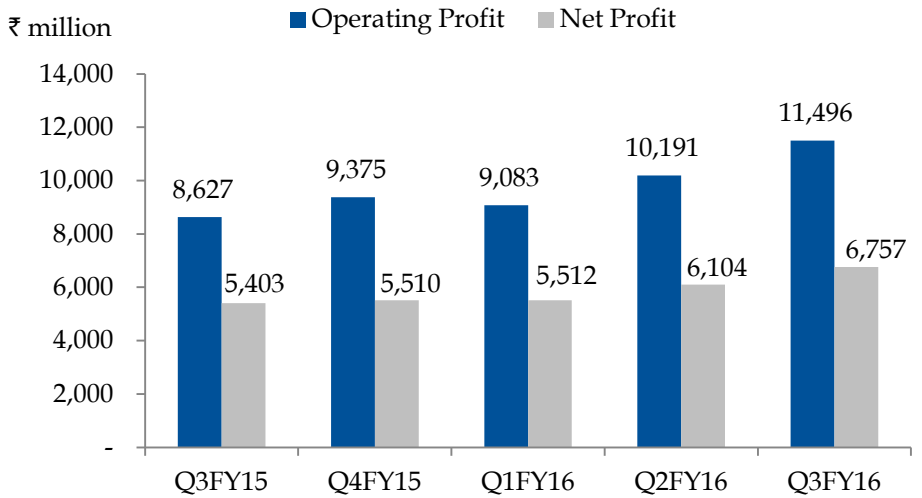
- NII for Q3FY16 increased by 27.3% y-o-y. This was on account of 26.7 % y-o-y growth in advances

✓ **Healthy growth in Non Interest Income**

- Non Interest Income grew by 39.0% y-o-y on the back of continued growth across all the broad four categories



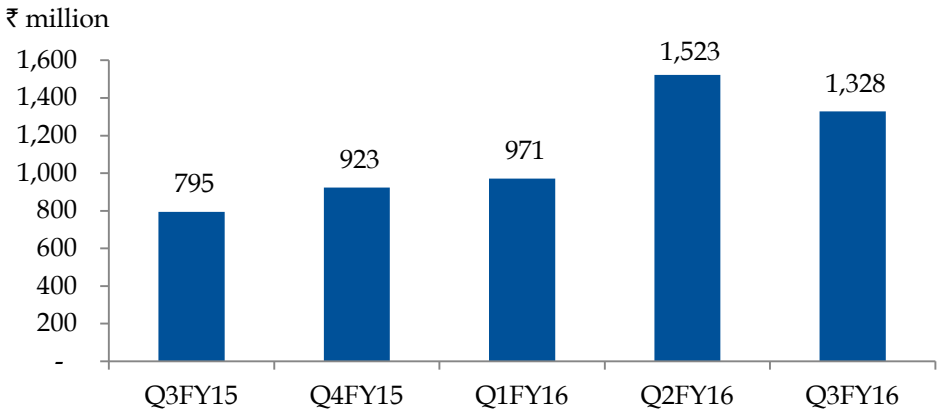




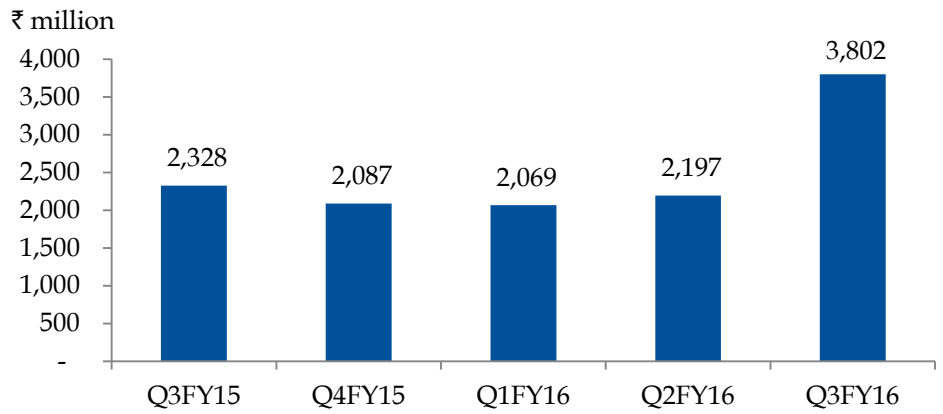
Consistent growth in Operating profit coupled with improving Margin and Spreads

Income Statement Highlights… Contd.

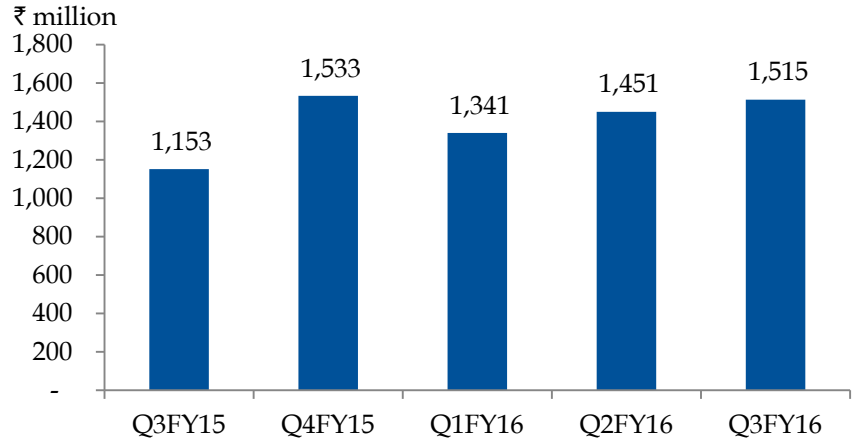
Forex, Debt Capital Markets & Securities



Corporate Banking Fees

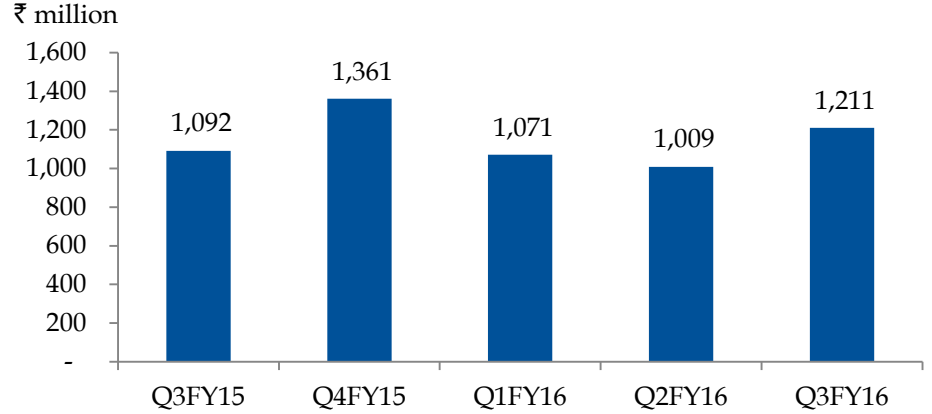


Retail Banking Fees



Corporate Trade & Cash Management

- Bank continues to deepen relationships through cross-sell and establish new ones across various business segments



Continued traction in healthy and diversified Fee Income growth

Balance Sheet Highlights

Balance Sheet Growth

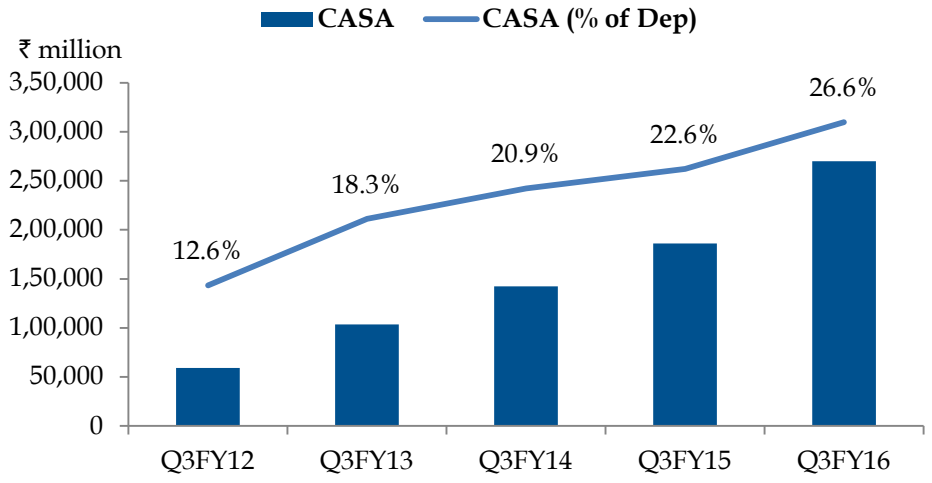
₹ Million	Dec 31 2015	Dec 31 2014	*y-o-y growth*	Sep 30 2015	*q-o-q growth*
Assets	**14,77,540**	**12,32,975**	**19.8%**	**14,47,835**	2.1%
Advances	**8,43,962**	6,66,069	**26.7%**	8,00,151	5.5%
Investments	**4,56,354**	4,27,962	**6.6%**	4,39,444	3.8%
Liabilities	**14,77,540**	**12,32,975**	**19.8%**	**14,47,835**	2.1%
Shareholders' Funds	**1,35,610**	1,15,669	**17.2%**	1,28,676	5.4%
Total Capital Funds	**1,95,252**	16,1952	20.6%	17,4552	11.9%
Borrowings	**2,66,671**	2,35,171	**13.4%**	2,37,706	12.2%
Deposits	**10,14,372**	8,23,700	**23.1%**	9,93,443	2.1%
CASA	**2,70,194**	1,86,226	**45.1%**	2,53,183	6.7%
Retail TDs	**2,76,398**	1,87,676	**47.3%**	2,68,157	3.1%

