

YBL/CS/2019-20/188

March 14, 2020

BSE Limited
Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
BSE Scrip Code: 532648

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.: Press release and Investor Presentation

Please find enclosed press release and Investor Presentation on the Financial Results for the quarter and nine months ended December 31, 2019.

We request you to kindly take the same on your records.

Thanking you,

Yours faithfully,
For **YES BANK LIMITED**

for 

Shivanand R. Shettigar
Group Company Secretary

Encl: As above

Updates on Recent Developments

- As per the “Yes Bank Limited Reconstruction Scheme, 2020” notified by the Government of India in its Gazette dated 13th March, 2020:
 - **State Bank of India (SBI)** shall hold up to **49% stake** with a minimum of **26%** over next 3 years
 - **Moratorium** shall **cease** to have effect from **18:00 hours on Wednesday, 18th March, 2020**
 - Board of Directors will be reconstituted within 7 days from cessation of moratorium with
 - **Mr. Prashant Kumar**, as CEO & Managing Director
 - **Mr. Sunil Mehta** as Non- Executive Chairman
 - **Mr. Mahesh Krishnamurthy** as Non- Executive Director
 - **Mr. Atul Bheda** as Non- Executive Director
 - In addition SBI will appoint 2 Officers as Directors and RBI may appoint one or more Directors
- Equity Capital raise of **₹ 10,000 Crores** pursuant to allotment of shares to State Bank of India and other investors under the Reconstruction Scheme

Financial Highlights of Q3FY20

- Significant **increase in Provision Coverage** to **72.7%** from 43.1% last quarter, despite elevated slippages
 - GNPA of **18.87%**- **₹ 40,709 Crores**
 - NNPA of **5.97%** - **₹ 11,115 Crores**
- The Bank registered a Net Loss of **₹ 18,560 Crores** during Q3FY20
- Net Interest Income (NII) at **₹ 1,065 Crores**, significantly impacted by elevated slippages
- Net Interest Margin (NIM) at **1.4%**: majorly impacted due to slippages during the quarter
- Non- Interest income for Q3FY20 at **₹ 626 Crores**, declined 30% y-o-y; **Retail** Banking fees, within the Non-Interest Income however grew **8%** y-o-y aided by sustained momentum in **Digital Banking** revenue streams
- Deposits at **₹ 1,65,755 Crores** declined 26% y-o-y; CASA ratio at **32.1%** in Q3FY20 vs. 30.8% in Q2FY20; CASA + Retail TDs at **63.0%** in Q3FY20 vs. 60.3% last quarter
- Net Advances at **₹ 1,86,099 Crores** declined 24% y-o-y and 17% on sequential basis; Retail Advances grew **11%** y-o-y to account for **22.2%** of advances vs. 15.2% in Q3FY19

ABOUT YES BANK

YES BANK, is a high quality, customer centric and service driven Bank. Since inception in 2004, YES BANK has grown into a ‘Full Service Commercial Bank’ providing a complete range of products, services and technology driven digital offerings, catering to corporate, MSME & retail customers. YES BANK operates its Investment banking, Merchant banking & Brokerage businesses through YES SECURITIES and its Mutual Fund business through YES Asset Management (India) Limited, both wholly owned subsidiaries of the Bank. Headquartered in Mumbai, it has a pan-India presence across all 28 states and 9 Union Territories in India including an IBU at GIFT City, and a Representative Office in Abu Dhabi.

For further information, please contact:
YES BANK

Swati Singh

Email: swati.singh6@yesbank.in

Financial Highlights from Q3FY20 Results:

P & L Highlights					
(₹ in Crores)	Q3FY20	Q3FY19	Growth % (y-o-y)	Q2FY20	Growth % (q-o-q)
Net Interest Income	1,065	2,666	-60.1%	2,186	-51.3%
Non-Interest Income	626	891	-29.8%	946	-33.9%
Total Net Income	1,690	3,557	-52.5%	3,132	-46.0%
Operating Profit/ (Loss)	(6)	1,990	NM	1,458	NM
Provision	24,766	550	4401.0%	1,336	1753.4%
Profit / (Loss) Before Tax	(24,772)	1,440	NM	122	NM
Profit / (Loss) after Tax	(18,560)	1,002	NM	(600)	NM
Basic EPS (₹)	(72.8)	4.3	NM	(2.5)	NM
Key P & L Ratios					
Return on Assets [#]	-23.3%	1.1%		-0.7%	
Return on Equity [#]	-100.3%	14.4%		-8.8%	
NIM	1.4%	3.3%		2.7%	
Cost to Income Ratio	100.4%	44.0%		53.4%	
Non-Interest Income to Total Income	37.0%	25.0%		30.2%	

Balance Sheet Highlights				
(₹ in Crores)	31-Dec-19	Pro-forma post Capital Infusion*	31-Dec-18	30-Sep-19
Advances	186,099		243,885	224,505
Deposits	165,755		222,758	209,497
Shareholders' funds	9,218	25,529*	28,403	27,790
Total Capital Funds	25,218	34,196*	53,273	51,030
Total Balance Sheet	290,985		3,739,812	346,576
Key Balance Sheet Ratios				
Capital Adequacy [^]	4.1%	13.6%*	17.4%	16.3%
CET I Ratio [^]	0.6%	7.6%*	9.1%	8.7%
Tier I Ratio [^]	2.1%	7.8%*	12.0%	11.5%
Book Value per share (₹)	36.1		122.8	109.0
Gross NPA	18.87%		2.10%	7.39%
Net NPA	5.97%		1.18%	4.35%
Provision Coverage Ratio	72.7%		47.8%	43.1%
Restructured Advances %	0.09% (₹ 184 Cr)		0.09%	0.10%
Security Receipts (Net) %	0.72% (₹ 1,556 Cr)		0.71%	0.71%
CASA Ratio	32.1%		33.3%	30.8%
LCR	74.6%		102.3%	127.1%

Annualized

* After considering capital infusion of ₹10,000 Crores and write down of Basel III compliant AT1 Bonds aggregating to ₹8,415 Crores

[^]AT I ratio and Tier II ratio are capped at 1.5% and 2.0% respectively if CET I ratio is below regulatory requirements of 7.375%

NM: Not Measurable

INVESTOR PRESENTATION

Update on Recent Developments & Q3FY20 Results



- 1 Recent Developments
- 2 Financial and Business Performance
- 3 Capital Adequacy
- 4 Asset Quality
- 5 Human Capital Management
- 6 Digital Journey
- 7 Sustainability & Recognition



Recent Developments

- ✓ As per the “**Yes Bank Limited Reconstruction Scheme, 2020**” notified by the Government of India in its Gazette dated 13th March, 2020:
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 - Mr. Sunil Mehta as Non- Executive Chairman
 - Mr. Mahesh Krishnamurthy as Non- Executive Director
 - Mr. Atul Bheda as Non- Executive Director
- ✓ Equity Capital raise of INR 10,000 Crores pursuant to allotment of shares to State Bank of India and other investors under the Reconstruction Scheme

