

Say YES to GROWTH



YES BANK

ANNUAL REPORT 2011-12

# Say YES to your SAVINGS ACCOUNT

Enjoy Tax-free interest income of up to ₹ 10,000  
on your Savings Account

Every YES BANK **SAVINGS ACCOUNT** comes with seven magnificent offerings that'll brighten up your lives. So, visit your nearest YES BANK Branch, now!

1. Higher Interest rate of 7% p.a.\*
2. Superior Branch Network
3. Free unlimited ATM access
4. International Debit Card
5. MONEY MONITOR
6. Secure NetBanking
7. True Anywhere Banking



SMS "SEVEN <SPACE> <CITY>" to +91 9223390909

Over 350 Branches Pan India | 600+ ATMs | 2 National Operating Centres

\* 7% p.a. rates valid for balances of ₹1 lakh and above. Interest rate of 6% p.a. is applicable for balances below ₹1 lakh. Rates are subject to change at the sole discretion of YES BANK. Conditions apply.

Follow us on:  

# YES BANK VERSION 2.0 - BUILDING THE BEST QUALITY BANK OF THE WORLD IN INDIA

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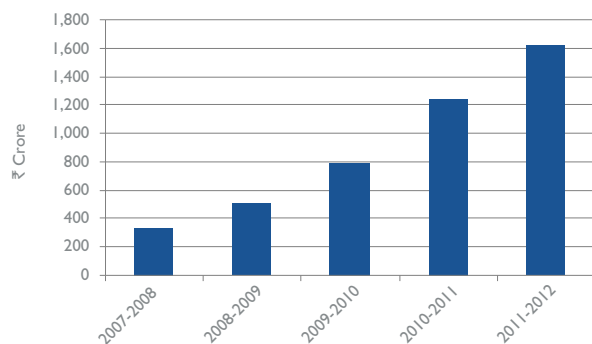
YES BANK is committed to its long-term goal of Building the Best Quality Bank of the World in India through utmost dedication, passion and commitment, backed by a highly differentiated financial and business model to achieve robust and sustained growth. Since inception in 2004, we have crossed many significant milestones that stand testimony to our Innovation and Excellence in creating a new paradigm in Indian Banking. At the beginning of Financial Year 2010-11, we embarked on an ambitious journey into the next phase of growth and launched YES BANK – VERSION 2.0, which is clearly the

most stimulating phase in the life cycle of YES BANK with a vision of establishing 900 branches, 2000 ATMs, 12,750 employees, ₹125,000 Cr. Deposit base, ₹100,000 Cr. Loan book and a ₹150,000 Cr. Balance Sheet size by 2015.

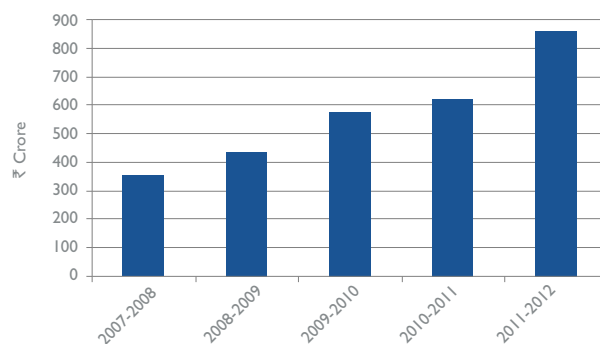
As we complete the 2nd year of this goal; we have outperformed our 2nd year targets and are poised for another year of stellar performance. We continue to strive to create a Global Institutional Trustmark in India by heralding a transformation in the banking sector by constantly creating, innovating and transforming to provide maximum benefit to all our stakeholders.

