

THE YES BANK STORY

ACHIEVING INSTITUTIONAL EXCELLENCE

FINEST
HUMAN
CAPITAL

ROBUST
FINANCIAL
PERFORMANCE

SERVICE
EXCELLENCE

KNOWLEDGE
BANKING

RESPONSIBLE
BANKING

WORLD-CLASS
BRANCH
INFRASTRUCTURE

TRUST AND
TRANSPARENCY

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 cr** 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 has raised **INR 772 cr** by way of **Hybrid Tier I capital, INR 2,754 cr** by way of **upper tier II** and **INR 3,125 cr** by way of **lower tier II**.

YES BANK has recently announced the Q2FY14 Financial Results. Net Profit of **INR 371.1 cr** in Q2FY14 (y-o-y growth of 21.3%), Net interest income up **28.2%** to **INR 672.1 cr**, Operating Profit up **47.1%** to **INR 712.9 cr**, Net Interest Margin at **2.9%**, Advances up **13.6%** to **INR 47,717.2 cr** and Deposits up **29.2%** to **INR 67,575.1 cr** as of September 30, 2013.

Key shareholders include LIC, JP Morgan, Wasatch Fund, Templeton Mutual Funds, Bajaj Allianz Life Insurance Co. and Reliance Life Insurance among others. Domestic Mutual Funds, Indian Insurance Firms and other Indian Financial Institutions own 19.2% as at September 30, 2013.

YES BANK has been honoured with significant national and international recognitions which include - **Rana Kapoor**, Founder, MD & CEO receiving **The Best BANKER award at The 4th Rajiv Gandhi Excellence Awards 2013, The Asian Banker CEO Leadership Award 2013, Distinguished Entrepreneur of the Year award at the PHD Chamber Awards of Excellence 2012, the Business Standard Banker of the Year 2011** and the **IBN7 Guru Shishya Award** with Raakhe Kapoor, in Business Category. YES BANK was honored with the **Council for Fair Business Practices Jammalal Bajaj Uchit Vyavahar Puraskar 2012**, in the Service Enterprises-Large category, recognized as **The Best Managed Bank in India for the 3-Year Period (2011-2013) and The Strongest Bank in India** by the Asian Banker magazine, Singapore, the **Best Midsized Bank** in the Business Today-KPMG study 2012, was nominated **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 and was awarded **Performance Excellence Trophy** in Service Category, at the IMC Ramkrishna Bajaj National Quality Awards for third consecutive year. YES BANK was also awarded the **Golden Peacock Award for Sustainability 2012**, recognized as **Rank 1 Sustainable Bank of the Year (Asia/Pacific)** at the FT/IFC

Sustainable Finance Awards 2012 and was conferred **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
Aug '07	Launch of YES-International Banking
Sept '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
Sept '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
Jul '09	Sole underwriter and mandated lead arranger for the financial closure of INR 500 crore of Medanta Medicity
Sept '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 Investitionsund 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)
Sept '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
Jul '12	Foundation Member of World Economic Forum, Geneva
Aug '12	Raised USD 155 million & EUR 50 million by way of Dual Currency Syndicated Loan Facility
Sept '12	Received RBI approval to launch Securities Broking business
Dec '12	Strategic alliance with American Express to offer AMEX Cards to its customers
Jan '13	Signed MoU with IFC to set up Private Equity fund for development in North East India
Mar '13	Awarded the Best Managed Bank in India (2011-2013) by The Asian Banker
Mar '13	Launch of Business Today - YES BANK Emerging Corporates Awards
Apr '13	Launch of Sustainability Series to promote Sustainable Finance in India
May '13	MoU with IFC to boost International Trade opportunities
Jun '13	Recommends Dividend for FY 13 at 60%
Aug '13	Retail Banking footprint expands to 500 branches covering all 28 states and 7 Union Territories across India
Sept '13	Raised USD 255 million in Dual Currency, Multi-tenor Syndicated Foreign Currency Loan Facility

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
Abhay Sapru	President & Country Head - Infrastructure & Network Management	2013
Aditya Sanghi	Group President & Senior Managing Director - Investment Banking	2004
Ajay Desai	Senior President & Chief Financial Inclusion Officer	2006

