

YBL/CS/2023-24/071

July 14, 2023

**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**

**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.: Business Responsibility and Sustainability Report of the Bank for the Financial Year 2022-23**

Please find attached herewith a copy of the Business Responsibility and Sustainability Report of the Bank which also forms part of the Integrated Annual Report for FY 2022-23 have also been made available on the website of the Bank at the link: [https://www.yesbank.in/pdf?name=integrated\\_annual\\_report2022\\_23.pdf](https://www.yesbank.in/pdf?name=integrated_annual_report2022_23.pdf)

We request you to kindly take above on your record and disseminate to all concerned.

Thanking you,

Yours faithfully,

For **YES BANK LIMITED**

**Shivanand R. Shettigar**  
**Company Secretary**

*Encl: As above*

# Business Responsibility & Sustainability Report

## SECTION A: GENERAL DISCLOSURES

### I. Details of the listed entity

Sr. No	Particulars	Answer
1	Corporate Identity Number (CIN) of the Listed Entity	L65190 MH 2003 PLC 143249
2	Name of the Listed Entity	YES BANK Limited
3	Year of incorporation	2003
4	Registered office address	YES BANK House, Off Western Express Highway, Santacruz East, Mumbai 400055, Maharashtra, India
5	Corporate address	YES BANK House, Off Western Express Highway, Santacruz East, Mumbai 400055, Maharashtra, India
6	E-mail	<a href="mailto:shareholders@yesbank.in">shareholders@yesbank.in</a>
7	Telephone	+91 (22) 5091 9800, 6507 9800
8	Website	<a href="http://www.yesbank.in">www.yesbank.in</a>
9	Financial year for which reporting is being done	2022-23
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited and National Stock Exchange of India Limited
11	Paid-up Capital	₹ 5750,95,50,668/- (Rupees Five Thousand Seven Hundred and Fifty crore Ninety Five lakh Fifty Thousand Six Hundred and Sixty Eight only)
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Niranjan Banodkar Chief Financial Officer Telephone number +91-22-65077941 e-mail id: <a href="mailto:responsible.banking@yesbank.in">responsible.banking@yesbank.in</a>
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	The disclosures under this report are made on a standalone basis, unless specified

### II. Products/services

#### 14. Details of business activities (accounting for 90% of the turnover):

Sr. No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Financial and Insurance Service	Banking activities by Central, Commercial and Saving banks	100%

#### 15. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

Sr. No	Product/Service	NIC Code	% of total Turnover of contributed
1	Monetary intermediation of commercial banks, saving banks, postal savings bank and discount houses	64191	100%

**III. Operations****16. Number of locations where plants and/or operations/offices of the entity are situated:**

Sr. No	Location	Number of Plants	Number of Offices	Total
1	National	NA	1,192 (Branches) + 9 (Offices)	1,201
2	International	NA	1 (Representative Office in Abu Dhabi)	1 <sup>1</sup>

<sup>1</sup>The Bank also operates an IFSC Banking Unit (IBU) in Gujarat International Finance Tec-City (GIFT), which is considered an overseas branch according to Foreign Exchange Management Act. However, since the Branch is located in Gandhinagar, India, it is not included under international presence

**17. Markets served by the entity:****a. Number of locations**

Sr. No	Locations	Number
1	National (No. of States)	The Bank operates 1,192 Branches; 9 Major Offices; 1,301 ATMs and 150 BCBOs across 28 States and 3 Union Territories of India
2	International (No. of Countries)	The Bank serves 38 countries through its Representative Office in Abu Dhabi and its IFSC Banking Unit (IBU) in Gujarat International Finance Tec-City (GIFT)

**b. What is the contribution of exports as a percentage of the total turnover of the entity?**

The total exports undertaken by the Bank during FY 2022-23 as reported in GST returns is INR 59,62,88,820 (₹ 59.62 crore). The same is classified as exports in accordance with the provisions of GST law.

**c. A brief on types of customers**

YES BANK is a full-service commercial bank which offers a complete range of products, services and technology-driven digital offerings to its Corporate, Retail and SME customers. The Bank's customers include individuals, farmers, women microfinance borrowers, micro, small and medium enterprises, large corporates, government entities, amongst others. For more information on the Bank's customers, products and services please refer to the Our Diversified Product Suite section of the Integrated Annual Report on page 26.