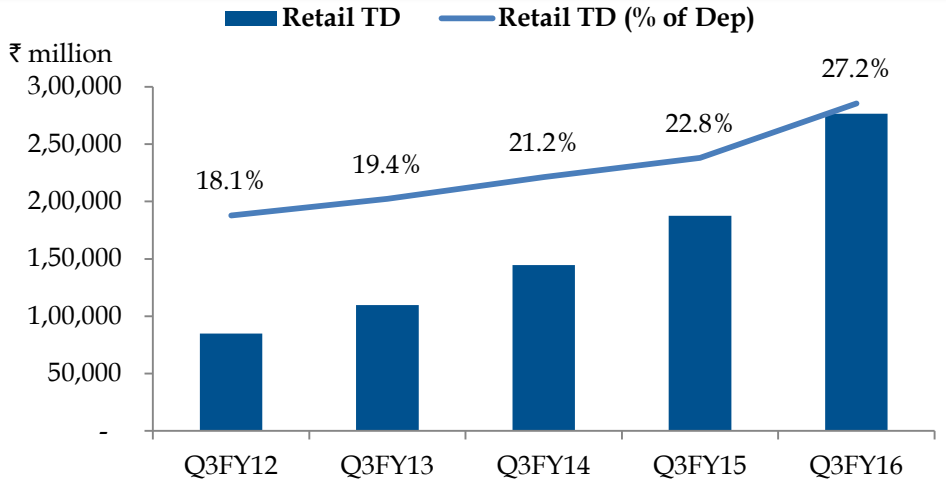
Key Financial Performance Indicators

	Q3FY16	Q3FY15	Q2FY16
RoA	1.8%	1.8%	1.7%
RoE	20.5%	19.2%	19.4%
Cost to Income	39.6%	40.3%	41.0%
NIM	3.4%	3.2%	3.3%
Net NPA	0.22%	0.10%	0.20%
EPS (not annualized)	16.1	13.0	14.6
Book Value (in Rs.)	323.3	277.2	307.3

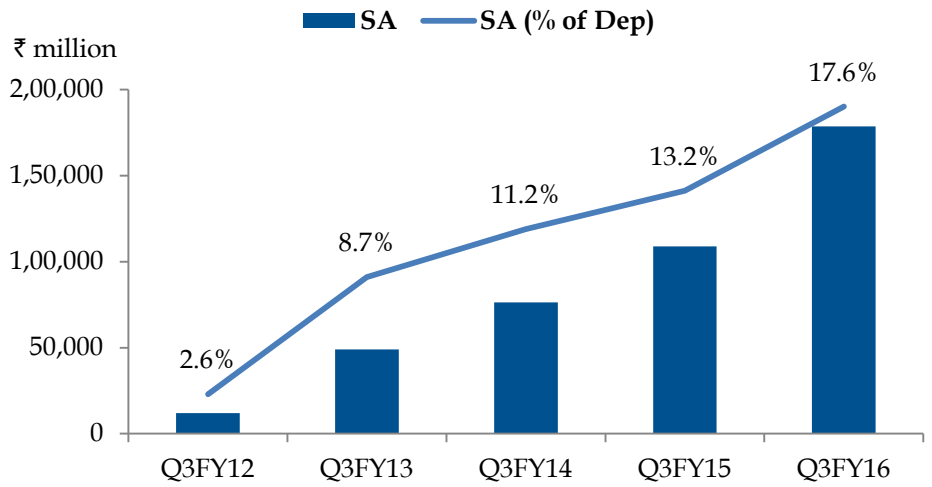
Robust Y-o-Y growth in: SA: 64.1%; and Retail Banking FDs: 47.3%