Key Themes in the Near Term



- ✓ Focus on deposit mobilization
- ✓ Focus on Retail Loans including MSME
- ✓ Resolution of Stressed Assets to be accelerated
- ✓ Cost optimization
- ✓ Maintaining Digital Leadership would remain a focus area



Financial & Business Performance

Financial Performance – At a Glance



In INR Crores

Income Statement	Quarter Ended			9 Months Ended		Growth		
	Q3FY20	Q2FY20	Q3FY19	9MFY20	9MFY19	9MFY20 over 9MFY19	Q3FY20 over Q2FY20	Q3FY20 over Q3FY19
Net interest income	1,065*	2,186	2,666	5,532	7,303	-24.3%	-51.3%	-60.1%
Non interest income	626	946	891	2,844	4,058	-29.9%	-33.9%	-29.8%
Total income	1,690	3,132	3,557	8,376	11,362	-26.3%	-46.0%	-52.5%
Operating expense	1,697	1,673	1,567	4,965	4,550	9.1%	1.4%	8.3%
Human Resource Cost	640	659	625	1,961	1,810	8.3%	-2.9%	2.4%
Other Operating Expenses	1,057	1,014	942	3,004	2,740	9.6%	4.2%	12.2%
Operating profit / (loss)	(6)	1,458	1,990	3,411	6,812	-49.9%	-100.4%	-100.3%
Provisions	24,766	1,336	550	27,886	2,116	1218.0%	1753.4%	4401.0%
Net Profit / (Loss)	(18,560)	(600)	1,002	(19,047)	3,227	-690%	NM	NM

Yield on Advances	8.4%	9.8%	10.2%	9.4%	10.1%	(70) bps	(137) bps	(182) bps
Cost of Funds	6.6%	6.7%	6.5%	6.7%	6.4%	29 bps	(17) bps	1 bps
Cost of Deposits	6.4%	6.7%	6.6%	6.6%	6.5%	14 bps	(27) bps	(23) bps
NIM	1.4%	2.7%	3.3%	2.3%	3.3%	(96) bps	(134) bps	(186) bps
Cost to income	100.4%	53.4%	44.0%	59.3%	40.0%	1,923 bps	4,695 bps	5,633 bps

* Negative impact on NII due to higher slippages during the Quarter and reversal of Accrued interest.

NM: Not Measurable

Non Interest Income Break Up



In INR Crores

	Q3FY20	Q2FY20	Q3FY19	9MFY20	9MFY19	9MFY20 over 9MFY19	Q3FY20 over Q2FY20	Q3FY20 over Q3FY19
Non Interest Income	626	946	889	2,844	4,043	-30%	-34%	-30%
Corporate Trade & Cash Management	138	165	224	502	652	-23%	-16%	-38%
Forex, Debt Capital Markets & Securities	8	386	(160)	1,050	522	101%	-98%	NM
<i>Of Which P&L on Sale of Investments</i>	(10)	382	90	949	264	259%	NM	NM
Corporate Banking Fees	91	-	472	153	1823	-92%	NM	-81%
Retail Banking Fees	381	382	353	1,111	1,047	6%	0%	8%
<i>Trade & Remittance</i>	94	103	135	284	391	-27%	-9%	-31%
<i>Facility/ Processing Fee</i>	62	63	81	193	221	-13%	-3%	-24%
<i>Third Party Sales</i>	23	24	24	67	72	-6%	-2%	-3%
<i>Interchange Income</i>	148	125	51	387	195	99%	18%	188%
<i>General Banking Fees</i>	55	67	60	179	168	7%	-18%	-10%

Operating Expenses



In INR Crores

	31-Dec-19	30-Sep-19	31-Dec-18	9MFY20	9MFY19	9MFY20 over 9MFY19	Q3FY20 over Q2FY20	Q3FY20 over Q3FY19
Payments to and provisions for employees	640	659	625	1,961	1,810	8.3%	-2.9%	2.4%
Rent, taxes and lighting	117	112	113	341	337	1.3%	4.8%	3.2%
DSA expenses	110	115	131	365	331	10.4%	-4.1%	-16.0%
GST expenses	88	86	66	251	193	30.3%	1.8%	34.1%
Depreciation on Bank's property	85	85	73	252	220	14.3%	-0.8%	16.1%
IT related expenses	73	81	79	228	226	0.8%	-10.0%	-7.7%
Professional fees & commission	68	72	55	194	191	1.7%	-4.8%	23.4%
PSLC Purchases	58	58	48	121	82	48.0%	0.0%	19.9%
Insurance	52	54	53	162	151	7.6%	-3.5%	-0.9%
Others	406	352	324	1,089	1,010	7.8%	15.4%	25.4%
Total	1,697	1,673	1,567	4,965	4,550	9.1%	1.4%	8.3%

Provisions and P&L



In INR Crores

	Q3FY20	Q2FY20	Q3FY19	9MFY20	9MFY19	9MFY20 over 9MFY19	Q3FY20 over Q2FY20	Q3FY20 over Q3FY19
Operating Profit	(6)	1,458	1,990	3,411	6,812	-49.9%	NM	NM
Provision for taxation	(6,212)	722	438	(5,428)	1,469	-469.6%	NM	NM
Provision for investments	2,239	(202)	(21)	3,146	440	615.5%	NM	NM
Provision for standard advances	(182)	(758)	60	(2,377)	251	-1045.8%	NM	NM
Provision/write off for non performing advances	22,328	2,214	507	26,706	1,297	1959.8%	908.3%	4299.9%
Other Provisions	380	82	4	411	128	220.6%	364.5%	9907.4%
Total Provisions	18,554	2,059	989	22,458	3,585	526.5%	801.3%	1777.0%
Net Profit	(18,560)	(600)	1,002	(19,047)	3,227	NM	NM	NM

Return on assets	-23.3%	-0.7%	1.1%	-7.6%	1.3%			
Return on equity	-100.3%	-8.8%	14.4%	-140.5%	15.9%			
Earnings per share - basic (annualized)	(72.8)	(2.5)	4.3	(78.2)	18.6			

NM: Not Measurable

Balance Sheet



In INR Crores

	31-Dec-19	30-Sep-19	31-Dec-18	Growth % (Y-o-Y)	Growth % (Q-o-Q)
Assets	290,985	346,576	373,981	-22%	-16%
Advances	186,099	224,505	243,885	-24%	-17%
Investments	61,319	67,340	83,018	-26%	-9%
Liabilities	290,985	346,576	373,981	-22%	-16%
Shareholders' Funds	9,218	27,790	28,403	-68%	-67%
Total Capital Funds	25,218	51,030	53,273	-53%	-51%
Borrowings	103,213	93,131	107,691	-4%	11%
Deposits	165,755	209,497	222,758	-26%	-21%
CASA	53,203	64,496	74,117	-28%	-18%