**IV. Employees****18. Details as at the end of Financial Year:****a. Employees and workers (including differently abled):**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>Employees</b>						
1	Permanent (D)	27,517	21,727	79%	5,790	21%
2	Other than Permanent (E) <sup>2</sup>	130	94	72%	36	28%
<b>3</b>	<b>Total employees (D + E)</b>	<b>27,647</b>	<b>21,821</b>	<b>79%</b>	<b>5,826</b>	<b>21%</b>
<b>Workers</b>						
4	Permanent (F)		Not Applicable			
5	Other than Permanent (G)					
<b>6</b>	<b>Total workers (F + G)</b>					

<sup>2</sup>All trainee, advisors and consultants are classified as 'other than permanent employees'. All percentages in this section have been rounded off.

**b. Differently abled Employees and workers:**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
Differently abled Employees						
1	Permanent (D)	8	7	88%	1	12%
2	Other than Permanent (E)	-	-	-	-	-
<b>3</b>	<b>Total differently abled employees (D + E)</b>	<b>8</b>	<b>7</b>	<b>88%</b>	<b>1</b>	<b>12%</b>
Differently abled Workers						
4	Permanent (F)					
5	Other than Permanent (G)		Not Applicable			
<b>6</b>	<b>Total differently abled employees (F + G)</b>					

**19. Participation/Inclusion/Representation of women**

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	13	3	23.08%
Key Management Personnel	4	-	0%

**20. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)**

	FY 2022-23 (Turnover rate in current FY)			FY 2021-22 (Turnover rate in previous FY)			FY 2020-21 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees <sup>3</sup>	42.6%	42.8%	42.7%	40.9%	48.9%	42.4%	24.8%	30.3%	25.8%
Permanent Workers	Not Applicable								

<sup>3</sup>Attrition is based on average headcount as at March 31, 2023 and includes only voluntary exits

**V. Holding, Subsidiary and Associate Companies (including joint ventures)**
**21. Names of holding / subsidiary / associate companies / joint ventures**

Sr. No	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Yes Securities (India) Limited	Subsidiary	100%	Yes. Yes Securities (India) Limited participates in some Business Responsibility activities of YES BANK

**VI. CSR Details**
**22.**

Sr. No	Question	Answer
(i)	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	No
(ii)	Turnover (in ₹)	266,240,801,821
(iii)	Net worth (in ₹)	314,193,729,947

## VII. Transparency and Disclosures Compliances

### 23. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes. The Bank recently instituted a mechanism for community grievance redressal	As the community grievance redressal mechanism has been recently established, there are no complaints to be reported for the period					
Investors (other than shareholders)	Yes. Information on the grievance redressal mechanism for investors can be accessed on page 248 as part of the terms of reference of the Stakeholder Relationship Committee, a Board Level Committee that reviews the MIS of investor complaints along with the ageing analysis, on a periodical basis	Nil	Nil	-	Nil	Nil	-
Shareholders	Yes. Information on the grievance redressal mechanism for investors can be accessed on page 248 as part of the terms of reference of the Stakeholder Relationship Committee, a Board Level Committee that reviews the MIS of investor complaints along with the ageing analysis, on a periodical basis	157	Nil	-	1,298	5	-
Employees and workers	Yes. The HCM Policy on Employee Grievance Redressal is part of Bank's HR Policy.  The Employee Grievance Redressal policy is available on the Bank's Intranet	64	2	All pending complaints are reviewed and resolved within TAT	55	2	All the pending complaints were reviewed and resolved within TAT
Customers	Yes, the Bank has instituted a comprehensive Grievance Redressal Mechanism for customers. Link to the Bank's Grievance Redressal Policy: <a href="https://www.yesbank.in/pdf?name=grievanceredressal_pdf.pdf">https://www.yesbank.in/pdf?name=grievanceredressal_pdf.pdf</a>	62,704	2,097	-	47,188	1,451	-
Value Chain Partners	Yes. The Bank recently instituted a process of supplier grievance redressal	As the supplier grievance redressal mechanism has been recently established, there are no complaints to be reported for the period					
Other (please specify)	-	-	-	-	-	-	-

**24. Overview of the entity’s material responsible business conduct issues**

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format:

Please refer to the Stakeholder Engagement & Materiality Assessment section of the Integrated Annual Report on page 70.