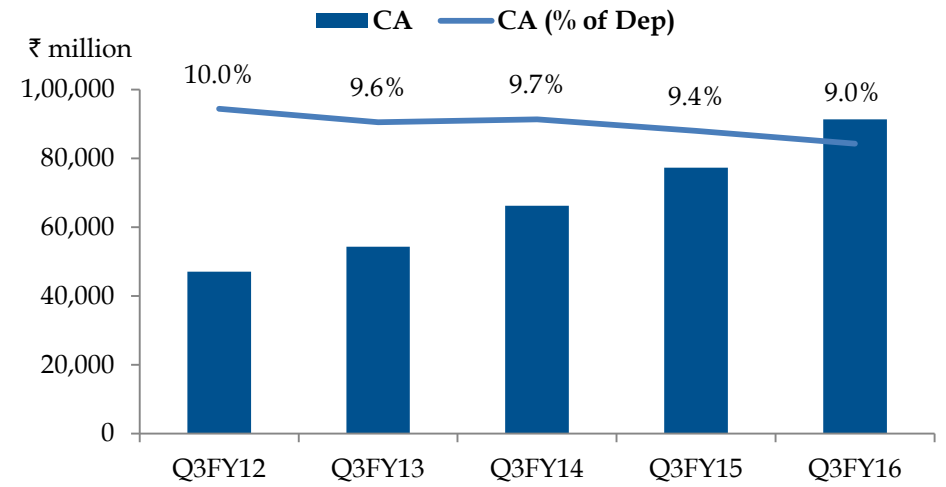
Well-diversified Liability Franchise





Steady improvement in Granular Deposits

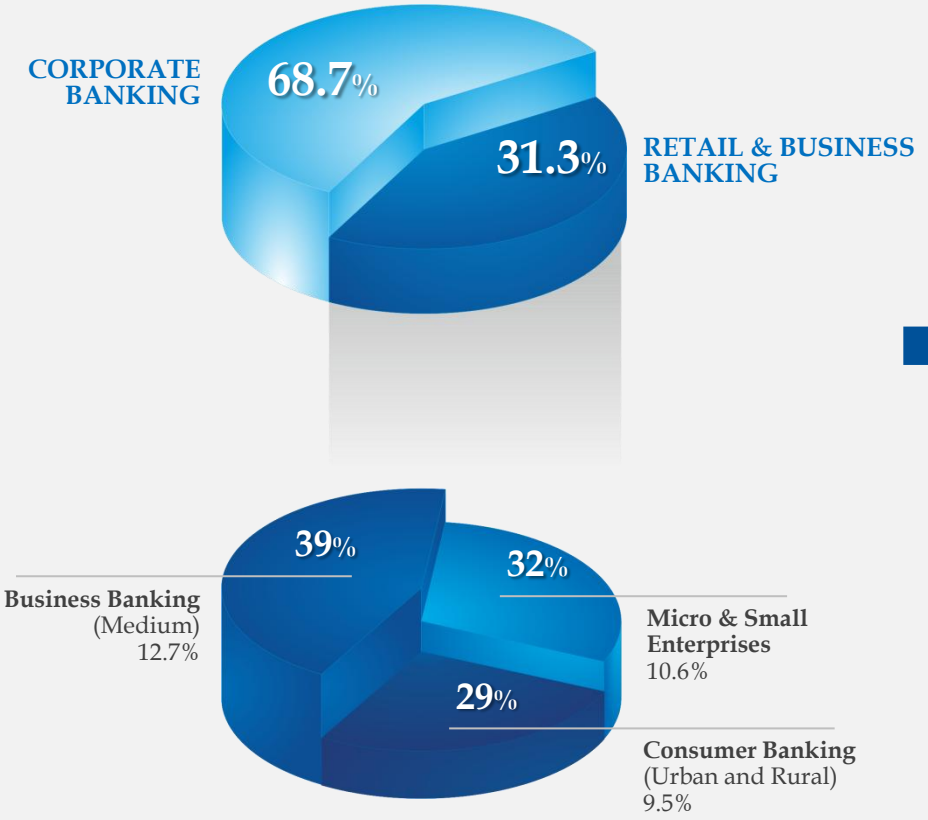




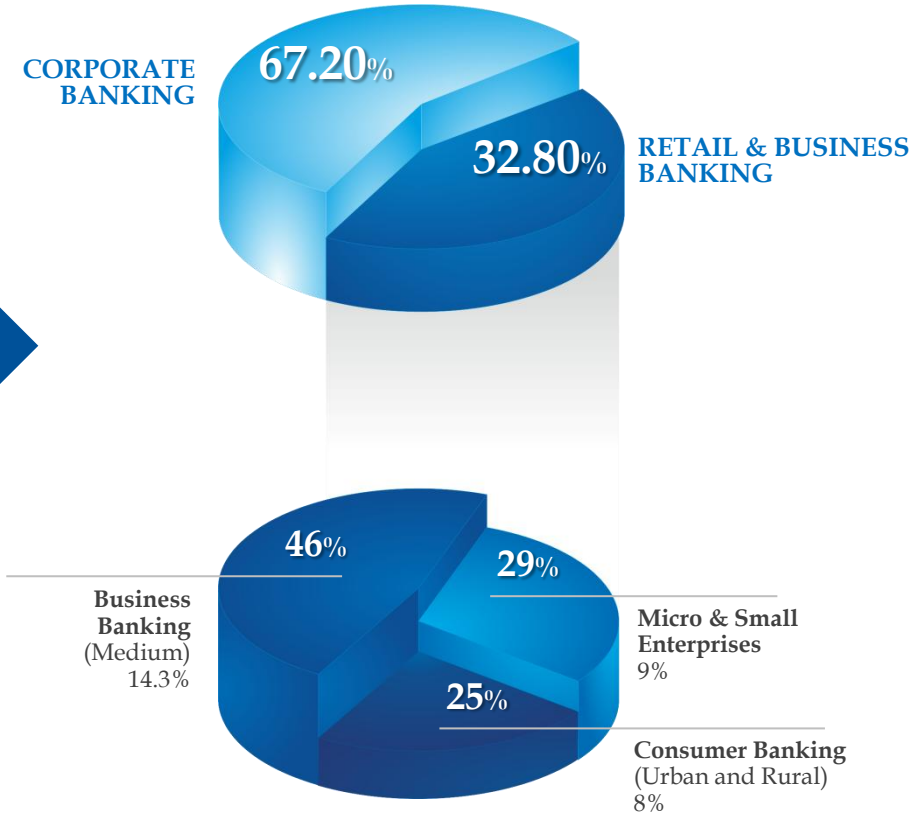
CASA+Retail FDs as % of Total Deposits stands at 53.9% as at December 31, 2015, up from 45.4% a year ago

Segmental Advances Mix

As on Dec 31, 2014

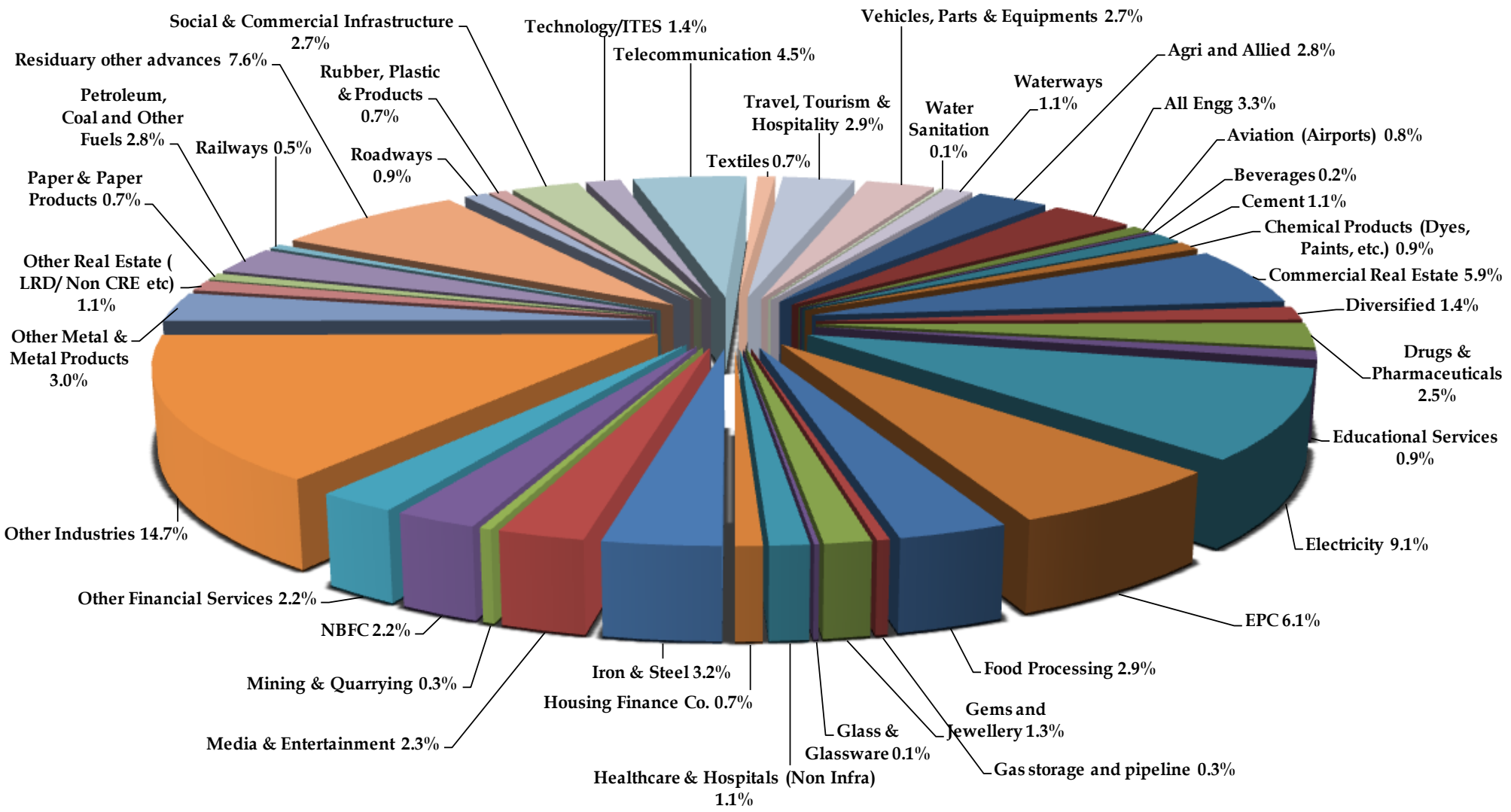


As on Dec 31, 2015



Improving Retail and Business Banking proportion in the segmental mix

Sectoral Exposure Mix



Well diversified Sectoral Exposures

Stable Risk Profile

Rating breakup of Corporate Banking exposures spread across 8 segmented corporate relationship groups

As a % of Total Exposure	Dec 31, 2015	Sept 30, 2015	June 30, 2015	Mar 31, 2015	Dec 31, 2014
AAA	19.4%	19.2%	19.0%	20.3%	19.1%
AA	17.6%	17.8%	15.8%	14.9%	14.7%
A	38.9%	38.6%	40.9%	41.6%	41.6%
BBB	21.8%	21.9%	22.0%	20.8%	22.3%
BB and Below	2.3%	2.5%	2.4%	2.5%	2.3%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Internal ratings mapped to external ratings

Sensitive Sector Disclosure

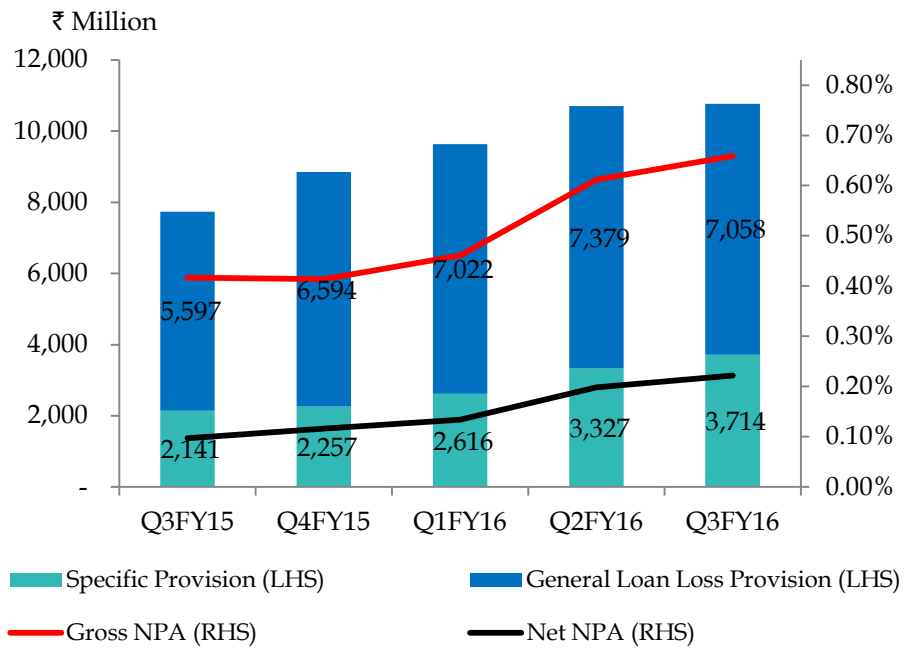
Sector/ Rating	Break-up	Sector/ Rating	Break-up
(A) Electricity	**9.1%**	**(B) Iron & Steel**	3.2%
AAA/AA rated investments	*1.6%*		
T&D	*1.3%*	A or above rated	2.3%
Renewable Exposures(Green-Financing)	*3.1% of which 1.5% is operational*	**(C) EPC**	6.1%
Non-Renewable	*3.1% of which 2.9% is operational*		
Exposure to SEBs	*Nil*	A or above rated	4.1%