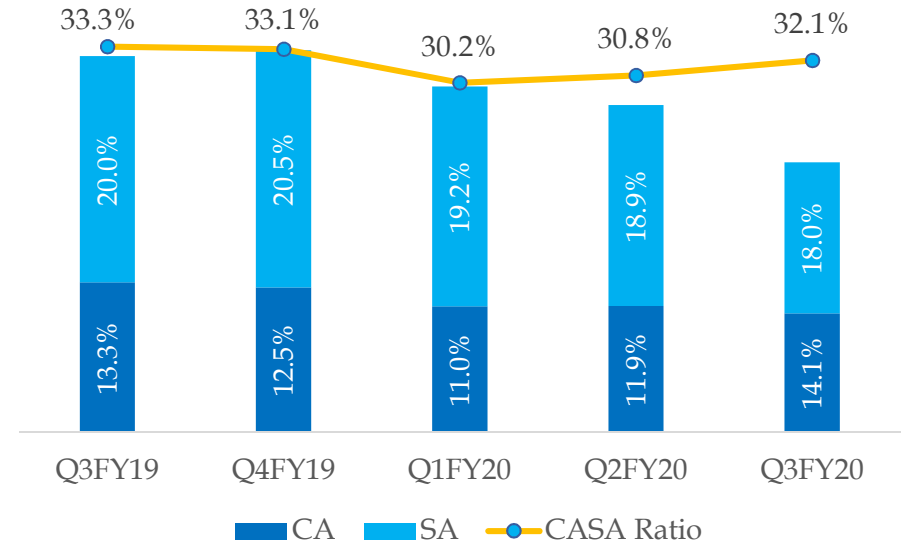
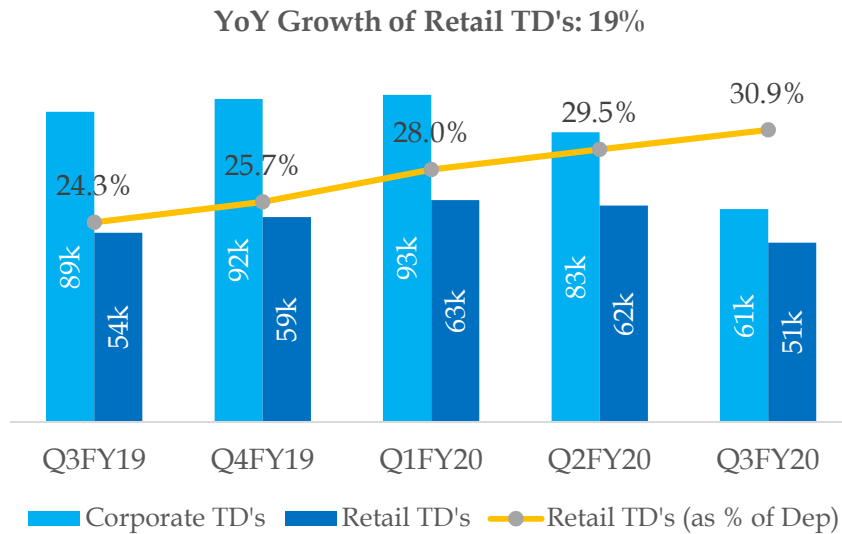
Liabilities

Headwinds on Deposits; however granularity improving



Improvement in Retail TD and CASA mix

In INR Crores



In INR Crores	Dec-19	Dec-18	YoY Growth (%)	Sep-19	QoQ Growth (%)
Current Account	23,440	29,538	-20.6%	24,911	-5.9%
Savings Bank	29,764	44,579	-33.2%	39,585	-24.8%
CASA	53,203	74,117	-28.2%	64,496	-17.5%
CASA Ratio	32.1%	33.3%		30.8%	
Term Deposits (TD)	112,552	148,642	-24.3%	145,001	-22.4%
of which Certificate of Deposits	522	512	2.0%	6,039	-91.4%
Total Deposits	165,755	222,758	-25.6%	209,497	-20.9%

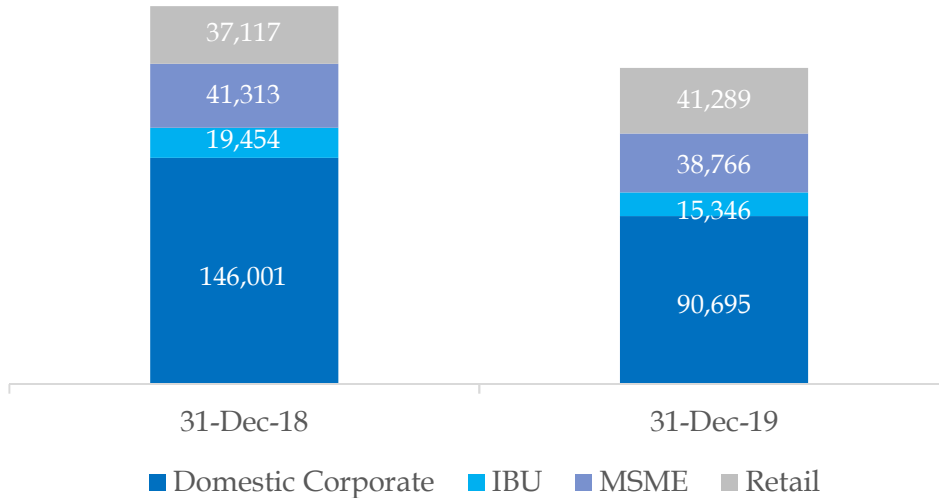
Deposit Mobilisation to be the most important focus area

