

April 26, 2019

National Stock Exchange of India Limited

Exchange Plaza,
Plot no. C/1, G Block,
Bandra - Kurla Complex
Bandra (E)
Mumbai - 400 051
Tel.: 2659 8235/36 8458
NSE Symbol: YESBANK

BSE Limited

Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
Tel.: 2272 8013/15/58/8307
BSE Scrip Code: 532648

Dear Sirs,

Sub: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to applicable provisions of the Regulations, please find enclosed herewith Strategy Presentation made at the Analysts meeting held on Friday, April 26, 2019 at the Bank's Corporate Office in Mumbai.

We request you to kindly take the same on record.

For YES BANK LIMITED



for Shivanand R. Shettigar
Group Company Secretary

Encl: As above

STRATEGY PRESENTATION

26th April, 2019



Strategy Going Forward...



GRANULARISE BUSINESS

- Aggressive Liabilities Generation
- Strong Build out of Retail/ SME
- Transaction Banking Group- key Growth focus

CULTURE CHANGE

- Liability Led
- Unwavering Regulatory Compliance
- Uncompromising Governance

DIGITALIZE

- Digitalization is Mass Customization
- Monetization of Data
- Ecosystem Banking

RISK MANAGEMENT

- Segregation of credit approval & risk oversight functions
- Reduce Portfolio Concentration
- Prudent Accounting Norms
- Stricter Early Warning Systems & Proactive Countercyclical Provisioning

...towards a Sustainable & Predictable Business Model



✓ Improved & Granular
LIABILITY STRUCTURE

✓ Granular Assets: Higher **RETAIL/**
SME Advances

✓ Improvement in
CUSTOMER PROFILE

Targeted
Growth at
20-22%

Long Term
RoA at
1.5%+

✓ Lower
COST OF FUNDS

✓ Rise in **TRANSACTIONAL**
revenues from Retail/ TBG fees

✓ Risk
NORMALIZATION



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