### CREATING THE BEST QUALITY BANK THROUGH SUSTAINED PERFORMANCE

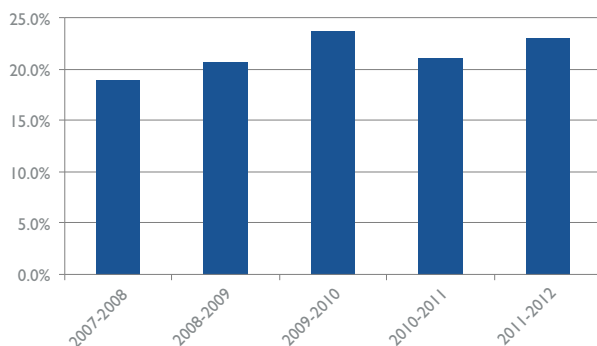
#### Net Interest Income



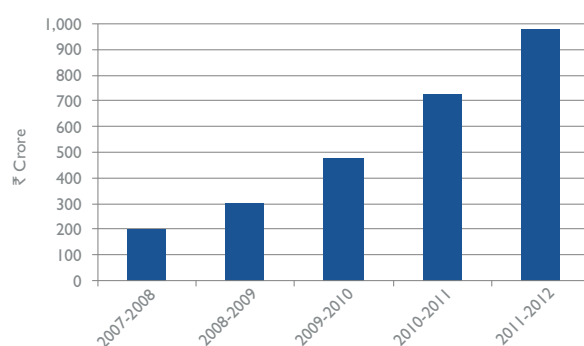
#### Non Interest Income



#### Return on Equity

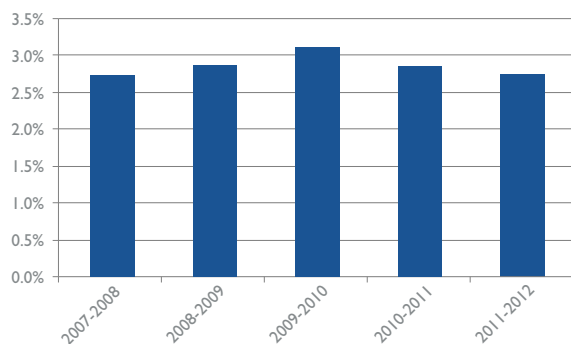


#### Net Profit

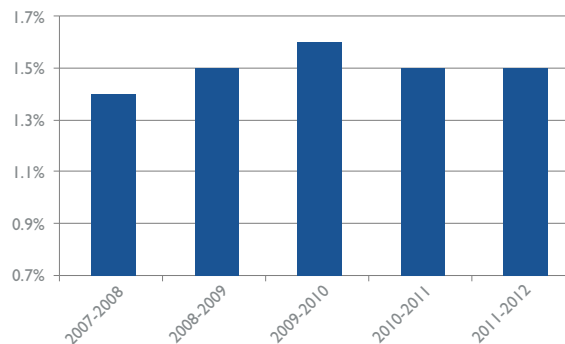




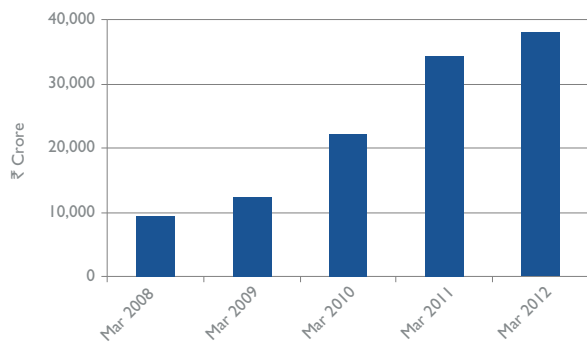
### Net Interest Margin



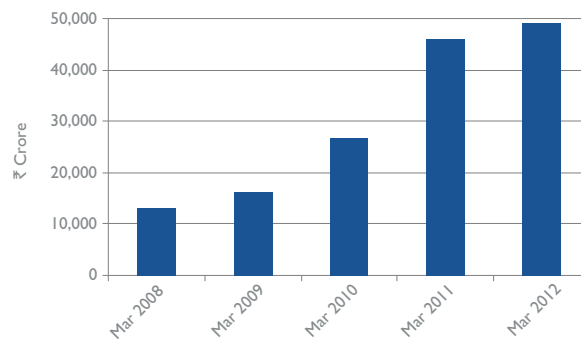
### Return on Assets



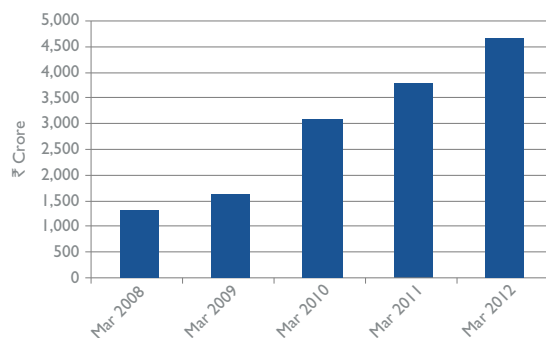
### Advances



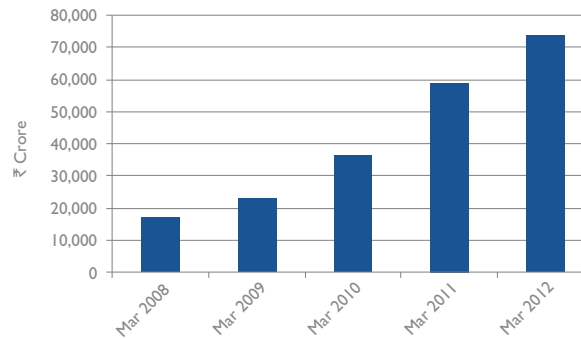
### Deposits



### Shareholder Funds



### Total Assets



# LEVERAGING KNOWLEDGE BANKING TO BUILD THE BEST QUALITY BANK OF THE WORLD IN INDIA



Your Bank has developed significant knowledge arbitrage through in-depth domain expertise in the sunrise sectors of the Indian