Advances: Retail now contributes 20%+

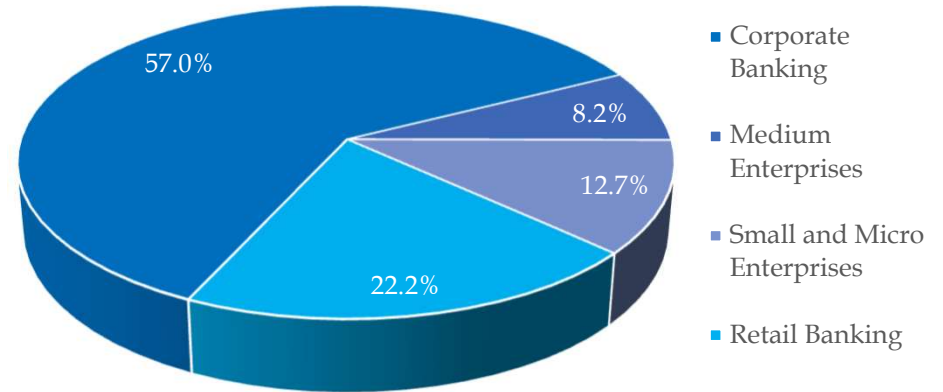


In INR Crores

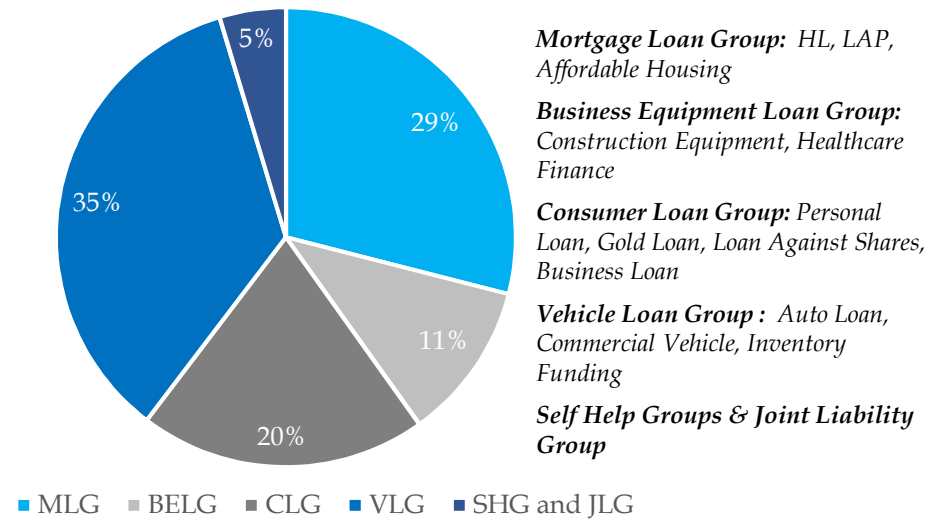
Break up of Advances



Advances Mix



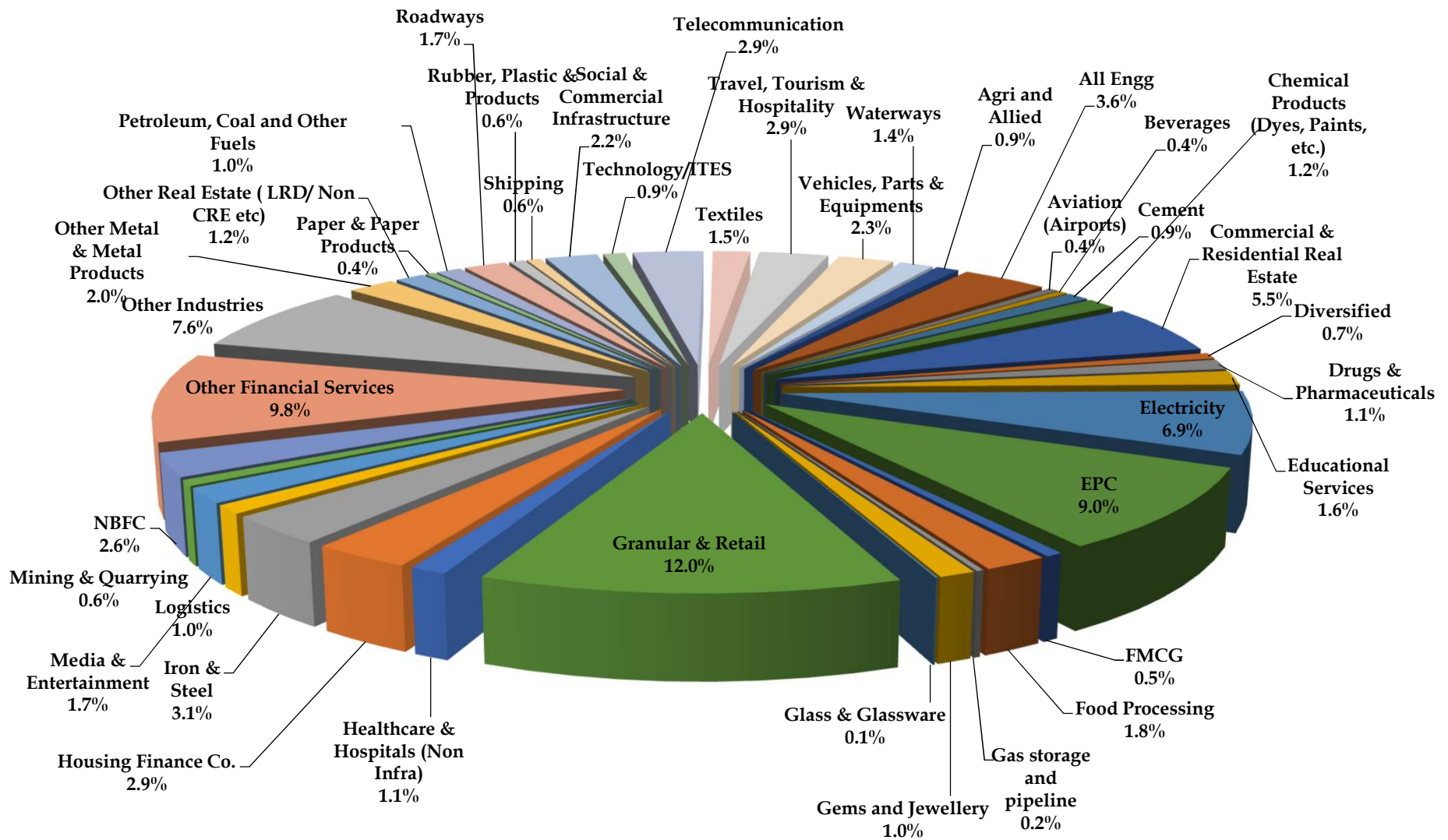
Retail Advances Mix



- ✓ Retail composition of Total Advances steps up to ~21% in Dec'19 from ~15% in Dec'18
- ✓ Reduction in Corporate Advances in line with bank's capital optimization and liquidity management strategy
- ✓ Consumer mix in Retail advances has increased from 25% in March'17 to 48% in Dec'19 demonstrating secular move towards "Consumer Retail"