**SECTION B: MANAGEMENT AND PROCESS DISCLOSURES**

S. No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1. a	1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	N	Y	Y
1.b	Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	NA	Y	Y
1.c	Web Link of the Policies, if available	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	NA	Y <sup>a</sup>	Y <sup>a</sup>
2.	Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	NA	Y	Y
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	Y	Y	Y	Y	Y	Y	NA	Y	Y
4.	Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Y <sup>b</sup>	Y <sup>b</sup>	Y <sup>b</sup>	Y <sup>b</sup>	Y <sup>b</sup>	Y <sup>b</sup>	NA	Y <sup>b</sup>	Y <sup>b</sup>
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	N	Y <sup>c</sup>	N	N	N	Y <sup>c</sup>	NA	N	N
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	NA	Y <sup>c</sup>	NA	NA	NA	Y <sup>c</sup>	NA	NA	NA
<b>Governance, leadership and oversight</b>										
7.	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure): For statement of director responsible for BR report, refer to the Message from MD & CEO in the Integrated Annual Report on page 10.									
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	The Corporate Social Responsibility & Environmental, Social and Governance Committee of the Board (CSR & ESG Committee)								
9.	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes. The Bank has a CSR & ESG Committee of the Board that provides oversight on sustainability related issues The composition of the Committee is given below: <ul style="list-style-type: none"> <li>Ms. Rekha Murthy (Chairperson), Independent Director (DIN: 07825183)</li> <li>Mr. Sadashiv Srinivas Rao (Member), Independent Director (DIN: 01245772)</li> <li>Ms. Nandita Gurjar (Member), Independent Director (DIN: 01318683)</li> <li>Ms. Shweta Jalan (Member), Non-Executive Director; not liable to retire by rotation, Nominee of Verventa Holdings Limited (DIN: 00291675)</li> <li>Mr. Rajan Pental (Member), Executive Director (DIN: 08432870)</li> </ul>								

**<sup>a</sup> Principle 1**

- Code of Conduct: [https://www.yesbank.in/pdf?name=employee\\_code\\_of\\_conduct.pdf](https://www.yesbank.in/pdf?name=employee_code_of_conduct.pdf)
- Anti-Bribery and Anti-Corruption Policy: [https://www.yesbank.in/pdf?name=ybl\\_abac\\_policy.pdf](https://www.yesbank.in/pdf?name=ybl_abac_policy.pdf)

**Principle 2**

- Environment & Social Policy: [https://www.yesbank.in/pdf?name=ybl\\_esp\\_summary\\_pdf.pdf](https://www.yesbank.in/pdf?name=ybl_esp_summary_pdf.pdf)
- Environmental Management Policy: [https://www.yesbank.in/pdf?name=yes\\_bank\\_environmental\\_management\\_policy\\_summary\\_pdf.pdf](https://www.yesbank.in/pdf?name=yes_bank_environmental_management_policy_summary_pdf.pdf)

**Principle 3**

- Equal Opportunity Policy: <https://www.yesbank.in/about-us/sustainability-at-yes-bank/esg-disclosures/esg-policies>
- ESG Code of Conduct for Suppliers: [https://www.yesbank.in/pdf?name=yes\\_banks\\_esg\\_supplier\\_code\\_of\\_conduct\\_pdf.pdf](https://www.yesbank.in/pdf?name=yes_banks_esg_supplier_code_of_conduct_pdf.pdf)

**Principle 4**

- Corporate Social Responsibility Policy: [https://www.yesbank.in/pdf?name=ybl\\_corporate\\_social\\_responsibility\\_policy.pdf](https://www.yesbank.in/pdf?name=ybl_corporate_social_responsibility_policy.pdf)

**Principle 5**

- Human Rights Policy: [https://www.yesbank.in/pdf?name=human\\_rights\\_policy\\_yes\\_bank.pdf](https://www.yesbank.in/pdf?name=human_rights_policy_yes_bank.pdf)

**Principle 6**

- Environment & Social Policy: [https://www.yesbank.in/pdf?name=ybl\\_esp\\_summary\\_pdf.pdf](https://www.yesbank.in/pdf?name=ybl_esp_summary_pdf.pdf)
- Environmental Management Policy: [https://www.yesbank.in/pdf?name=yes\\_bank\\_environmental\\_management\\_policy\\_summary\\_pdf.pdf](https://www.yesbank.in/pdf?name=yes_bank_environmental_management_policy_summary_pdf.pdf)

**Principle 8**

- Corporate Social Responsibility Policy: [https://www.yesbank.in/pdf?name=ybl\\_corporate\\_social\\_responsibility\\_policy.pdf](https://www.yesbank.in/pdf?name=ybl_corporate_social_responsibility_policy.pdf)

**Principle 9**

- Grievance Redressal Policy: [https://www.yesbank.in/pdf?name=grievanceredressal\\_pdf.pdf](https://www.yesbank.in/pdf?name=grievanceredressal_pdf.pdf)
- Information Security Policy and Cyber Security Policy

**b**

- All policies are formulated in line with the applicable regulatory requirements by various regulators (such as the Reserve Bank of India) and industry best practices
- The Environment & Social Policy is based on Equator Principles and IFC Performance Standards
- The Environmental Management Policy is based on requirements of the ISO 14001:2015 EMS Standard
- The ESG Code of Conduct for Suppliers is based on the ten principles of the United Nations Global Compact initiative
- The Corporate Social Responsibility Policy is aligned with Section 135 of The Companies Act, 2013 and in accordance with the Companies Rules, 2014
- The Bank's Grievance Redressal Policy is compliant with ISO 9001: 2015 Quality Management System and ISO 10002 Standard for customer satisfaction
- The Bank's Information Security policies are aligned to the ISO 27001:2013 Information Security Management System and Payment Card Industry Data Security Standard