Well rated corporate exposure with over 75% rated A or above

Healthy Asset Quality

Update on NPA and Restructured Advances

- ✓ Gross NPA at **0.66**% (₹ 5,586 mn); Net NPA at **0.22**% (₹1,872 mn)
- ✓ Specific provision coverage ratio of 66.5%
- ✓ Total Standard Restructured Advances stand at ₹ 5,683 million as at Dec 31, 2015. This represents 0.67% of Gross Advances
- ✓ During the quarter, the Bank **has not done any restructuring**. Further, there were **no slippages from the restructured book** into NPA, during the current fiscal
- ✓ There has been **no sale to ARC** during the last five quarters.
- ✓ The Bank has **not refinanced any loan through 5-25** route and has **not participated in any SDR** since the introduction of these schemes



Trend of key Asset Quality parameters

	As a % of Advances	Dec 31, 2015	Sept 30, 2015	June 30, 2015	Mar 31, 2015	Dec 31, 2014
A	1. Gross NPA %	0.66%	0.61%	0.46%	0.41%	0.42%
	2. Net NPA %	0.22%	0.20%	0.13%	0.12%	0.10%
	3. Provision Coverage Ratio	66.5%	67.7%	71.0%	72.0%	76.8%
B	Restructured Advances %	0.67%	0.71%	0.71%	0.51%	0.26%
C	Security Receipts (Net) %	0.25%	0.27%	0.28%	0.29%	0.33%

Bank continues to show resilience on all Asset Quality parameters

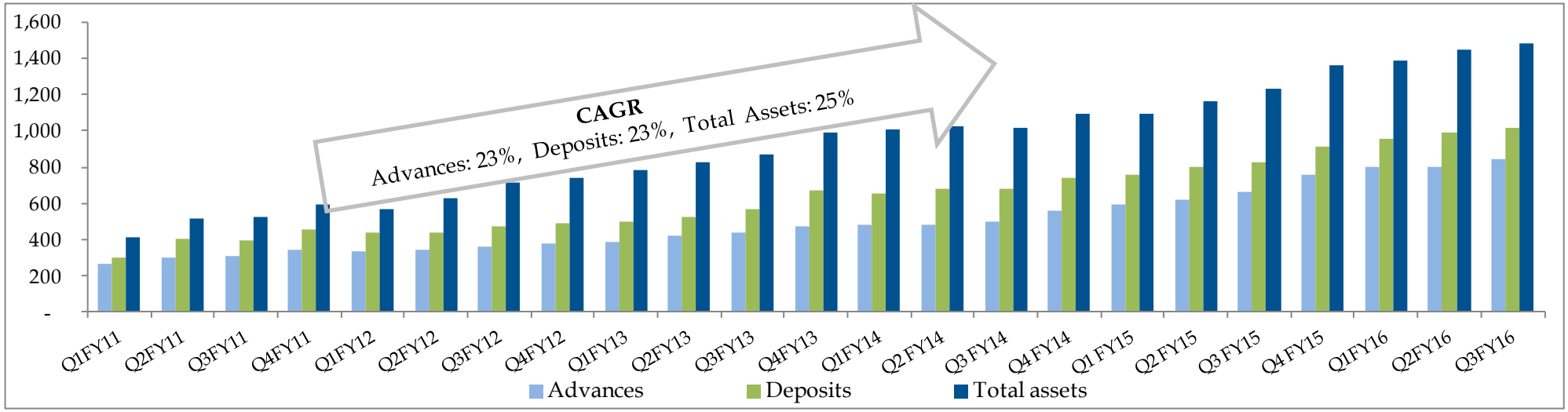
Risk Management Process

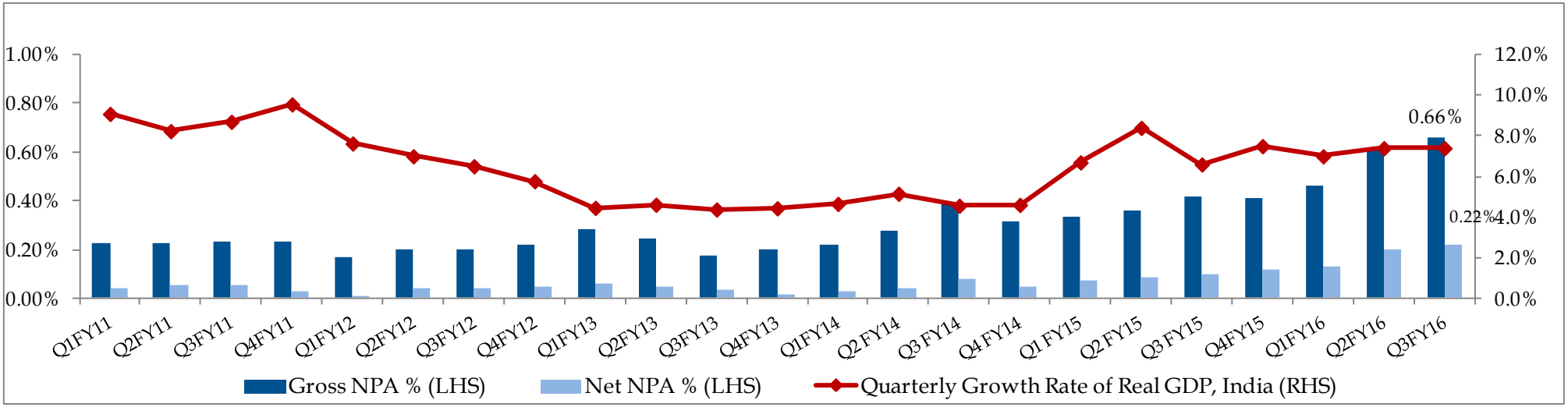
Process	**CRM based origination**	**Joint Delegation/ Approval Committee**	**Portfolio Analytics**
Impact	**Reducing Adverse Selection Bias**	**Joint Approval/ Committee Approach – highest level of due-diligence**	**In-depth sectoral analysis & monitoring of portfolio trends**
Process	**Superior Structuring**	**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 with considerable sectoral expertise developed with specialized Relationship Managers, Product Managers and Risk Managers