Accelerate Retailisation going forward

Sectoral Exposure Mix



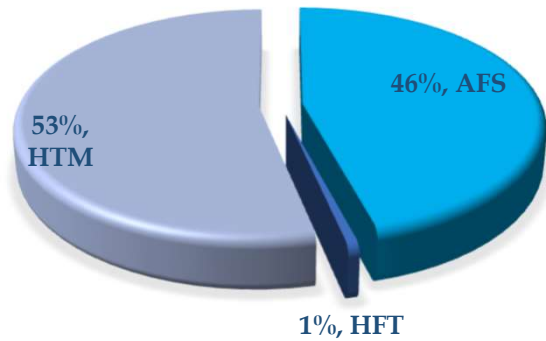
Net O/S as on 31st Dec, 2019

Strategy to reduce exposures in CRE ,NBFC, HFC, Infrastructure & Electricity

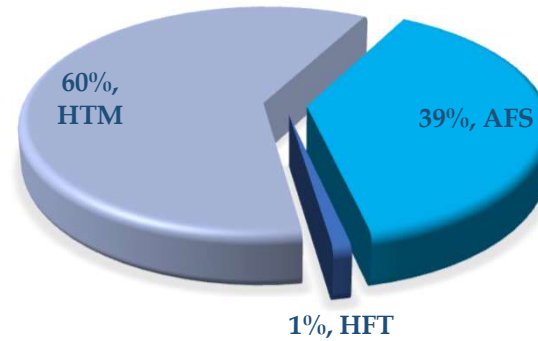
Treasury Operations - Investments



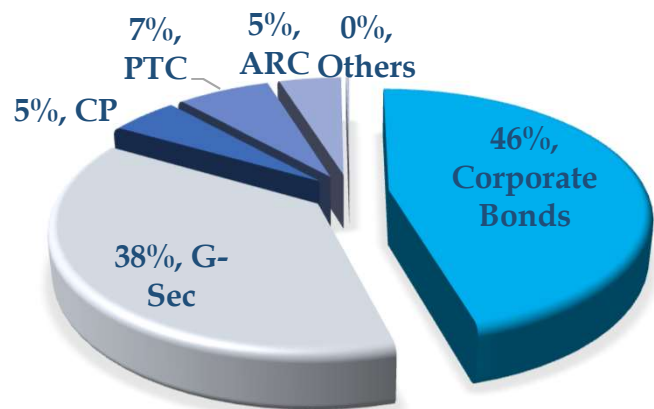
DEC 2018
INR 83,018 Crores



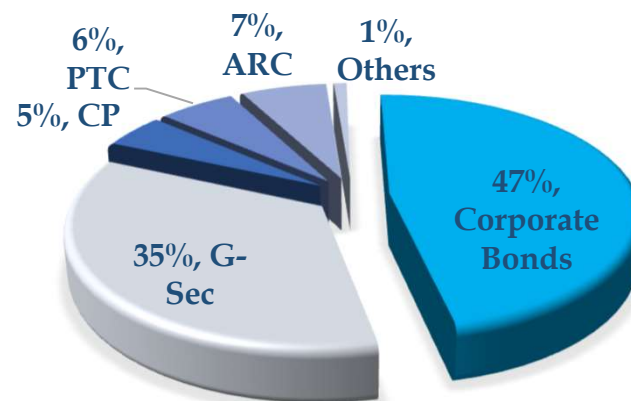
DEC 2019
INR 61,319 Crores



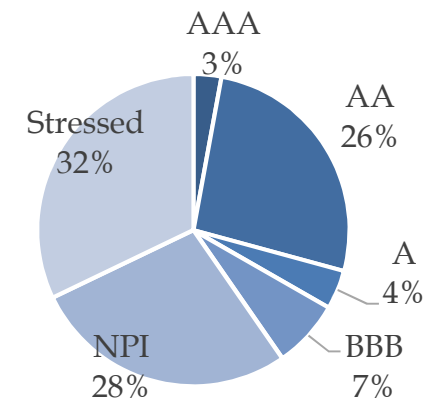
AFS DEC 2018 Modified Duration: 1.98



AFS DEC 2019 Modified Duration: 2.03



Breakup of Corporate Bonds* - Gross exposure

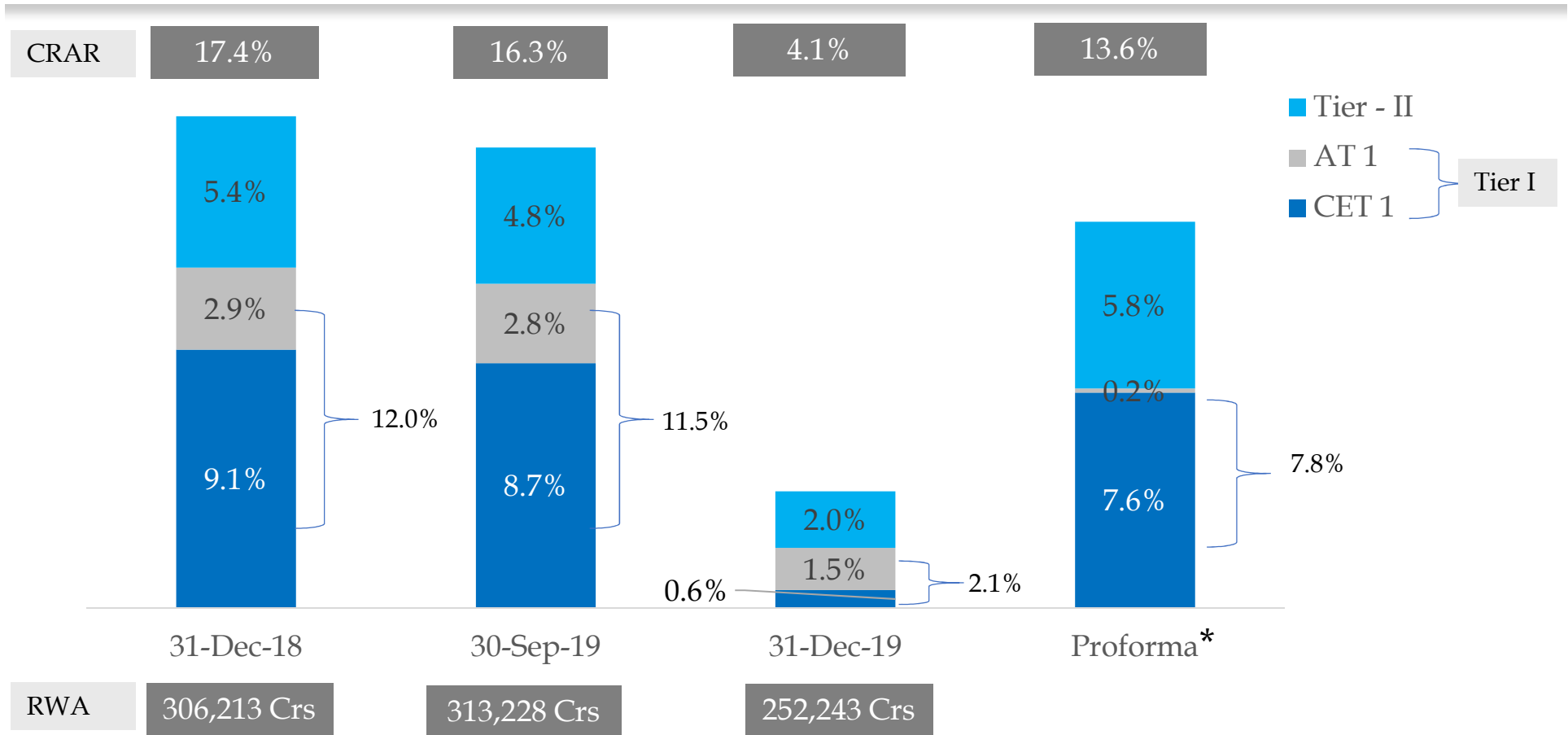


*Against the pool of NPI and Stressed Investments, provisioning/MTM is ~39%



Capital Adequacy

Capital Adequacy



✓ Total Risk Weighted Assets to Total Assets Ratio for Dec '18: 81.90% vs. Dec'19: 86.60%