**c**

- The Environmental Management Policy specifies the Bank's target to achieve net zero emissions (Scope 1 and Scope 2) by 2030
- To read about the Bank's progress towards achieving net zero emissions by 2030, please refer to the Enhancing Operational Eco-efficiency section of the Integrated Annual Report on page 124

**10. Details of Review of NGRBCs by the Company:**

Subject for review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other - please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
	Performance against above policies and follow up action	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	NA	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	NA	Y <sup>a</sup>
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	NA	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	Y <sup>a</sup>	NA	Y <sup>a</sup>	Y <sup>a</sup>
<b>11.</b> Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/ No). If yes, provide name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9	No <sup>b</sup>	Y <sup>b</sup>	No <sup>b</sup>	No	No <sup>b</sup>	Y <sup>b</sup>	NA	No	Y <sup>b</sup>

**12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:**

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)									-
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									-
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									-
It is planned to be done in the next financial year (Yes/No)									Y <sup>#</sup>
Any other reason (please specify)									-

**<sup>a</sup> Principle 1**

- Performance against the Bank's Code of Conduct and its compliance with statutory requirements are reviewed by Board level Committees as and when necessary
- Performance against the Bank's Anti-Bribery and Anti-Corruption Policy and its compliance with statutory requirements are reviewed by the Audit Committee of the Board, annually



**Principle 2**

- Performance against the Environment & Social Policy and its compliance with statutory requirements are reviewed by Board level Committee on a half yearly basis
- Performance against the Environmental Management Policy and its compliance with statutory requirements are reviewed by Board level Committee on a half yearly basis

**Principle 3**

- Performance against the Equal Opportunity Policy and its compliance with statutory requirements are reviewed by Board level Committee as and when necessary
- Performance against the ESG Code of Conduct for Suppliers and its compliance with statutory requirements is reviewed by the Executive-level Sustainability Council on a half yearly basis

**Principle 4**

- Performance against the Corporate Social Responsibility Policy and its compliance with statutory requirements is reviewed by Board level Committee on a half yearly basis

**Principle 5**

- Performance against the Human Rights Policy and its compliance with statutory requirements are reviewed by Board level Committee as and when necessary

**Principle 6**

- Performance against the Environment & Social Policy and its compliance with statutory requirements are reviewed by Board level Committee on a half yearly basis
- Performance against the Environmental Management Policy and its compliance with statutory requirements are reviewed by Board level Committee on a half yearly basis

**Principle 8**

- Performance against the Corporate Social Responsibility Policy and its compliance with statutory requirements is reviewed by Board level Committee on a half yearly basis

**Principle 9**

- Performance against the Bank's Grievance Redressal Policy and its compliance with statutory requirements is reviewed by Board level Committee on an annual basis
- Performance against the Bank's Information Security Policies and their compliance with statutory requirements are reviewed by the Executive level Security Council and the Board on an annual basis

**<sup>b</sup> Principle 1**

- The working of the Bank's Code of Conduct; Equal Opportunity Policy and Humans Rights Policy are reviewed by the various Heads of Business Units. Additionally, the Compliance and the Internal Audit teams at the Bank assess each Business Unit's adherence to respective policies

**Principle 2**

- The implementation of the Bank's Environmental Management Policy is independently audited annually for its adherence to the ISO 14001:2015 EMS Standard. In FY 2022-23, the Bank was certified ISO 14001 compliant for the 10<sup>th</sup> year in a row by Bureau Veritas (India) Pvt. Ltd.

**Principle 3**

- The working of the Bank's Equal Opportunity Policy is reviewed by the various Heads of Business Units. Additionally, the Compliance and the Internal Audit teams at the Bank assess each Business Unit's adherence to respective policies

**Principle 5**

- The working of the Bank's Human Rights Policy is reviewed by the various Heads of Business Units. Additionally, the Compliance and the Internal Audit teams at the Bank assess each Business Unit's adherence to respective policies

**Principle 6**

- The implementation of the Bank's Environmental Management Policy is independently audited annually for its adherence to the ISO 14001:2015 EMS Standard. In FY 2022-23, the Bank was certified ISO 14001 compliant for the 10<sup>th</sup> year in a row by Bureau Veritas (India) Pvt. Ltd.