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

Sustained Growth with preservation of Asset Quality

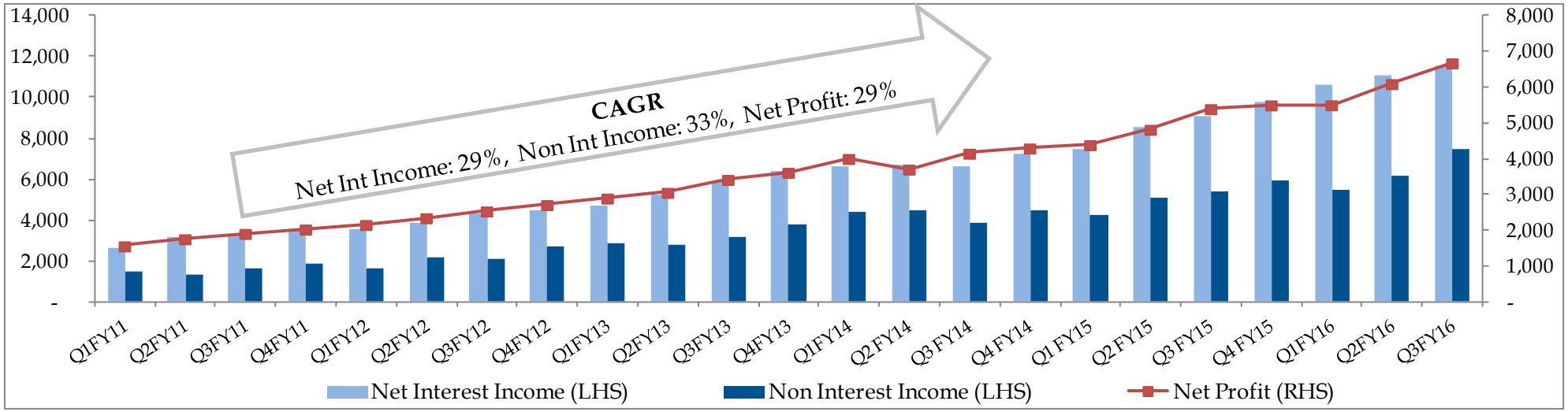


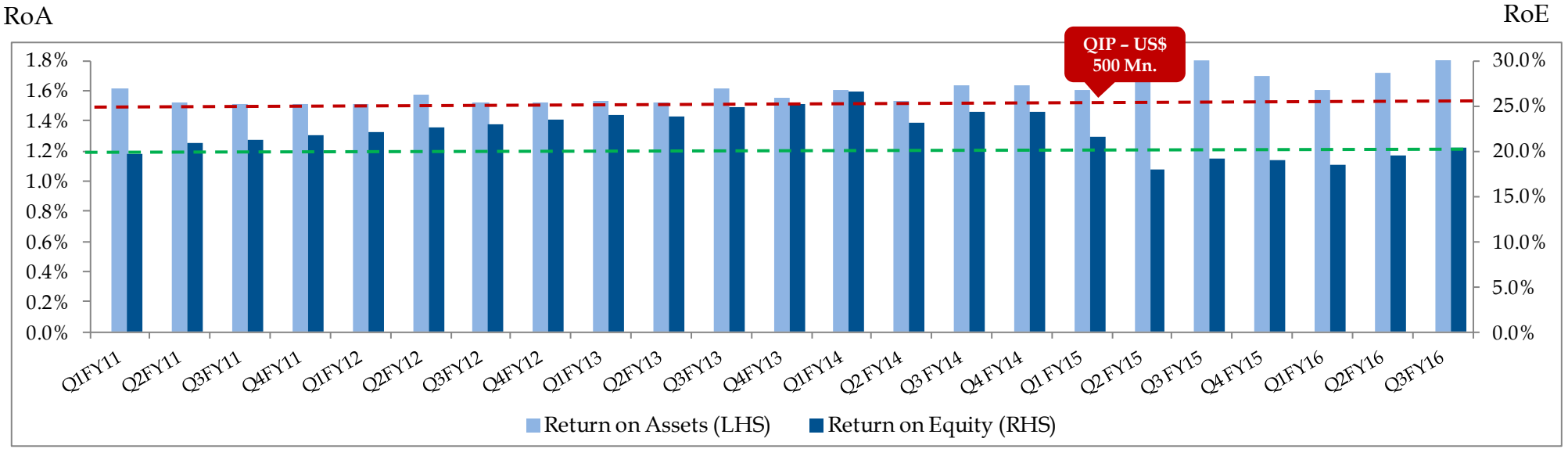


GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q3FY16 is based on estimates

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

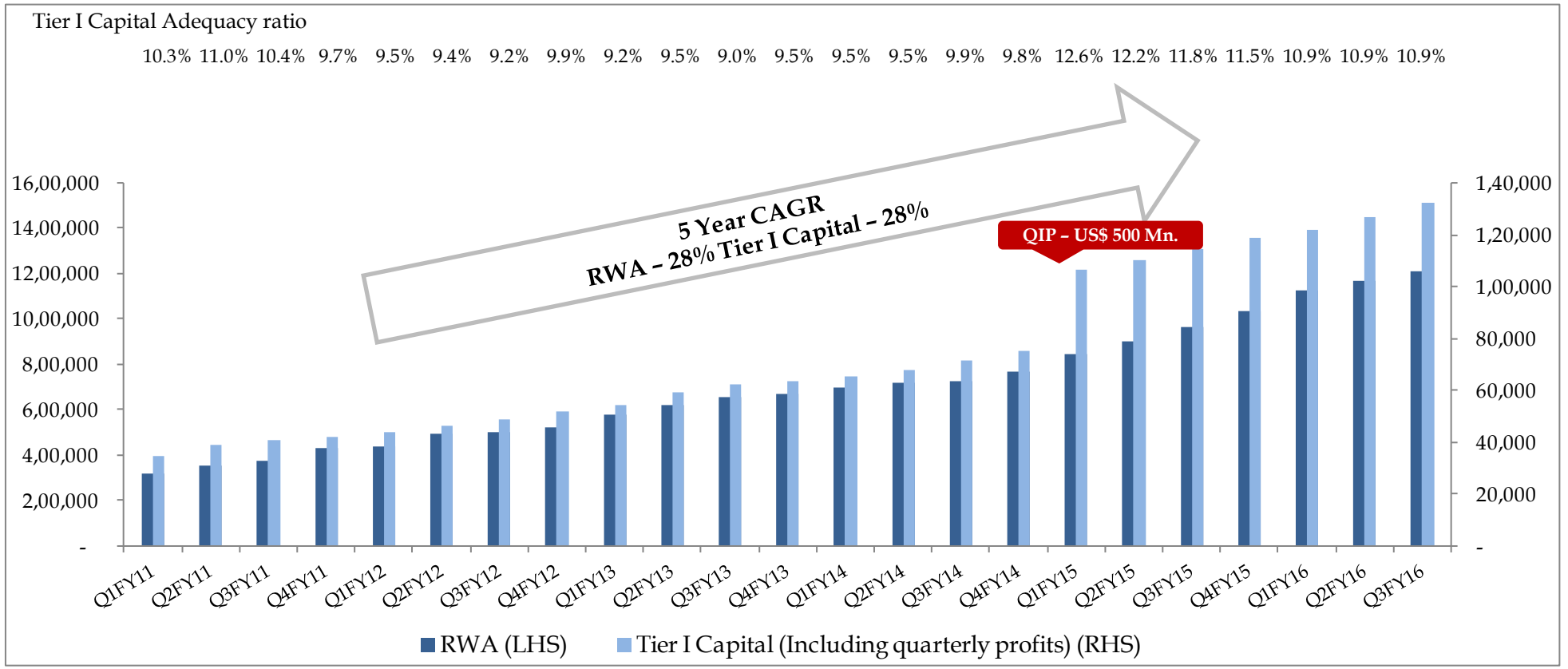
Income Growth with consistent RoA & RoE ratios





Growth with quality, improving productivity and efficiency

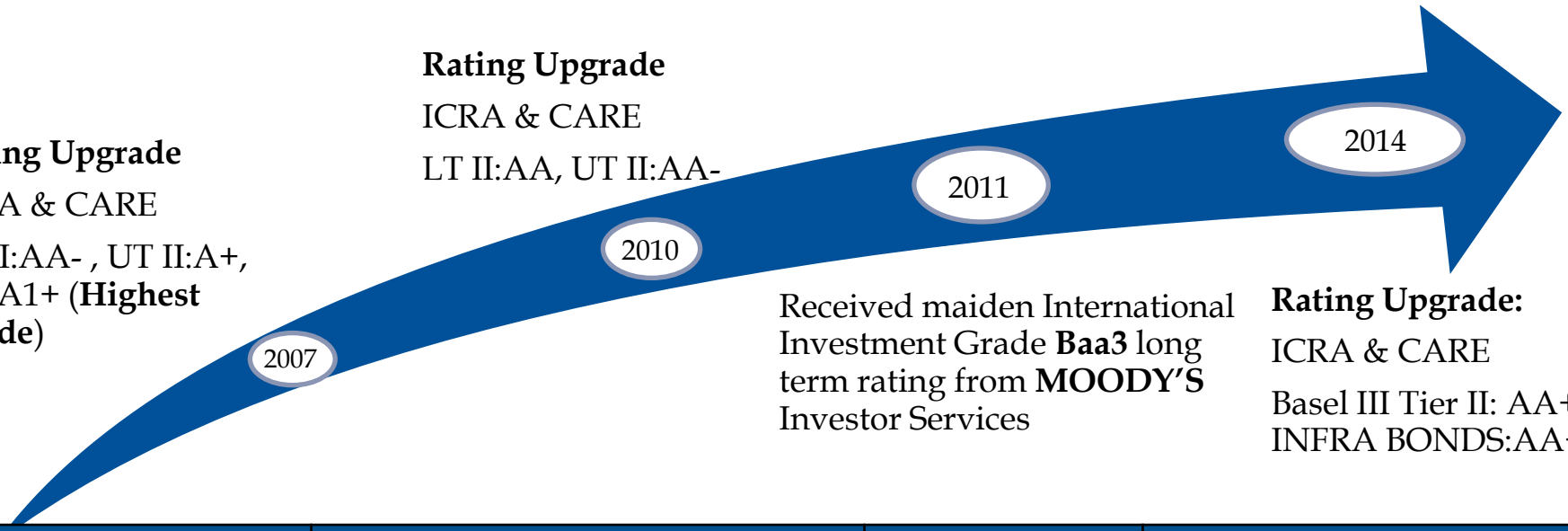
Capital Growth through internal accretion



- ✓ Well capitalized with Total CRAR at 16.1% and Tier I ratio at 10.9%. Total Capital Funds stand at Rs. 195,252 million as on Dec 31, 2015
- ✓ ROE @ 18-25% along with profit retention allowing sustained balance-sheet growth
- ✓ Bank also raised ₹ 1,500 Cr of Basel III compliant Tier II bonds in the quarter

Strong ROEs allow healthy internally funded growth

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**
	Tier II	**Infra Bonds**		
ICRA	AA+	AA+	Stable	A1+
CARE	AA+	AA+	Stable	

Rating Upgrades – reflection of sustainable growth oriented financial model with robust risk management policies