Name	Designation	Year of Joining
Ajit Chandgude	President & Chief Risk Officer - Commercial Banking	2006
Amit Kumar	Group President and Country Head - Corporate Banking	2004
Anand K. Bajaj	President & Chief Innovation Officer	2010
Arun Agrawal	Group President & Global Head - International Banking, Multinational Corporations Relationship Management & Transaction Trade Banking	2005
Ashish Agarwal	Group President & Chief Risk Officer	2009
Asit Oberoi	Senior President & Chief Operating Officer	2011
Aspy Engineer	President & Country Head - ATM Management & Currency Chest	2011
Chitra Pandeya	Senior President & Country Head - SA Liabilities, Cards and Direct Banking	2012
Deodutta Kurane	Group President - Human Capital Management	2007
Devamalya Dey	Group President - Audit & Compliance	2006
Devang Rawal	Senior President & Head - Commercial Banking	2010
Dhavan Shah	President & Country Head - Retail CA Product, Trade & Forex	2012
Jaideep Iyer	Group President - Financial Management	2004
K. Hariharan	GEVP - Micro Finance Institutions Group	2008
Kapil Juneja	Senior President - Operations & Service Delivery	2005
Malcolm Athaide	President & Chief Risk Officer - Commercial Business Banking, Emerging Business Banking, Retail Banking, Agribusiness Banking & Inclusive & Social Banking	2012
Manavjeet Singh	Senior President - Retail Banking	2011
Munindra Verma	President & Country Head - Transaction Banking Group	2008
Namita Vikas	Senior President & Country Head - Responsible Banking	2012
Nitin Puri	President & Country Head - Food & Strategic Advisory & Research Agribusiness	2009
Nitin Sane	President - RCs Liability Process Re-engineering & Service quality	2013
Nikhil Sahni	Senior President - Government Relationship Management	2004
Nirav Dalal	Senior President & Managing Director - Financial Markets	2005
Parag Gorakshakar	President & Chief Risk Officer - Wholesale Banking	2011

Name	Designation	Year of Joining
Pralay Mondal	Senior Group President & Executive Director (Designate) - Branch & Retail Banking	2012
Prerana Langa	CEO - YES Foundation	2012
Punit Malik	Group President & MD - Wholesale Banking Relationship Management	2005
Rajat Monga	Senior Group President & Executive Director (Designate) - Financial Markets & Chief Financial Officer	2004
Rinki Dhingra	President & Country Head - Multinational Corporations Relationship Banking	2004
Ruzbeh Deboo	GEVP & Head - Global Indian Banking	2010
R. Ravichander	Group President & Head, Business Development (South)	2004
Sandeep Baid	Senior President & Country Head - BMIS	2012
Sanjay Agrawal	Senior President - Business Banking	2006
Sanjay Nambiar	Group President & General Counsel - Legal Risk Management	2010
Sanjay Palve	Senior Group President & Executive Director (Designate) - Wholesale Banking	2004
Sanjiv Misra	President & Country Head - Operations & Service Delivery	2008
Shivanand Rama Shettigar	GEVP & Company Secretary	2013
Shubhada Rao	Senior President & Chief Economist	2006
Subramanian Ayyar	President - Bancassurance Distribution	2004
Sumit Gupta	Group President & Country Head - Food & Agribusiness, Research Management	2004
Sumit Kakkar	President & Chief Risk Officer - CB, IFI, MFIG, GRM, MNC & IBD	2011
Surendra Jalan	Group President - Indian Financial Institutions & MFIG	2005
Surendra Shetty	Senior President & Chief Information Officer	2004
Tushar Pandey	Senior President - Public & Social Policies Management	2004
Vijay Kumar	President & Country Head - Agri Business & Rural Banking	2006
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

M. R. Srinivasan	<ul style="list-style-type: none"> ✓ Non Executive Part Time Chairman ✓ Former Chief General Manager in charge of Bank Regulation & Supervision, Reserve Bank of India ✓ Chairman, Risk Monitoring Committee
Radha Singh	<ul style="list-style-type: none"> ✓ Independent Director ✓ Former Union Agriculture Secretary, Govt. of India ✓ Chairperson, Service Excellence Committee
Ajay Vohra	<ul style="list-style-type: none"> ✓ Independent Director ✓ Managing Partner of the Corporate, Tax and Business Advisory Law firm, Vaish Associates ✓ Chairman, Audit & Compliance Committee
Lt. General (Retd.) Mukesh Sabharwal	<ul style="list-style-type: none"> ✓ Independent Director ✓ Former Lt. General in Indian Army ✓ Chairman, Investor Relations Committee
Ravish Chopra	<ul style="list-style-type: none"> ✓ Non Executive Non Independent Director ✓ Former Managing Director of HSBC Private Bank (UK) Ltd.
Diwan Arun Nanda	<ul style="list-style-type: none"> ✓ Independent Director ✓ Founder Chairman and Managing Director of Rediffusion-Y&R ✓ Chairman, Board Remuneration Committee
Brahm Dutt	<ul style="list-style-type: none"> ✓ Independent Director ✓ Former Secretary, Ministry of Road Transport & Highways, Govt. of India
Rana Kapoor	<ul style="list-style-type: none"> ✓ Managing Director & CEO ✓ Chairman, Nominations & Governance Committee, Fraud Monitoring Committee ✓ Founding Promoter

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 Banking

The Corporate Banking (CB) business at YES BANK provides comprehensive financial and risk management solutions to clients having a turnover of **INR 500 crore and above**. The relationship experts across this business unit, offer an array of services to the following categories of institutions: Large Indian Corporate, Mid Corporate, Multinational Companies, Financial Institutions and Banks, Public Sector Enterprises, Central and State Governments and Government Bodies.