**Principle 9**

- The implementation of the Bank's Grievance Redressal Policy was independently audited for its adherence to the ISO 9001:2015 Quality Management System by Bureau Veritas (India) Pvt. Ltd; and to the ISO 10002 Standard for customer satisfaction by the British Standard Institution
- The implementation of the Bank's Information Security Policies was independently audited for its adherence to the ISO ISO27001:2013 Information Security Management System by QRC Assurance and Solutions Pvt. Ltd.

*#The Bank is in the process of developing a Board approved policy towards its public policy advocacy activities*



## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

### PRINCIPLE 1 - Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

#### A. Essential Indicators

#### 1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

Segments	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	7	<ul style="list-style-type: none"> <li>Certification Programme in IT and Cyber Security for Board Members</li> <li>The familiarisation cum onboarding programme on the following areas: Financial Management, Human Capital Management, Risk Management, Operations Management, Compliance Management, Audit Management, Overview of CS Function &amp; Role and Responsibilities of Directors.</li> <li>The familiarisation cum onboarding programme on the following areas: Retail Banking, Large Corporates, Institutional &amp; Government Banking, Transaction Banking, Emerging Local Corporate Banking and Financial Markets.</li> </ul>	The details of programmes conducted and attended by the Board are provided on the Bank's website: <a href="https://www.yesbank.in/pdf?name=independentdirectors_pdf1.pdf">https://www.yesbank.in/pdf?name=independentdirectors_pdf1.pdf</a>
Key Managerial Personnel	11	<ul style="list-style-type: none"> <li>Programs on Advanced Leadership</li> <li>Apex Leadership Program</li> <li>Building Risk &amp; Compliance Culture Workshop</li> <li>Compliance Awareness Workshop</li> <li>Prevention of Insider Trading</li> <li>Mandatory Re-certification, etc.</li> </ul>	100%
Employees other than BoD and KMPs	In FY 2022-23, 6,651 training programs were conducted with 5.87 average training days per participant	<ul style="list-style-type: none"> <li>Mandatory Certification including awareness on: Code of Conduct, POSH policy, Know Your Customer &amp; Anti Money Laundering, Information Security</li> <li>Operational Risk Management &amp; Business Continuity Plan</li> <li>Anti-Bribery and Anti -Corruption Control</li> </ul>	100% employees covered under mandatory certification trainings
Workers		Not Applicable	

#### 2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Sr. No	Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Monetary		Has an appeal been preferred? (Yes/No)
				Amount (In INR)	Brief of the Case	
1	Penalty/ Fine	Principle 9	RBI	60,000	As per the RBI circular dated August 10, 2021 on 'Monitoring of NA Availability of Cash in ATMs', Banks are advised to strengthen their systems/ mechanisms to monitor availability of cash in ATMs and ensure timely replenishment to avoid cash-outs. Further, the circular stated that Cash-out at any ATM of more than 10 hours in a month will attract a flat penalty of ₹ 10,000/- per ATM. During the Financial Year April 2022-2023, RBI had levied a total penalty of ₹ 60,000 (6 instances) for non-replenishment of Bank's ATMs located at Howrah, Gorakhpur, Vijaywada, Lucknow, Ludhiana, and Ahmedabad for more than 10 hours	

Monetary						
Sr. No	Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
2	Penalty/ Fine	Principle 9	RBI	60,000	RBI had levied a penalty of ₹ 60,000 (5 instances) on account of non-compliance with the RBI guidelines on issuance of soiled notes to General Public and non-provision of the facility for the exchange of soiled / mutilated bank notes by the Branches	NA
3	Penalty/ Fine	Principle 9	RBI	9,400	RBI had levied a total penalty of ₹ 9,400 (2 instances) on account of the irregularities observed in the soiled note remittance received from YES BANK Delhi Currency Chest	NA
4	Settlement	Principle 1	SEBI	72,76,533	One of the Directors (who in his individual capacity has not come to the adverse notice of any regulator which has resulted in the passing of any adverse order or finding against him) has in his declaration declared that one of the listed entities in which he is a director has settled a case with SEBI under the SEBI (Settlement Proceedings) Regulations, 2018 with respect to a notice issued by SEBI to the said listed company and all its directors for alleged violation of certain provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The settlement amount was paid by the listed entity on its behalf and on behalf of its directors.	NA
5	Compounding fee	NA	NA	Nil	NA	NA

**Non-Monetary**

Sr. No	Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
1	Imprisonment	NA	NA	NA	NA
2	Punishment	NA	NA	NA	NA

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed

Case details	Name of the regulatory/ enforcement agencies/ judicial institutions
NA	NA

