

ACHIEVING INSTITUTIONAL EXCELLENCE
AS THE PROFESSIONALS' BANK OF INDIA



YES  BANK

ANNUAL REPORT 2009-10

EXPERIENCE OUR EXPERTISE

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Say YES to the Professionals' Bank of India

YES BANK has been established on the foundation of Professional Entrepreneurship.

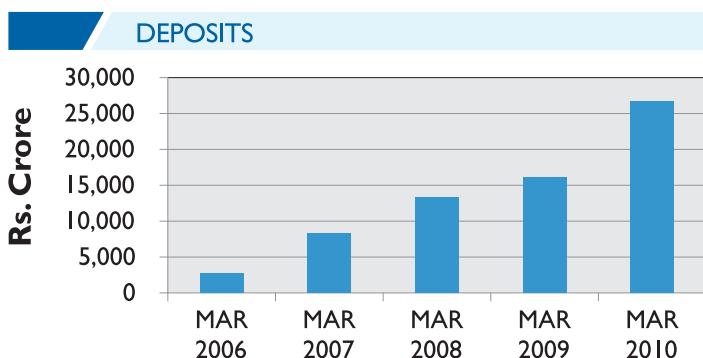
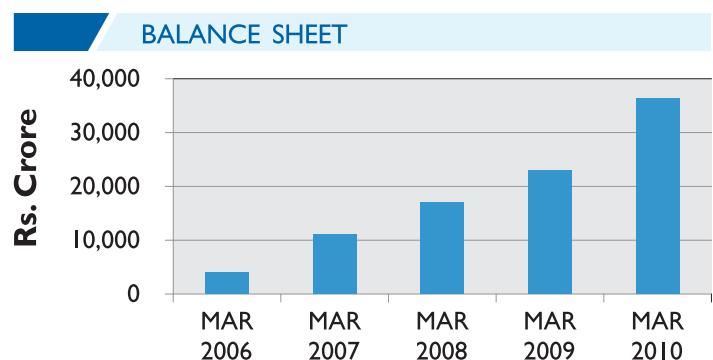
Since inception in 2004, YES BANK has created a paradigm in Indian Banking through Innovation and Excellence. We have encouraged an entrepreneurial culture that stimulates and fosters innovation, thereby enabling us to deliver superior, customer centric

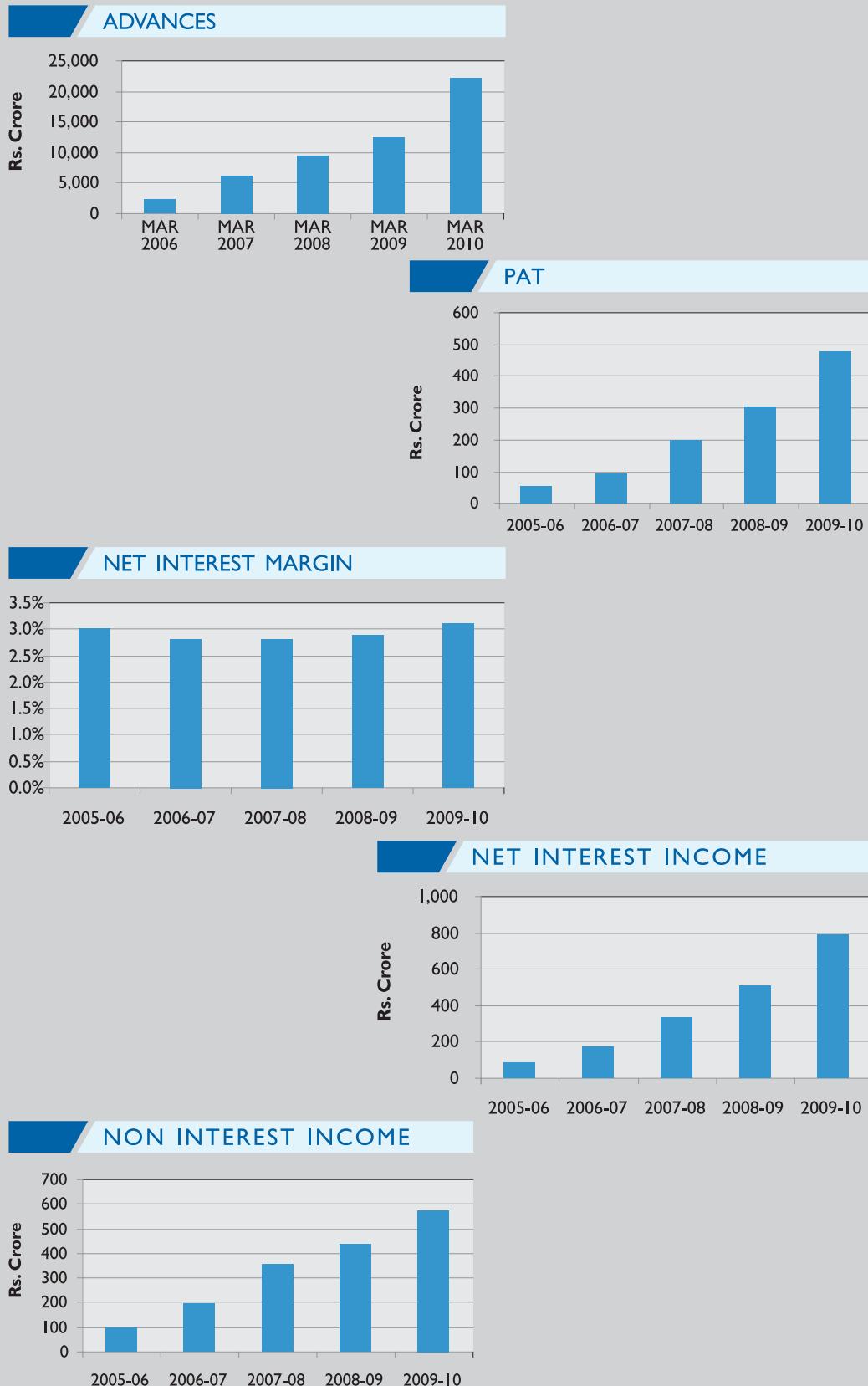
financial products and services for our valued customers.