Leading Global Financial Institutions have reposed their commitment in YES BANK

IFC

USD 275 Million

Tenor: 9 yrs

A World Bank group Development Financial Institution

Investment in YES BANK Green Bond issue

&

Upper Tier II & Long Term Senior loan

OPIC

USD 220 Million

Tenor: 12 yrs

US Government's Development Finance Institution

MoU to increase lending to MSMEs

ADB

USD 200 Million

Tenor: 7 yrs

Development Bank focussed on the Asia region

Unsecured Loan for Women Self Help Group

DEG KFW BANKENGRUPPE

USD 34 million

Tenor: 6 yrs

A KfW Bankengruppe Development Financial Institution

Long Term Senior loan

Proparco GROUPE AGENCE FRANÇAISE DE DÉVELOPPEMENT

EUR 13.25 million

Tenor: 10 yrs

An AfD Group Development Financial Institution

Upper Tier II loan

Average Door to Door Tenors

Successive Successful Loan Syndications

Dual Currency Syndicated Loan Facility

2012

USD 155 Mio & EUR 50 Mio

14 banks representing 9 countries

Dual Currency Syndicated Loan Facility

2013

USD 255 Mio

Participation from 11 banks in Americas, Middle East, Europe & APAC

Dual Currency Syndicated Loan Facility

2014

USD 422 Mio

Participation from 21 banks across 14 countries

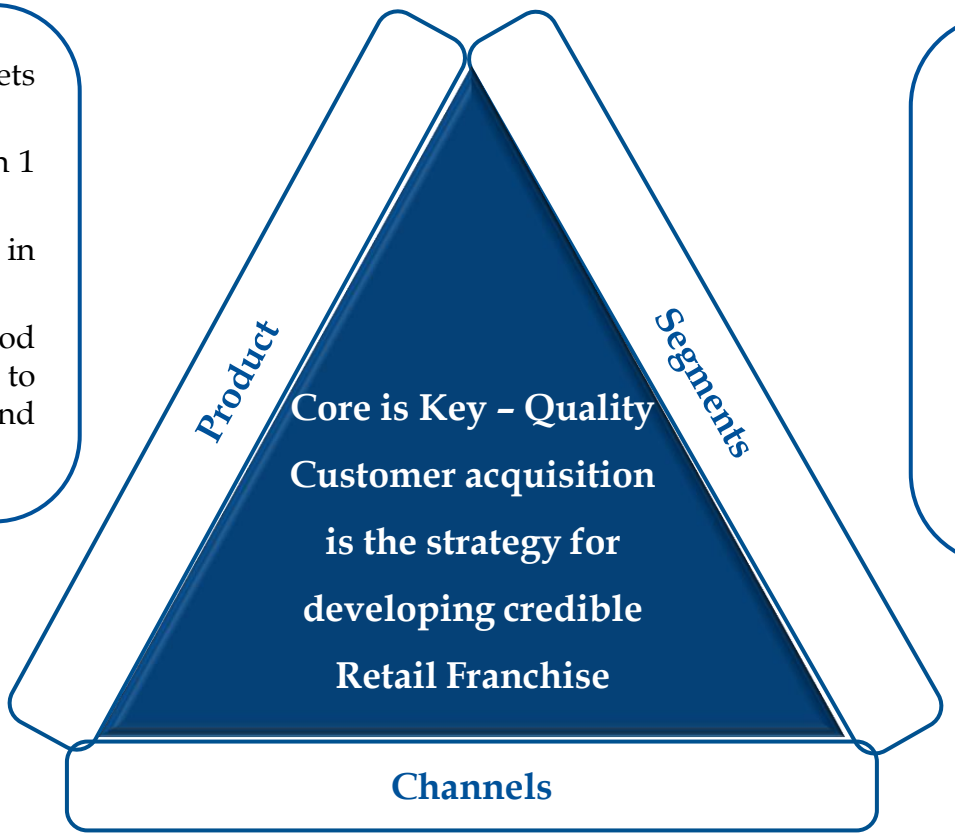
- ✓ Progressively larger number of participants with longer tenor and improved pricing
- ✓ Won the Asia Pacific Loan Market Association (APLMA) award in 2012 and 2013

RETAIL BUSINESS OVERVIEW



Three Pronged Customer Acquisition, Engagement and Retention Strategy

- ✓ Complete Suite of Retail Assets and Liabilities Products
- ✓ Launch of YES Securities 3 in 1 account
- ✓ Launch of Credit Cards in foreseeable future
- ✓ **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-Corps
  - ✓ TASC
  - ✓ HNI
    - ✓ YES First
    - ✓ YES Prosperity
  - ✓ GIB
  - ✓ OPDT

- ✓ Launch of Digital Channels and Digitization of Products and Processes
- ✓ Ramp Up Alternate Sales Management
- ✓ Implementation of New CBS and Advanced CRM+ Analytics systems
- ✓ 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

Branch Network Expansion

Expansion of Distribution network

- 750 Branches across key liability corridors as of Dec 31, 2015 up from 600 as of Dec 31, 2014
- ATM and BNA Network of 1,445
- Hub and Spoke model for faster maturity and greater efficiency of branch network
- Relationship Management & Service Excellence oriented strategy
- Transformation from traditional to Digical approach
- Higher density in top deposit centers
- Increasing footprint across all cities

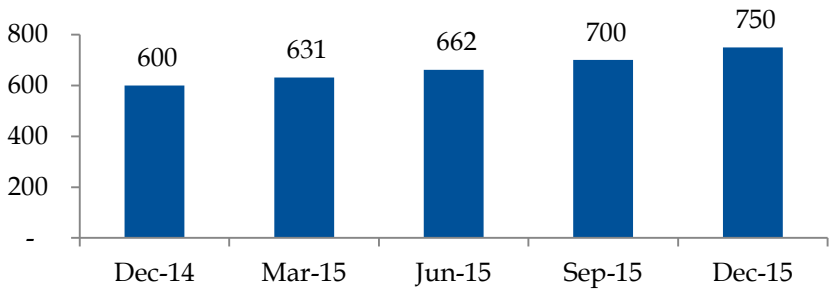
✓ Substantial focus on North & West Regions (DMIC/Make in India/GIB corridor) with evolving network in South & East

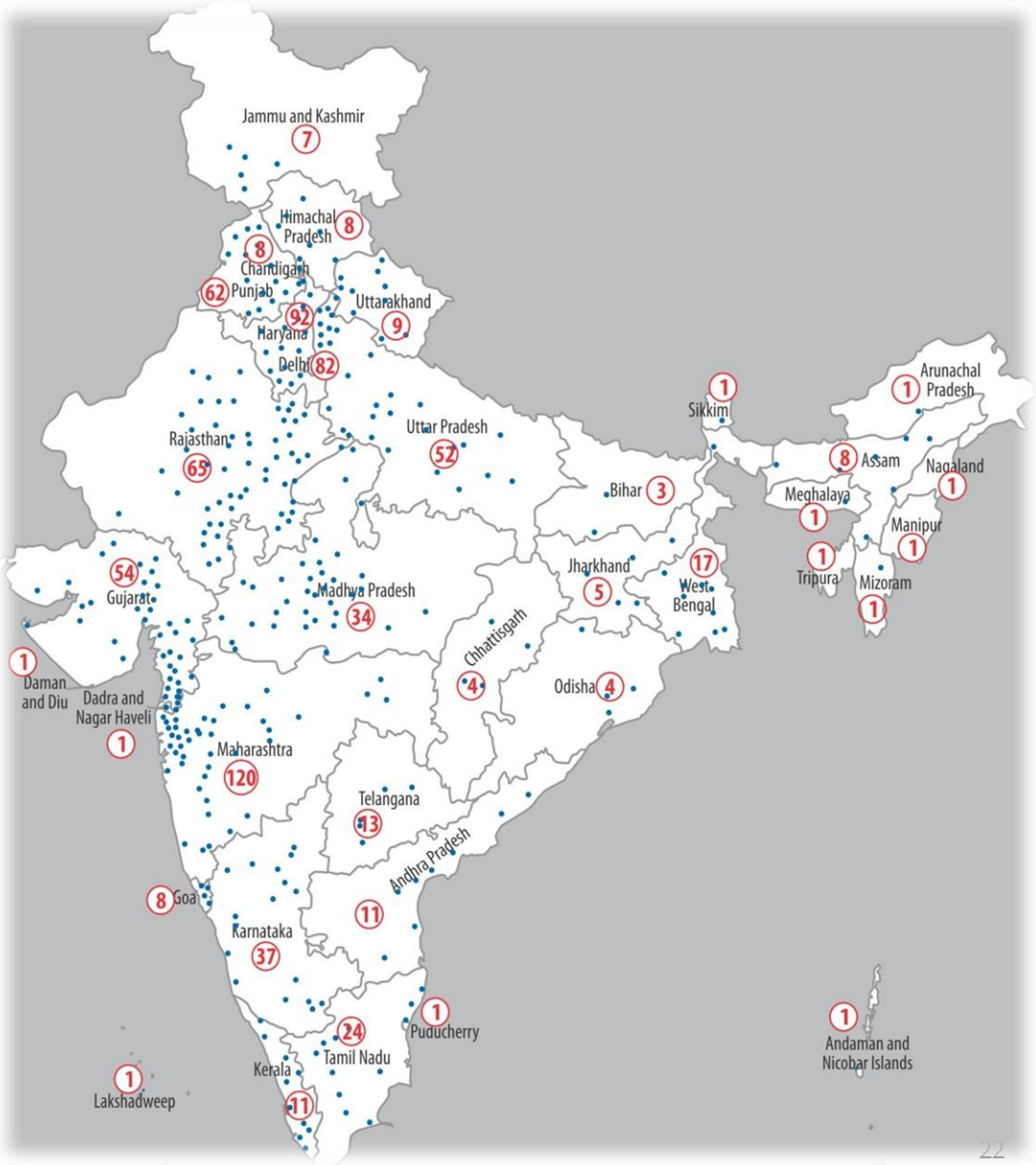
✓ Covering all 53 Metro locations, 29 States and 7 Union Territories