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

YES BANK's Anti-Bribery and Anti-Corruption Policy (ABAC Policy) has been developed in alignment with the Bank's Code of Conduct, various policies, rules, and regulations adopted by YBL and in conformance with the legal and statutory framework of anti-bribery and anti-corruption legislation prevalent in India. The Policy reflects the Bank's and its management's commitment to maintain the highest ethical standards while conducting its business in an open, fair and accountable manner, in line with best practices in corporate governance. The objective of this Policy is to ensure that neither YBL nor any of its employees (fulltime or contractual employees, including trainees and interns), directors, agents, associates, vendors, consultants, advisors, representatives, or intermediaries, indulge in any acts of bribery and corruption in discharging of their official duties towards the Bank, either in their own name or in the name of the Bank. YES BANK's Anti Bribery and Corruption Policy is available on the Bank's website at: [https://www.yesbank.in/pdf?name=ybl\\_abac\\_policy.pdf](https://www.yesbank.in/pdf?name=ybl_abac_policy.pdf)

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

Particulars	FY 2022-23 (Current Financial Year)		FY 2021-22 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Directors	Nil		Nil	
KMPs	Nil		Nil	
Employees	Nil		Nil	
Workers	Nil		Nil	

6. Details of complaints with regard to conflict of interest: NIL

	FY 2022-23 Current Financial Year		FY 2021-22 Previous Financial Year	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil	Nil	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Nil	Nil	Nil

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

There were no corrective actions taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest in FY 2022-23.

**B. Leadership Indicators**

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Total number of awareness programmes held	Topics / principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Two	Awareness building on the Bank's ESG Supplier Code Of Conduct and a Survey to assess ESG preparedness of strategic suppliers	60+ strategic vendors accounting for nearly 85% of the Bank's procurement function-led spend were covered under the awareness programme

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.

Yes. The Board has formulated and adopted the Code of Conduct and Ethics that the Board of Directors and Senior Management must adhere to. The Code is available on the Bank's weblink: [https://www.yesbank.in/pdf?name=Code\\_of\\_Business\\_Conduct\\_Ethics\\_for\\_the\\_Board\\_of\\_Directors\\_and\\_Senior\\_Management.pdf](https://www.yesbank.in/pdf?name=Code_of_Business_Conduct_Ethics_for_the_Board_of_Directors_and_Senior_Management.pdf)

**PRINCIPLE 2 - Businesses should provide goods and services in a manner that is sustainable and safe**

**A. Essential Indicators**

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

Particulars	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	Nil	Nil	NA
Capex	Nil	Nil	NA

The Bank spent ₹ 7.01 crore during FY 2022-23 on energy conservation initiatives including AC retrofitting, LED projects and signage replacements at corporate offices and branch locations.

2. a. Does the entity have procedures in place for sustainable sourcing?

Yes

b. If yes, what percentage of inputs were sourced sustainably?

The Bank proactively identifies opportunities to source sustainable alternatives to the resources it consumes. The Bank has switched to sourcing renewable energy to power its head office, YES BANK House (YBH) and 34 of its 81 Branches in Mumbai. The Bank has also eliminated the use of single-use plastics in its operations and switched to procuring 100% recycled paper (A4) for internal operational use, across all its facilities. In FY 2022-23, the Bank completed its migration to light-emitting diode (LED) fixtures in all its offices and has begun switching to star-rated air conditioners and equipment in its offices.

3. Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

In line with its Environmental Management System, the Bank has instituted robust mechanisms for responsible collection, recycling, and disposal of its waste. The Bank has partnered Viagreen to recycle paper used at key facilities including its corporate office. YES BANK House is equipped with a composting unit and a zero liquid discharge facility minimise the environmental impacts of its operations. The Bank has also appointed central vendors to collect, recycle and responsibly dispose e-waste from all its facilities and to buy back its lead acid batteries used in its uninterruptible power supply (UPS) systems.

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

No. Given the nature of YES BANK's business, EPR is not applicable to the Bank's activities.

**B. Leadership Indicators**

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

No, the Bank has not undertaken any LCA of its products/ services. The Bank has indentified significant environmental aspects and impacts of its business and products, and instituted a Bank-wide Environmental Management system to minimise the negative impacts of its operations.