* After considering capital infusion of INR 10,000 Crores and write down of Basel III compliant AT1 Bonds aggregating to INR 8,415 Crores

AT I ratio and Tier II ratio are capped at 1.5% and 2.0% respectively if CET I ratio is below regulatory requirements



Asset Quality

Asset Quality Highlights



In INR Crores

	Dec-18	Sep-19	Dec-19
Gross NPA (%)	2.10%	7.39%	18.87%
Net NPA (%)	1.18%	4.35%	5.97%
Provision Coverage Ratio (%)	44.24%	43.05%	72.70%
Slippages Ratio (%)*	0.95%	2.58%	11.98%

* Non Annualized

Segmental NPAs:	Dec-18		Sep-19		Dec-19	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail and MSME	440	0.56%	996	1.16%	1,208	1.49%
<i>Retail</i>	183	0.49%	463	1.03%	567	1.36%
<i>MSME</i>	257	0.62%	533	1.29%	642	1.63%
Corporate	4,718	2.82%	16,138	11.07%	39,501	29.30%
Total	5,159	2.10%	17,134	7.39%	40,709	18.87%

Summary of Labeled exposures



PART A

In INR Crores	Q2FY20		Q3FY20	
	Gross	Provisions	Gross	Provisions
GNPA*	17,134	7,377	40,709	29,594
Non fund based exposure of NPA accounts	333		1,618	
NPI	660	102	4,256	740
ARC	2,180	540	2,178	622
Std. Restructured	221		184	
Grand Total	20,529	8,019	48,945	30,956

* Gross Slippages of INR 24,587 Crores during Q3FY20, Recoveries and Upgrades aggregated to INR 917 Crores during the quarter.

PART B

In INR Crores (Loans)	Q2FY20	Q3FY20
SMA 1	21,419	11,528
SMA 2	3,018	2,383

PCR at 72.7%: Now in line with the Best in Class



- ✓ The **Provision Coverage Ratio (PCR)** increased to **72.7%** from 43.1% last quarter in line with peer Banks
- ✓ Higher PCR also **enhances the ability to off load** these assets from the balance sheet to further release Capital
- ✓ Slippage Guidance of **up to 5%** for FY21 and normalization there after
- ✓ **Operating profits** and **sell downs** will enable the Bank to **further accrete Capital** organically



Human Capital

Human Capital Management



Making YES BANK a Great Place to Work



- ✓ First and only Bank to partner with “Kaizala Full Digital ONLY – Customer & Colleagues self-service channel”, powered by Microsoft.



University & Schools Relationship Management 'Preferred Employer of Choice'

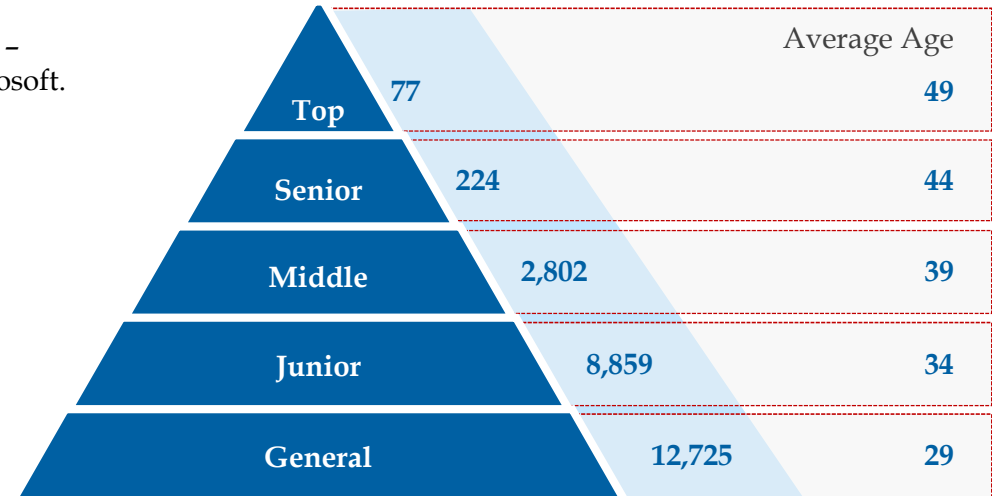
Leadership Development - LEADVANTAGE : YES BANK has built a strong leadership development framework that aims at identifying and developing a robust leadership pipeline to support the future growth plans of the Bank, along with meeting the career development expectations of high potential employees. LEADVANTAGE is a sustained Leadership Development Initiative for Top, Senior and Middle Management levels focusing on inspirational leadership, productive collaboration, managing change with agility, building resilience and developing people

- ✓ YES League of Excellence – an online Recognition, Appreciation & Engagement platform

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**

Flat Organization Structure (5 levels)



**As of Dec 31, 2019 and as per revised segmentation*

- ✓ Total Headcount of **24,687**
- ✓ Average Age – **32 years**
- ✓ Average vintage in YES BANK: 8 yrs for Top Management & 7 years for Sr. Management
- ✓ **Employee Benefit through ESOPs**
- ✓ Talent acquisition from Peer Private Sector & MNC Banks
- ✓ Building a 'Leadership Supply Chain'



Digital Journey

YES Online - Retail Net Banking

State-of-the-art internet banking facilities!



Net Banking

Salient Features

- 24x7 online access that allow banking transactions conveniently and comfortably from anywhere, anytime
- Wide range of banking products and services for retail customers
- Simplified transaction processing with advanced level of security
- Quick and simplified payment for Ecom