✓ 15 Regions – 75 Clusters Hubs – 180 Hubs

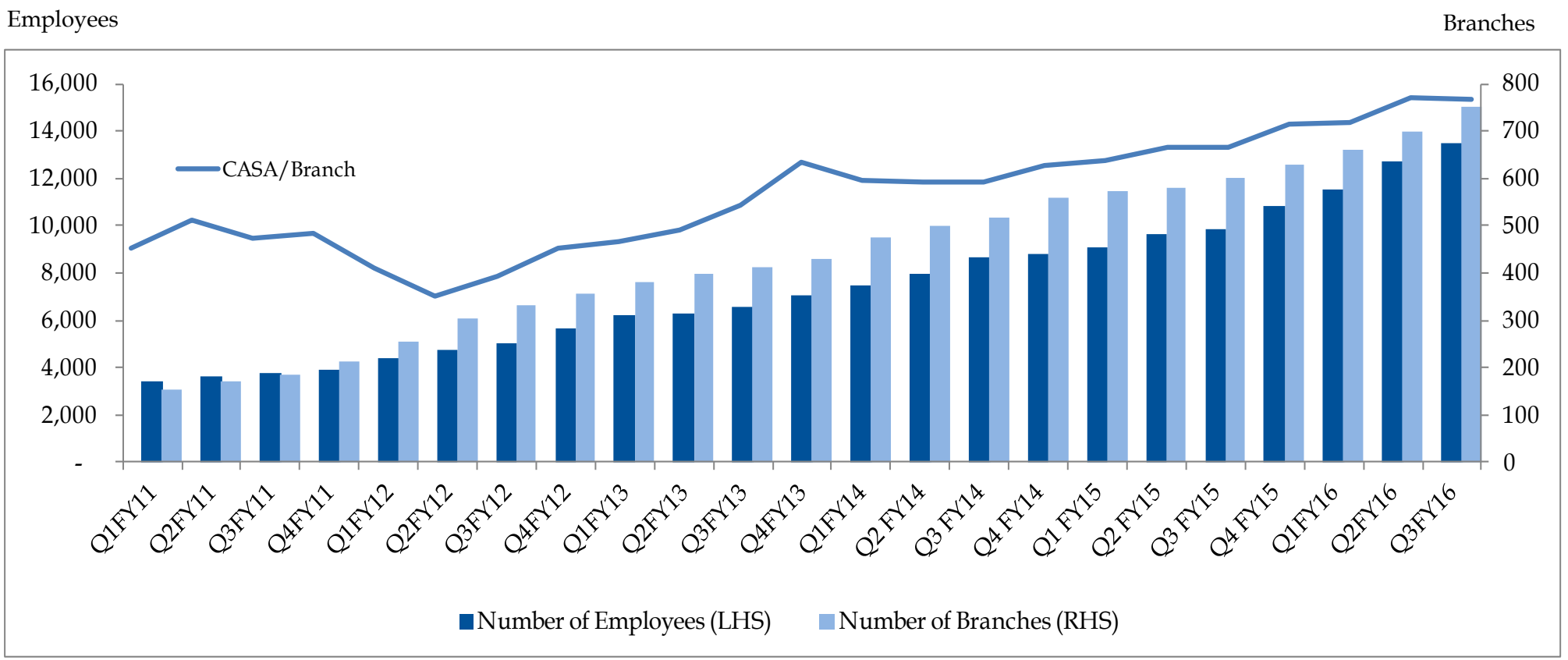
✓ Focused Rural & Inclusive Banking Strategy in partnership with Corporate Business teams through B2B2C model

Number of Branches





Growing Retail Banking Platform



- ✓ Branch growth from 185 in Dec 2010 to 750 in Dec 2015
- ✓ Employee headcount increased from 3,785 as of Dec 2010 to 13,477 as of Dec 2015
- ✓ Consistent increase in CASA/Branch ratio showcasing improving operational leverage

Increasing retail traction resulting in 5 year CASA CAGR at 43.6% vis-à-vis Deposit CAGR at 19.7%

Strategic Pillars - Building Retail & Business Banking Assets

Human Capital	➢ Attracting and retaining best talent from the industry ➢ Skilled to scale team of dedicated employees built towards establishing quality franchise ➢Seasoned experienced leadership being built along with appropriate structure
Distribution and creating franchise	➢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-com)
Technology	➢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
Digitization & Analytics Leadership	➢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
Risk Management	➢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
Branding & Marketing	➢ Creating a higher brand recall with display of the product availability at all the customer touch points

Building a strong Consumer and SME platform for scalable growth

Full suite of product portfolio for Consumer and SME

	Consumer Retail	Commercial Retail & Mortgage	SME and MSME
Product	➢ Auto Loans ➢ Two Wheeler Loans ➢ Gold Loan ➢ Personal Loan	➢ Commercial Vehicle ➢ Construction Equipment ➢ LAP/LAS ➢ Healthcare Finance ➢ Home Loans	➢ Smart Overdraft ➢ Fast track lending Program ➢ Scorecard Lending program ➢ LGD Program (Linking Collateral with Rating for high ticket customers)
Focus segment	➢ Salaried and Self Employed	➢ Professionals ➢ Infrastructure & Logistics ➢ Retail Investors ➢ Self Employed	➢ 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing & Packaging ➢ CBB/EBB/ABB
Strategy	➢ Tapping Liability customers ➢ Branch Channel ➢ Technology aided processing ➢ Focused activities ➢ Manufacture Tie-ups	➢ Cash flow based Credit underwriting ➢ Adequate Collaterals ➢ Risk based pricing ➢ SME rich lending program ➢ PSL benefits	➢ 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: Taking Technology to Customers

VISION

To foster CUSTOMER RELATIONSHIPS by providing CONVENIENT Banking Transactions and Payments

Alliances

- Co-create Digital products and Payment Solutions
- Reach out for customers on partner channels
- Create Value / Benefits in form of freebies

Relationships

- Understand customers through partner data and offer relevant benefits
- Focus on superior UX while designing customer solutions

Technology

- Invest in Best in Class technology
- Offer Payments on contemporary technologies like Smart phones ,Social Media & Wearable devices

YES MONEY - Domestic Remittance using Award Winning Remittance Bridge Platform



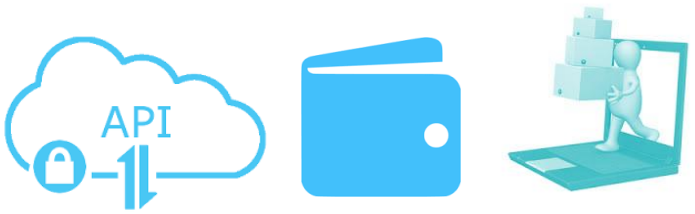
Won 14 Awards over last 3 years

A-R-T of Digital Acquisition and Payments

Our Product Suite



Electronic and Social Payments using Cards, Internet, Smart Phones, Social Media and Chat Messengers



API Banking - Plug-ins for Collections, Bulk Payments and Remittance | Co-branded Cards & Wallets | Smart Payment Solutions for e-com



Self Service Kiosks - ATMs | Bunch Note Acceptors | Recyclers Video Banking Kiosks

The Brand - YES BANK

Building a Trustmark

- ✓ Young, vibrant and highly visible brand
- ✓ Driven through Knowledge, Innovation & Technology
- ✓ Brand with a heart and soul: Strongly instilled values of Trust, Transparency & Responsible Banking