economy. This has been amplified through exemplary knowledge reports / papers showcased at various thought leadership forums aptly demonstrating your Bank's expertise and commitment to the sector.

## Say Yes To Knowledge Banking



**FOOD & AGRIBUSINESS**



**INFRASTRUCTURE**



**HEALTHCARE & LIFESCIENCES**



**COMMUNICATIONS & TECHNOLOGY**

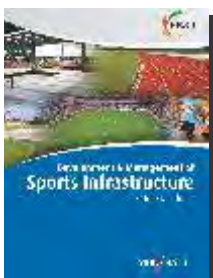
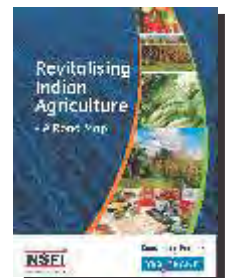
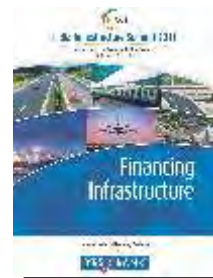
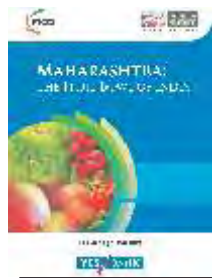
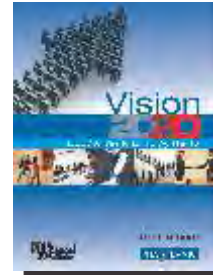


**ENVIRONMENT & SUSTAINABILITY**



**EDUCATION & SOCIAL INFRASTRUCTURE**

### Select Knowledge Banking Publications Authored By YES BANK



# LEVERAGING SUSTAINABILITY TO BUILD THE BEST QUALITY BANK

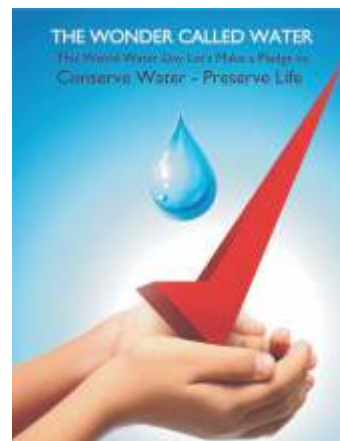
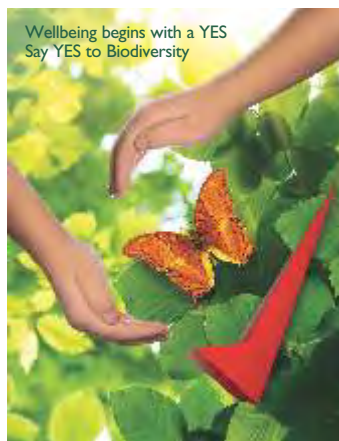