Key offerings

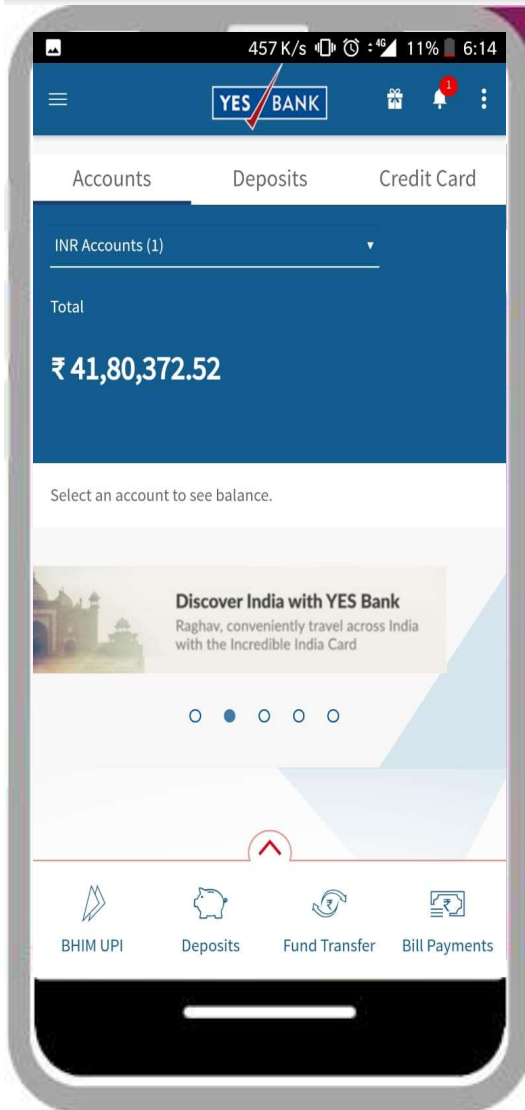
Financial Txns	<ul style="list-style-type: none"> • Funds Transfer (IMPS, NEFT, RTGS, Own & Third party transfer) • Fixed Deposit, Tax Saver Fixed Deposit, Recurring Deposit, Sweep In (link FD with CASA), FD Premat. • Bill Payments / Recharge Prepaid Mobile and DTH • SI for NEFT, Own, Third party transfers & DD requests • Wealth Management, SGB, and ASBA
Non - Financial Txns	<ul style="list-style-type: none"> • Account Balance, Summary, Transaction, AQB, Cheque Book, Stop Cheque, Demat holdings • Cheque Status, Transfers and Payments status, TDS Certificate, Nominee Management • Debit Card & Credit Card management, GREEN PIN generation, Limit management • Alerts - Balance, Below Balance, Overdraft, Credit, Debit, & Salary Credit

Scale of Operations / Key Milestones (as on 31.12.2019)

Registered Users ~ 15.5 Lacs	Registration % (Q3) 64.12%	Fin. Txn Vol (Q3) 54.3 Lacs	Txn Val (Q3) INR 94000 Crores	Non-Fin. Txn Vol (Q3) 1.1 Crore	Epi/Bill Pay Txn Vol (Q3) 18.5 Lacs	EPI/Bill pay. Com In (Q3) 108.1 Lacs
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YES MOBILE app

Truly mobile – banking on the go!



Salient Features

- Ease of use and navigation; higher customer stickiness and loyalty
- Convenience of 100+ banking services; increased operational efficiency
- Safe and secure banking experience for customers building more trust

Key offerings

Financial Txns	<ul style="list-style-type: none"> • NEFT / RTGS / IMPS • UPI / Bharat QR • Open FD / RD • Pay to Contacts • Standing Instructions 	Service requests, m-commerce txns	<ul style="list-style-type: none"> • Recharge-mobile/DTH • Bill payments • Comprehensive Debit/Credit Card Mgt • Nominee Mgt / Demat
Innovative Features	<ul style="list-style-type: none"> • Single tap multiple bill payments • Wearable banking • Favorite Txns • Calendar sync -bill pay 	High usage metrics	<ul style="list-style-type: none"> • 58% adoption among eligible base • 38% fin txn active • 51% users monthly active

Scale of Operations / Key Milestones (as on 31.12.2019)

Registered Users
~ 14 Lacs

Txn Vol (Q3)
4.50 Crs

Txn Val (Q3)
Rs22,260 Crs

Playstore Rating
4.21

Avg User Logins (PM)
6 -7 times

YES Robot Chat bot

Your 24*7 Personal Banking Assistant!



Salient Features

- Industry first AI enabled banking bot – the bot is equipped to answer a host of YES BANK products & services related queries.
- No need to download any app, with 30+ banking services

Key offerings

Financial Txns	<ul style="list-style-type: none">• Send Money to Reg. Beneficiaries -upto Rs 5K• Recharge Mobile Phone or DTH• Pay Bills• Open Fixed/Recurring Deposits
Non - Financial Txns	<ul style="list-style-type: none">• Check Balance, Recent Transactions, Request A/C Statement, Stop Cheque, Order Cheque Book• Manage Credit Card & Debit Card• Add/ View/ Delete Biller• Manage Nomination• Update PAN & Email Id• Lead generation for YES BANK Products/Services

Scale of Operations (as on 31.12.2019)

Total Interactions-Q3
~ **38 Lacs**

Queries resolved-Q3
15 Lacs

Txn Txn-Q3
75.20 K

TD Txn - Q3
67 K+
INR 1060 Crs

YES BANK API

A differentiated strategy



WesternUnion WU



Salient Features

First Bank in the country

- To launch API Based transaction processing to corporates at scale
- To be certified ready for API Based mandate registration for NACH
- To conduct a Supply Chain Transaction (Vendor financing) using Blockchain
- To participate in a Blockchain based platform for Commercial Paper (CP) issuance

Key offerings

- **Exchange houses** - Individual inward remittance
- **Ecommerce** - Instant refunds for returned goods
- **Manufacturers** - Dealer collections, vendor payments, dealer finance
- **Financial institutions** - Beneficiary validation
- **Utility companies** - Bill collections
- **Mobile wallets** - Funds transfer
- **Lenders** - Instant loan disbursals and collection of repayment
- **Educational institutions** - Fee collections
- **Logistics/ride-sharing** - Driver payments
- **Food delivery companies** - Restaurant payments
- **Insurance/Mutual funds** - Instant claim settlement/ redemption

Scale of Operations (as on 31.12.2019)

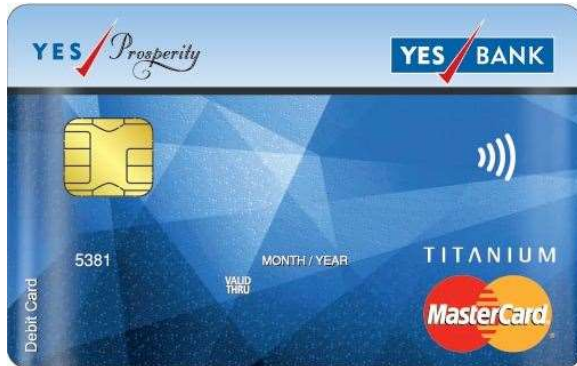
Customers
1400+

Throughput(Q3)
Rs. 1.3 Lac Crores

Txn Vol (Q3)
~840 Crores

YES BANK Debit Card

Convenience is the second name



Salient Features

- Enabled for usage at 2 Lakh ATMs and 40 Lakh POS machines across the country.
- Ease of usage for various Online transactions such as travel, utility payments etc...