Commercial Banking

By continuously evolving 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, 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 Banking focuses on client companies in the "high octane" middle market segment.

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.

Strategic Government Advisory

Strategic 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.

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 developed a suite of specialized products for 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, 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.

YES BANK serves its customers through an extensive network, comprising of over 500 branches and 1050+ ATMs across the country and innovative customer touch points including contact centres, internet and mobile.

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)**.

✓ Microfinance:

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.

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.

Wholesale Banking

YES BANK's Wholesale Banking 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 Wholesale Banking 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)**.

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.

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**.

Food & Agribusiness, Research Management

This group is one of the unique strengths of YES BANK and comprises of three distinct verticals, FASAR-Food & Agribusiness Strategic Advisory and Research, Agri, Micro & Rural Banking and Inclusive & Social Banking. Food & Agribusiness as a sunrise sector of national importance has been one of the key knowledge pillars for YES BANK since inception.

✓ **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.

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.

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 unbanked 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 Sep 30, 2013

- YES SAHAJ recorded an aggregate transaction number of 2.7 lakh with a transaction volume of INR 124 crore.
- YES MONEY has more than 12,000 Business Correspondent Agents enrolled through 14 Business Correspondents (Suvidha Infoserve Pvt Ltd., Hermes I Tickets Pvt Ltd, Easy Bill Limited, Itzcash Card Limited, Sugal and Damani Utility Services Pvt Ltd., Reliance Money Infrastructure Ltd., SNP Services Private Limited, Pay Point India Network Pvt Ltd, Mos Utility Pvt Ltd, Eko India Financial Services Pvt Ltd, Oxigen Services Pvt Ltd, Beam Money Pvt Ltd, Seed Financial Services Pvt Ltd, Mpurse Services Private Limited) serving 12 lakh customers. Aggregate transaction number was 61 lakh with a transaction volume of INR 2475 Crore.
- YES LEAP has around 16,000 credit and saving linked SHGs with a total loan outstanding of more than INR 252 crore.

Partners

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

Organisation	Nature of Partnership
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

Organisation	Nature of Partnership
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
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
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 - 500 branches in over 325 locations

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- WEST :** Abu Road, Adalaj, Ahmadnagar, Ahmedabad (4), Anand, Aundh, Aurangabad, Badlapur, Balotra, Banswara, Baramati, Bardoli, Barmer, Baroda, Bavla, Belavli, Bharuch, Bhavnagar, Bhomnagar, Bhorwadi, Bhilwara, Bhinmal, Bhopal (2), Bikaner, Bilara, Bodakdev, Bodeli, Butibori, Calangute, Chakan, Chhindwara, Chikhli, Chimbhali, Chiplun, Chittaurgarh, Curchorem, Dahej, Daman, Dausa, Deesa, Deogarh, Deolali, Deoli, Dewas, Dhar, Dwarka, Gandhinagar, Halol, Igatpuri, Indore (2), Itarsi, Jabalpur, Jaipur (3), Jalgaon, Jalor, Jamnagar, Jodhpur, Kandli, Kolhapur, Kota, Kondhawe Khurd, Kundewahal, Mandideep, Mapusa, Margao, Merta City, Mumbai Metropolitan Region (51), Nagaur, Nagpur, Nashik (2), Nasirabad, Nathdwara, Neem-Ka-Thana, Niwai, Nokha, Owle, Ozar, Padra, Panjim, Pen, Pilani, Ponda, Por, Pune (3), Raisen, Rajgurunagar (Khed), Rajkot (2), Rajsamand, Roha, Sachin, Sanand, Sehore, Sendhwa, Shahpura, Shirdone, Shiorli, Silvassa, Sinnar, Sumerpur, Surat (3), Talegaon Dabhade, Thane (3), Udaipur, Ujjain, Umred, Unjha, Vallabh Vidyanagar, Vapi, Varca, Vijapur, Waluj, Warulwadi, Yeola
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- EAST :** Adityapur, Agartala, Aizwal, Asansol, Bardhaman, Bhubhaneshwar, Bidhan Nagar, Chas - Bokaro, Dhanbad, Dimapur, Durg Bhilai, Durgapur, Gangtok, Guwahati (3), Howrah, Imphal, Itanagar, Jamshedpur, Jorhat, Kalyani, Kolkata (5), Patna, Port Blair, Puri, Raipur, Ranchi, Rourkela, Shillong, Sibsagar, Silchar, Tezpur.