Over the last 6 years, we have leveraged on Creative Management Frameworks, Innovation and cutting-edge Technology, concurrently ensuring a Development Focus, in our relentless pursuit to emerge as the Professionals' Bank of India.



Accelerating Growth through Professional Entrepreneurship







Evolving Human Capital through Professional Entrepreneurship

YES BANK recognises that the real source of competitive advantage for an organisation is the power of its Human Capital. Being the **Professionals' Bank of India**, YES BANK pursues a strong Employee Value Proposition of 'Creating & Sharing Value'. Equipped with a team of industry and banking experts, your Bank continuously delivers quality performance while realising customer service objectives, creating positive employee attitudes through effective recognition programs and measuring results through consistent customer feedback. The aim is to build a culture and environment that supports Professional Entrepreneurship.

The Human Capital engagement practices at your Bank are targeted at developing the YES BANK brand as the "Preferred Employer of Choice". Your Bank continues to be strongly focused on attracting and retaining the best talent from India and abroad. Some of the key features of the Bank's Human Capital policies and practices are illustrated below:

YES SCHOOL OF BANKING



YES SCHOOL OF BANKING

The YES SCHOOL OF BANKING (YSB) was institutionalised in 2007 with a vision to create a Centre of Excellence for learning solutions in Banking and related areas. All Learning and Development initiatives for executives of your Bank are fronted under the aegis of the YES SCHOOL OF BANKING.

YES BANK-BUSINESSWORLD TRANSFORMATION SERIES 2010



To further augment the vision of Professional Entrepreneurship, YES BANK conceived the '**YES BANK-Businessworld Transformation Series 2010**', a Case Study Challenge for premier B-school students across India. The objective of this series was to infuse the concept of Entrepreneurship & Innovation driven growth in the Future Leaders of INDIA. The launch of the Transformation Series was held in March 2010 in Mumbai.

RECOGNITIONS & ACCOLADES



The RASBIC award for the Organisation with the "Most Innovative Recruitment and Staffing Program / Initiative" 2009-10



The Global HR Excellence Award for the Organisation with "Innovative HR Practices" 2009-10



The Employer Branding Award for "Innovation In Recruitment" 2009-10

THE YES ACHIEVERS

THE CEO'S LEAGUE OF EXCELLENCE

The CEO's League of Excellence Awards honours high performing YES BANK'ers who have demonstrated top-class Performance and Outstanding Execution towards achieving business and management objectives in their respective functions.



The awards include 2 premium categories of Executive Recognition:



THE YES GOLDEN PIN - CEO'S AWARD



CEO'S AWARD

The YES GOLDEN PIN CEO'S AWARD is presented selectively to deserving YES BANK'ers in the Top and Senior Management positions with a consistent and proven performance track record backed by exceptional achievements.



The YES GOLDEN PIN Achievers with Mr. Rana Kapoor

YES 5-YEAR COMMENDATION LAPEL PIN



The YES 5-year Commendation Lapel Pin is awarded to deserving YES BANK'ers who have successfully completed 5 years of partnership with the Bank.