Key offerings

- Enjoy various joining benefits as Welcome Onboard Offers
- Higher ATM Withdrawal, POS transaction limits for all your daily requirements.
- Fuel Surcharge waiver - Instant savings up to 2.5% on fuel purchase at any petrol pump
- Convenience of Tap and Pay
- Comprehensive Insurance Coverage
- Offers on travel, dining, lifestyle etc...
- Complimentary lounge access across various domestic/international airports
- Access to premium Golf courses across the country.
- Instant discounts on movie ticket booking through BookmyShow

Scale of Operations (as on 31.12.2019)

Card Base
28 Lacs

Txn Count (Q3)
~1.1 Crs

Txn Vol (Q3)
Rs 1630 Crs

Avg Monthly
Activation
22.41%

Leadership in Digital Payments



Ranked #2 in MEITY SCORE CARD as on Dec 31,2019

UPI Acquiring	AEPS Acquiring	IMPS	Domestic Remittance	UPI Overall
35%	39%	10%	16%	38%

Market Share as on Dec 31,2019



Assisted Digital Services through BC Network

Network of ~5 Lac BC Agents as on Dec 31,2019

- DMT : 16.35 million worth INR 4,971 Cr (Q3)
- AEPS: 47.15 million worth INR 12,242 Cr (Q3)

Digital Payments Platform for Next Gen Customers



11.5 Lac YES PAY Users on Dec 31,2019

- Supports 16 Prepaid Programs
- Services 333 Corporate Partners

YES A-R-T of Partnership

Prepaid Instruments

- Prepaid Partnerships: 16
- Prepaid Cards Issued: 1,166,493
- Gift Cards Issued: 803,972
- #Transactions: 82 lacs (Q3)
- Value of Spends: INR 647 Cr (Q3)

UPI

- UPI - TPAP Partners: 22
- # of Merchant Partners: 296
- Number of VPAs: 40 crores
- # Transactions: 138 crores (Q3)
- Value of Transactions: INR 225K Cr (Q3)



SUSTAINABILITY &
RECOGNITION

VISION: Be the Benchmark Financial Institution for Inclusivity and Sustainability

Environmental

- ✓ Rated A- (Leadership Band) by CDP for 2019 Climate Change disclosures
- ✓ First Indian Bank to launch Green Bonds in 2015
- ✓ Private placement by IFC for Green Masala Bonds in 2015
- ✓ Issued Green Infra Bonds with FMO in 2016
- ✓ First Bank globally to migrate to ISO 14001:2015; 732 locations being certified
- ✓ Committed to mobilizing USD 5 billion towards climate action by 2020 in December 2015
- ✓ Committed to mobilize USD 1 billion by 2023 and USD 5 billion till 2030 towards solar projects in January 2018
- ✓ Contributed to the carbon sink by planting 1,35,462 trees in 2018-19
- ✓ First & only Indian Banking signatory to Natural Capital Finance Alliance (NCFA) & Chair of Steering Committee

Social

- ✓ Launched India's 1st Green Retail Liability Product, Green Future Deposits in 2018
- ✓ Sole arranger & subscriber to India's First Social Bond in 2018, with proceeds allocated to Affordable Housing
- ✓ Reached 2.5 million families at the bottom-of-the-pyramid through Inclusive & Social Banking
- ✓ Provided access to 35 million+ lives with safe & clean drinking water in 2018-19
- ✓ Provided OHS & Energy Efficiency training to 37,555 workers, and helped 27,906 MSMEs in 2018-19
- ✓ Trained 10,859 farmers on good agricultural practices, financial inclusion and digital literacy in 2018-19

Governance

- ✓ First & only Indian Bank to be listed on DJSI Emerging Markets for 4 years consecutively (2015-2018)
- ✓ First & only Indian bank to be included as a constituent of the FTSE4Good Emerging Index for three consecutive years (2017-2019)
- ✓ Selected in MSCI ACWI ESG Leaders & SRI Indexes in 2017
- ✓ Included in Vigeo Eiris Best Emerging Markets Performers Ranking in 2018
- ✓ Only Indian Bank to be awarded 'Prime' Status by OEKOM Research Ag in 2018
- ✓ First Indian Banking Signatory to UNEP Finance Initiative, and a member of its Global Steering Committee
- ✓ First Indian Bank to launch Green Bond Impact Report
- ✓ First Indian Bank to Support Task Force on Climate Related Financial Disclosure
- ✓ First and the only Indian Bank to be the founding member of UN Principles for Responsible Banking



Progress Widely Recognized By Leading Agencies



Institutional Excellence

The Banker

- 'Bank of the Year in India'
- The Banker Awards 2019*



Global Finance Magazine

- The Innovators in Trade Finance
 - The 25 Best Financial Innovation Labs (YES FINTECH)
- Global Finance magazine, 2019*

The Asset Triple A Country Awards

- Best Bond Adviser (India)
 - Best Green Bond (India)
 - Best Deal South Asia (India)
 - Utility Deal of the Year
 - Renewable Energy Deal of the Year
- The Asset Triple A Country Awards, 2019*

The Asset Magazine

Featured amongst top 5 banks in the Annual Local Currency Bond Investor Survey

The Asset Magazine, Hong Kong, 2019

Technology, Innovation & Service

Ministry of Electronics & Information Technology (MeitY)

Ranked No. 1 for exemplary performance in Digital Payments MeitY 2019



- Best Trade Finance Bank in India - 2015-2019
- Best Financial Supply Chain, 2019, 2018, 2017
- Best Corporate Payments Project in India, 2018, 2016
- Best Corporate Trade Finance Deal in India, 2019, 2018, 2015
- Best API Initiative, Application or Platform (Bank), 2018
- Best Blockchain Initiative, Application or Programme, 2018
- Best Productivity, Efficiency & Automation Initiative, Application or Programme, 2018
- Asian Banker Transaction Banking Awards 2018, Beijing

Asian Banking & Finance Wholesale Banking Awards

- India Domestic Cash Management, Project Finance & Trade Finance Bank of the Year, 2019
- SME Bank of the Year - India 2019, 2018

The Banker's Tech Projects Awards

- Global Winner, Cyber Security
- The Banker's Tech Projects Awards 2019*



- APAC Leader in Digital Transformation
- IDC Financial Insights Innovation Awards (FIIA) Singapore, 2018

Sustainability

CDP

Rated 'A-' by CDP, for 2019 Climate Change disclosures. This marks an upgrade for the Bank from 'C' (Awareness band) to 'A-' (Leadership band)

Dow Jones Sustainability Indices (DJSI)

- First and only Indian Bank to be selected as an index component on the DJSI - Emerging Markets Index, for four consecutive years
- DJSI Emerging Markets Index 2015 - 2018*

Natural Capital Coalition

1st Indian Bank to join 'Natural Capital Coalition' - a global multi-stakeholder collaboration uniting global natural capital community

MSCI ESG

Included in MSCI ACWI ESG Leaders Index and MSCI ACWI SRI Index, 2017

FTSE4Good Index Series

- First and only Indian Bank to be included as a constituent of the FTSE4Good Emerging Index for three consecutive years
- FTSE4Good Emerging Index 2017-2019*

Green Climate Fund (GCF)

Approved as Accredited Entity by GCF.

Thank You