NIC Code	Name of Product /Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No) If yes, provide the web-link.
NA	NA	NA	NA	NA	NA

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
NA	NA	NA

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2022-23 Current Financial Year	FY 2021-22 Previous Financial Year
Paper (A4) for internal operations	100%	100%

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

Particulars	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including Packaging)	-	0.048*	0.004*	-	-	-
E-waste	-	23	4.06	-	-	-
Hazardous waste	-	49.06#	1.46#	-	-	-
Other waste	-	64.70^	3.25^	-	-	-

\*Plastic Waste includes data from Airoli office only

#Hazardous waste includes pan-India battery waste and other hazardous waste from YBH

^Other waste includes dry waste (excluding plastics) data from YBH and Airoli offices, wet waste data from YBH only and bio-medical waste data from YBH, Airoli, NOC Chennai and Noida offices

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
NA	NA

**PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains**

**A. Essential Indicators**

1. a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
	Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)	
<b>Permanent employees</b>											
Male	21,727	100%	21,727	100%	-	-	-	-	-	-	-
Female	5,790	100%	5,790	100%	5,790	100%	-	-	5,790	100%	
<b>Total</b>	<b>27,517</b>	<b>100%</b>	<b>27,517</b>	<b>100%</b>	<b>5,790</b>	<b>100%</b>	-	-	<b>5,790</b>	<b>100%</b>	
<b>Other than permanent employees</b>											
Male											
Female											
<b>Total</b>											

- b. Details of measures for the well-being of workers:

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
	Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)	
<b>Permanent workers</b>											
Male											
Female											
<b>Total</b>											
<b>Other than permanent workers</b>											
Male											
Female											
<b>Total</b>											

**2. Details of retirement benefits, for Current FY and Previous Financial Year.**

Benefits	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	-	Y	100%	-	Y
Gratuity	100%	-	Y	100%	-	Y
ESI						
Others - please specify			NA			

**3. Accessibility of workplaces**

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

The Bank is cognizant of its responsibility of ensuring easy accessibility of its facilities for differently abled employees, customers, and visitors. 36% of the Bank's Branches are equipped with facilities such as ramps to enable differently abled employees and customers to use its facilities. Branches where ramps cannot be constructed due to structural challenges, are provided with adequate signages and notices. Most of the Bank's major offices are equipped with elevators, rest rooms etc. in line with its policy to support persons with disabilities.

**4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.**

The Bank continues to be an equal opportunity employer, committed to creating and nurturing a culture of inclusion and belongingness and has no tolerance towards any form of discrimination. The Bank's policy on Equal Opportunity prevents discrimination on any grounds such as disability, marital status, nationality, race, religion, sex, sexual orientation etc. and aims to treat all employees and job applicants equally. The policy is available on the Bank's website: <https://www.yesbank.in/pdf?name=eop.pdf>

**5. Return to work and Retention rates of permanent employees and workers that took parental leave.**

Gender	Permanent Employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male				
Female	Please refer to the <i>People</i> section of the Integrated Annual Report on page no. 102			
Total				

**6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.**

Particulars	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	NA
Other than Permanent Workers	
Permanent Employees	Yes <sup>4</sup>
Other than Permanent Employees	

<sup>4</sup>To ensure that all grievances are dealt promptly and fairly, the Bank has put in place an Employee Grievance Redressal policy which defines the channels for grievance reporting and a detailed redressal mechanism.

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
<b>Total Permanent Employees</b>						
Male						
Female						
<b>Total Permanent Workers</b>						
Male						
Female						

NA

8. Details of training given to employees and workers:

Category	FY 2022-23 Current Financial Year					FY 2021-22 Previous Financial Year				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
<b>Employees</b>										
Male	21,727	Nil	Nil	21,326	98%	19,777	Nil	Nil	19,466	98%
Female	5,790	Nil	Nil	5,605	97%	4,569	Nil	Nil	4,479	98%
<b>Total</b>	<b>27,517</b>	<b>Nil</b>	<b>Nil</b>	<b>26,931</b>	<b>98%</b>	<b>24,346</b>	<b>Nil</b>	<b>Nil</b>	<b>23,945</b>	<b>98%</b>
<b>Workers</b>										
Male										
Female										
<b>Total</b>										

NA

9. Details of performance and career development reviews of employees and worker:

Category	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	Total	No.	%	Total	No.	%
<b>Employees</b>						
Male	16,475	16,475	100%	14,759	14,759	100%
Female	4,060	4,060	100%	3,274	3,274	100%
<b>Total</b>	<b>20,535</b>	<b>20,535</b>	<b>100%</b>	<b>18,033</b>	<b>18,033</b>	<b>100%</b>
<b>Workers</b>						
Male						
Female						
<b>Total</b>						

NA

Note: Our annual performance review (at the end of Financial Year) is done for all eligible employees who have completed a minimum of 6 months with the organisation.