Your Bank aims to build the 'Best Quality Bank of the World in India' by adhering to the **triple bottom line ethos** i.e. 'People', 'Planet' and 'Profit' - thereby creating an enduring value, competitive advantage and sustainability leadership. In this spirit and endeavour, your Bank has instituted a Responsible Banking strategy with the objective of providing financial solutions to social and environmental issues and becoming a sustainable organization.

Your Bank's Responsible Banking achievements have been covered in detail and discussed in the Sustainability Disclosures section on page 93 of the Annual Report. This is the first time your Bank is disclosing its sustainability performance in the Annual Report, guided by the **Global Reporting Initiative (GRI) framework** and **National Voluntary Guidelines for Social, Environmental and Economic Responsibilities of Business**.

## YES Community

Responsible community engagement for a sustainable future.





# BUILDING THE BEST QUALITY BANK THROUGH SUSTAINED SERVICE EXCELLENCE



To build the 'Best Quality Bank of the World in India', your Bank lays great emphasis on a professional work culture that stimulates innovation and drives excellence in customer satisfaction. To deliver a banking experience that is truly professional and exceptional, your Bank benchmarks its product and service offerings with the best in the world.

Over the last seven years since inception in 2004, your Bank has leveraged on Creative Management Frameworks, Innovation and cutting-edge Technology, concurrently ensuring a Development Focus in its uncompromising pursuit to deliver unparalleled service to its customers.

- Aesthetically designed retail branches are strategically located at catchment areas, ensuring smoother and convenient customer engagement
- Your Bank's Direct Banking proposition 'YES TOUCH', is a manifestation of technology and convenience
- At your Bank's branches, 'YES for YOU' stands for responsiveness and an ebullient welcome
- Your Bank's branches have warm and welcoming 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 customers to bank with both finesse and luxury.

- Your Bank firmly believes in adding value to customers. The International Debit Card can be used at all MasterCard enabled locations without a transaction charge
- Customers can avail of free online same day fund transfers, through RTGS / NEFT
- The Speech recognition enabled 'YES TOUCH' Phone Banking Service minimizes the transactional nature of banking
- Your Bank's Personal Relationship Managers commissioned to every account holder ensure a premium engagement experience
- The 1800 2000 Toll-free number has been made available by your Bank to all its customers
- An innovative Domestic Remittance platform – YES Money has been launched by your Bank, which has already facilitated remittance of ₹300 crore in just 6 months across India to 12,000 branches of 64 Banks
- Your Bank has successfully launched the 'Money Monitor'-Asia's FIRST online Personal Finance Aggregation Tool - This revolutionary tool allows YES BANK customers a single Log-in access to all Bank Accounts, Credit Cards, Investment Reward / Mileage points across over 11,000 financial institutions worldwide

# BUILDING THE BEST QUALITY BANK THROUGH INSTITUTIONAL AND BUSINESS EXCELLENCE



Your Bank has consistently outperformed its peers while receiving significant institutional recognitions as a strong indicator of its robust systems, processes and best practices. As your Bank strives to become the 'Best Quality Bank of the World in India', we will continue to surpass and set new benchmarks in the future.



## **Enterprise Asia Award -**

Dr. Rana Kapoor, Founder, Managing Director & CEO, receives the Indian Entrepreneur of the Year at the Asia Pacific Entrepreneur of the Year Awards 2011, hosted by Enterprise Asia, which pursues entrepreneurship development across Asia region. The award was presented by Dr. Farooq Abdullah, Hon'ble Minister for New & Renewable Energy.



## **Business Standard "Banker of the Year" Award -**

Dr. Rana Kapoor, Founder, Managing Director & CEO received the Business Standard Banker of the Year award from Shri Prithviraj Chavan, Hon'ble Chief Minister of Maharashtra at the Business Standard Awards, 2011.