BRAND PILLARS



Knowledge



Financial Trust



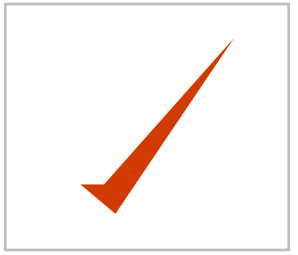
Transparency



Technology



Responsible Banking



Growth





Building the brand through Social Media

India's
MOST FOLLOWED BANK
7,00,000 +

2.4 million+ fans

India's
MOST FOLLOWED BANK
10,000 +

Largest Bank
in India on Twitter

Fastest Growing Bank in India & 2nd Fastest Growing Bank in the World on Twitter

Social Bakers 2015

YES SME
HIGHEST Followed
"SME focused LinkedIn Showcase Page by Bank" in India

HIGHEST
Share of Voice, Twitter Engagement & Social Mentions

Ranked No. 2 as the Most Social Bank in India

Simplify 360 2015

Competitive growth – Banking Category

BANKS	Fans	Followers	Followers
YES BANK	2,403,572	696,752	68,257
AXIS Bank	3,162,804	92,220	1,79,157
ICICI Bank	44,54,187	66,937	1,53,943
HDFC Bank	22,84,790	61,146	1,15,224
Kotak Mahindra Bank	6,26,523	1,11,964	44,288
State Bank of India	45,05,247	4,12,667	1,03,080

Competitive growth Across Categories

BRANDS	Followers
YES BANK	6,96,752
Flipkart	5,30,512
TATA DOCOMO	4,90,624
Samsung Mobile	2,79,609
HDFC Life	2,01,788
Flipkart	5,30,512

Sustainable & Responsible Banking Leadership

Vision: Be the Benchmark Financial Institution for Inclusivity and Sustainability

First Signatory Indian

- Banking Commission member for 160 FIs
- Global Steering Committee member
- APAC Chair

UNEP Finance Initiative
Changing finance, financing change

First Signatory Indian

- On the Carbon Disclosure Leaders Index for five consecutive years

CDP CLIMATE DISCLOSURE LEADER 2015

First & Only Indian Bank

- Listed on the DJSI - Emerging Markets

MEMBER OF Dow Jones Sustainability Indices
In Collaboration with RobecoSAM

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

PARIS2015 UN CLIMATE CHANGE CONFERENCE COP21·CMP11

First Indian Bank to launch Green Bonds

- First private sector bank to commit to funding 5 GW of Renewable Energy at MNRE's RE-Invest 2015

First Indian Bank to be ISO 14001:2004 certified

- 79 locations across India certified
- Phase III underway

First & Only Indian Signatory

- Chair of NCD Steering Committee
- Member of Working Group I

BOARD APPROVED CSR

- Over 700,000 lives touched through CSR interventions –FY15
- Supporting MSME sector, Skill Development, Water & Livelihood Security

FT FINANCIAL TIMES — 2008

IFC International Finance Corporation World Bank Group — 2011, 2012

The Karlsruhe Sustainable Finance Award — 2013, 2014, 2015

Golden Peacock Awards® — 2012, 2013, 2014, 2015

Ethical CORPORATION WINNER Responsible Business Awards — 2014

Progress Widely Recognized By Leading Agencies

Institutional Excellence

Bank of the Year, India
The Banker
London - 2015

Strongest Bank in India by Balance Sheet
The Asian Banker Awards
Singapore - 2015

Best Private Sector Bank
Money Today
FPCIL Awards
Mumbai - 2015

High Performance Brand Award
All India Management Association & R K Swamy BBDO
Delhi - 2015

Technology, Innovation & Service

Best Trade Finance Bank in India - 2015
Best Corporate Trade Finance Deal in India - 2015
Best Cash Management Project in India – 2015
The Asian Banker Achievement Awards
Hong Kong 2015

Best Corporate/Institutional Digital Bank - India
Best Information Security Initiatives – Asia Pacific
Global Finance Best Digital Bank Award New York - 2015

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

Payments Winner
The Banker Transaction Banking Awards London - 2014

Sustainability & CSR Excellence

1st and Only Indian Bank included in Dow Jones Sustainability Index
New York - 2015

Sustainability Award
Environment Management Award
Golden Peacock Global Convention London 2015

Renewable Energy deal of the Year
The Asset Triple A Infrastructure Awards
Hong Kong -2015

Sustainable Environmental Initiatives
Bombay Chambers Civic Awards Mumbai 2015

Outstanding Business Sustainability Achievement Award
Karlsruhe Sustainable Finance Awards,
Germany - 2015

Human Capital Management

Making YES BANK a Great Place to Work



YES SURGE – Scale Up Responsibly for Growing Exponentially

YES COMPASS – 360 degree Competency Assessment tool

YES BANK – I BELIEVE IN YES BANK VALUES

GREAT PLACE TO WORK®

YES BANK VALUES – CULTURE, CARE, CONNECT, COMMUNICATION, CAREER

University & Schools Relationship Management
'Preferred Employer of Choice'

Y-PEP

YES ! i am the CHANGE – Make a Social Film • Make a National Difference

YES BANK TRANSFORMATION SERIES

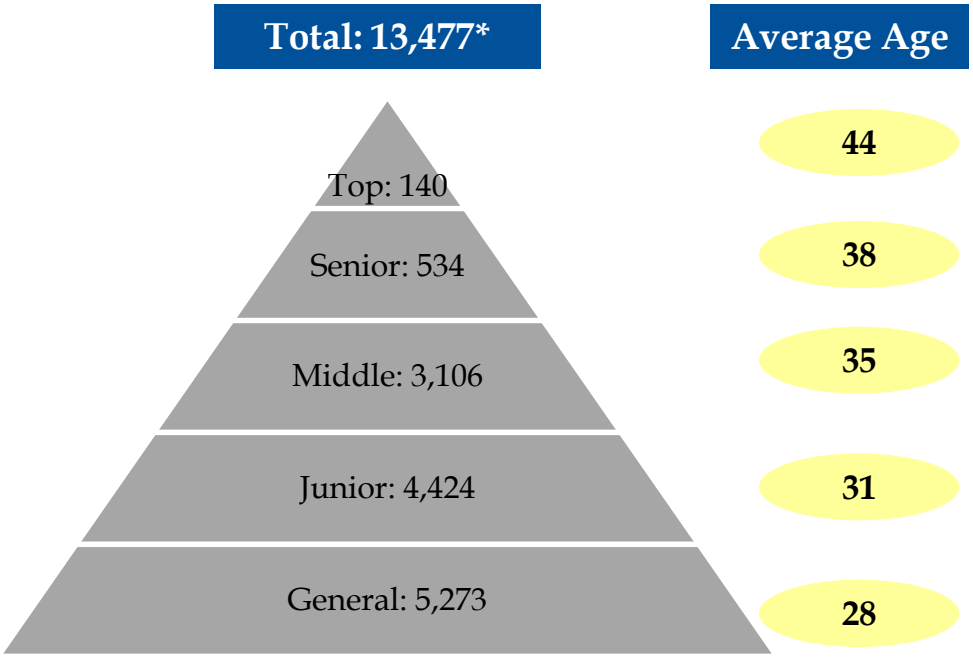
YES Udaan

- Structured engagement with over **1000 B-Schools**
- Employer Branding: **Articles** in print media, Participation in **panel discussion**, Industry **awards**, etc

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
- Building a **'Leadership Supply Chain'**

Flat Organization Structure (5 levels)



*As of Dec 31, 2015

- ✓Average Age **– 31 years**
- ✓ **Headcount increase of 777 in Q3 FY16**
- ✓Average vintage in YES BANK:
  7 yrs for **Top Management** & **5 years** for **Sr. Management**
- ✓ **Wealth creation** through **ESOPs**
- ✓ Talent acquisition from Peer Private Sector & MNC Banks

Distinguished Board

Name	Designation	Background
Ms. Radha Singh	Non executive Part-time Chairperson	Former Union Agriculture Secretary, GOI
Mr. Ajay Vohra	Independent Director	Senior Advocate designated by the Delhi High Court, Ex-Managing Partner of the Corporate, Tax and Business Advisory Law firm, Vaish Associates
Mr. Brahm Dutt	Independent Director	Former Secretary, Ministry of Road Transport and Highways, GOI
Mr. Diwan Arun Nanda	Independent Director	Chairman & Managing Directors - Rediffusion Dentsu Young and Rubicam Private Limited
Mr. M. R. Srinivasan	Non Independent Director	Former Chief General Manager in-Charge, Dept of Banking Operations & Development - RBI
Lt Gen (Retd.) Mukesh Sabharwal	Independent Director	Former Lt General in Indian Army
Mr. Ravish Chopra	Independent Director	Former Managing Director of HSBC Private Bank (UK) Limited
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. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur

- ✓ 10 eminent professionals as Directors with varied backgrounds, pioneers in respective fields
- ✓ Well structured performance evaluation process for its Directors including MD & CEO
- ✓ 11 Board level Committees with specialized functions including Risk Monitoring Committee and Corporate Social Responsibility Committee
- ✓ Best Corporate Governance and Transparency:
  - ✓ 70% of Board constituted by Independent Directors
  - ✓ Woman Chairperson

Pedigree Board ensuring transparency and highest standards of Corporate Governance

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THANK YOU