Creating Sustainability through Professional Entrepreneurship

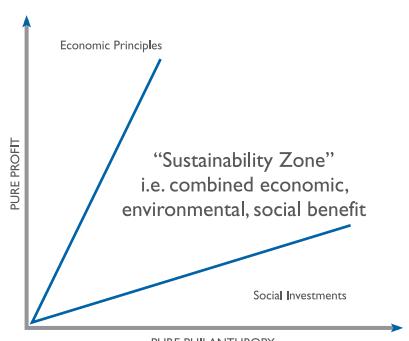
Your Bank believes that a professional and entrepreneurial organisation can be socially responsible, only if it operates sustainably and organises its activities on the foundation of future and long-term viability. With due emphasis on Professional Entrepreneurship, your Bank has created three business verticals - Agri, Rural & Social Banking (ARSB), Microfinance and Sustainable Investment Banking (SIB). This is further complemented through the responsible banking initiatives.

SUSTAINABILITY DIRECTION

By operating in a 'Sustainability Zone', your Bank considers opportunities as well as risks that arise from economic, environmental and social developments, and mainstream them in the regular course of business.



Rana Kapoor, Managing Director & CEO, YES BANK receiving the Financial Times / IFC Washington No.1 Emerging Markets Sustainable Bank of the Year - Asia Award.



THOUGHT LEADERSHIP INITIATIVES



First Indian Bank to become a signatory to UNEP-FI Principles for Sustainability. YES BANK is enabling contexts to tap sustainability and environmental projects in India and working with peers to mainstream sustainability in the Indian Financial Sector.



Made six commitments to the Clinton Global Initiative (CGI) in the areas of education, global health and poverty alleviation for 2009-10



Partnered with TBLI, Europe for developing collaboration on India focused Socially Responsible Investing (SRI), learning events and strategic advisory opportunities.

YES BANK has been actively participating in TBLI conferences since 2005

CARBON DISCLOSURE

First Indian signatory to the CDP. It fully supports international endeavours in formulating a single international carbon reporting standard. YES BANK has disclosed Carbon Emissions under the project in 2008



United Nations
Global Compact

Only Indian Bank to be an active signatory to the United Nations Global Compact since 2009

FINANCIAL INCLUSION



YES SAMPANN - a technical collaboration with ACCION International, USA to provide credit, savings, micro-insurance and other financial products to low income customers

Partnership for Cotton value chain assessment in the Vidarbha region



Alliance for offering a wide range of financial services and products to Small & Medium Enterprises (SMEs)



Support to S³IDF which works towards augmenting pro-poor small scale infrastructure projects and strategies across a range of micro-enterprises

SUSTAINABLE INVESTMENT BANKING



Exclusive India Partner to Cleantech Australasia which helps clean technology companies based out of Australia to expand in newer geographies



Exclusive Advisor to Windlab Systems for their proprietary wind mapping technology, which can be used to identify high quality sites to set up wind farms



Exclusive Partner to GEF in India, a US based USD 1 bn fund that invests in clean and green business companies.

Exclusive Advisors to the Emerging Market Fund

SACEF

South Asia Clean Energy Fund - A USD 200 mn fund set up by YES BANK in partnership with Global Environment Fund (GEF)

SUSTAINABILITY INITIATIVES



Private Equity Placement of USD 3 mn- December 2009



Private Equity Placement of USD 10 mn- August 2009



Private Equity Placement of USD 46 mn- November 2009



Jointly developed a Financial Literacy Program across 1000 schools in rural and urban India to educate and inspire young minds towards financial planning while bridging financial inclusion gaps

YES COMMUNITY

Responsible Community engagement for a sustainable future





Reinventing Service Excellence through Professional Entrepreneurship

YES BANK believes that a professional work culture adds to the capability of meeting the needs and aspirations of customers in a better and more effective manner. Every product and service offered by your Bank, is an outcome of professional excellence and can be benchmarked with the best in the world. Every Touch Point makes a significant and measurable contribution in delivering a professional banking experience. Your Bank's knowledge-driven philosophy not only helps understand customers better, but delivers consistent and superior service excellence through innovative products and services.

- ✓ Aesthetically designed retail branches are strategically located at catchment areas, ensuring smoother and convenient customer engagement
- ✓ Your Bank's external façade exudes transparency as its core value
- ✓ Your Bank's Direct Banking proposition 'YES TOUCH', is a manifestation of technology and convenience
- ✓ At your Bank's branches, 'YES forYOU' stands for responsiveness and an ebullient welcome
- ✓ Your Bank's branches have non-intimidating interiors, evocative communication through wall graphics, comfortable seating and world-class service
- ✓ The Knowledge Café facilitates thought leadership sessions and information exchange. The Business Lounges enable premium customers to bank with both finesse and luxury