**10. Health and safety management system:**
**a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?**

In FY 2022-23, the Bank rolled out its Occupational Health and Safety (OHS) Policy and has initiated the implementation of an OHS Management System based on ISO 45001 standard at its YBH and Airoli Offices

**b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

The Bank has rolled out a comprehensive Occupational Health and Safety (OHS) Policy and is in the process of formalising systems and processes for the identification of work-related hazards and risks

**c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)**

The Bank has rolled out a comprehensive Occupational Health and Safety (OHS) Policy and is in the process of formalising systems and processes for workers to report the work related hazards

**d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

Yes. Employees at YES BANK have access to a wide range of non-occupational medical and healthcare services:

- Medical Facility:** The Bank has partnered with a service provider for providing medical services to employees at 4 major locations (two in MMR, one each in Chennai and Noida). The centres are well equipped with experienced general physicians, nurses, and dieticians. The Bank has also initiated Homeopathic and Physiotherapy consultation at YES BANK House. Specialist Consultations are also being organised under the facility.
- Insurance Benefits:** A comprehensive 'Group Medclaim Policy' covering pre and post hospitalisation of employees and their enrolled dependents (spouse, children) is sponsored by the Bank for all employees. The Bank also sponsors the 'Group Term Life Insurance Policy' and 'Group Personal Accident Policy' for its employees. Additionally, immediate ex-gratia of 2 months' salary is extended to the families of deceased employees.
- Employee Health Check-up Policy:** As one of the measures to encourage employees to stay healthy and identify the health issues, if any, before they become serious, the Bank has put in place a policy on Employee Health Check-up.

**11. Details of safety related incidents, in the following format:**

Given the Bank's nature of business, it faces limited risks of work-related injuries and fatalities. There were no reports of work-related injury, fatalities or lost time due to injury.

Safety Incident/Number	Category	FY 2022-23	FY 2021-22
		Current Financial Year	Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	Nil	Nil
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	Nil	Nil
No. of fatalities	Employees	Nil	Nil
	Workers	Nil	Nil
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	Nil	Nil

**12. Describe the measures taken by the entity to ensure a safe and healthy work place.**

The Bank has a holistic approach to safeguarding the health and well-being of its employees. Medical centers with qualified doctors are stationed at major offices such as YBH, Chennai, Gurgaon, Airoli, and Max Tower. The Bank has also set up robust emergency preparedness plans which includes regular fire drills and detailed fire evacuation plans. The Bank’s workspaces are ergonomically planned and all Covid-19 protocols are diligently followed.

This year, to help YES BANKers take better control of their health and wellness, a series of webinars under the brand ‘Wellness Webinars’ were organised in collaboration with experienced health professionals, SMEs, and healthcare specialists covering topics on boosting immunity, handling lifestyle problems, maintaining Heart Health, Mental Health & Wellness, preventive healthcare, etc. Additionally, various intra & inter-corporate sports events were organised for employees which saw substantial participation levels.

The Bank has also set up a fitness centre and a Yoga Studio at its Corporate Office to aid employees achieve their fitness goals.

**13. Number of Complaints on the following made by employees and workers:**

Category	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

**14. Assessments for the year:**

The Bank has recently rolled out an Occupational Health and Safety (OHS) Policy and is in the process of formalising systems and processes for carrying out OHS assessments at its facilities.

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Nil
Working Conditions	Nil

**15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.**

The Bank is in the process of formalising systems and processes to assess OHS aspects relevant to its business and facilities and has not undertaken any corrective actions this year.

**B. Leadership Indicators**

**1. Does the entity extend any life insurance or any compensatory package in the event of death of**

**(A) Employees (Y/N)**

Yes. The Bank covers its employees under certain policies wherein nominee is supported in the event of death. The nominee is entitled for cash benefits under Group Term Life Insurance, Ex Gratia, EDLI, GPA (in case of accidental death) and Gratuity as per the applicable Payment of Gratuity Act.

**(B) Workers (Y/N)**

Not Applicable

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Bank has incorporated terms in the contracts and the purchase orders issued to suppliers which mandate statutory and legal compliances, as applicable. Also, the legal contracts executed with vendors include provisions from the Bank's ESG Supplier Code of Conduct which include the ESG parameters as applicable to the vendor.

The Bank also reviews statutory processes and payments of manpower suppliers deployed at YES BANK, by conducting audits in line with the labour laws and basis a checklist of compliance requirements.

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Not Applicable

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

The Bank does not provide transition assistance programmes.

5. Details on assessment of value chain partners:

The Bank is in the process of assessing the ESG awareness and preparedness of its suppliers in a phased manner and educating them about ESG best practices through webinars and surveys. The assessments will enable the Bank to score vendors on their ESG performance and identify areas for improving controls and limiting potential negative impacts of its supply chain.

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	The Bank is currently engaging with its suppliers to build awareness and preparedness on ESG related issues. The Bank plans to conduct human rights assessments of its suppliers, in a phased manner, in future. 60+ strategic vendors accounting for nearly 85% of the Bank's procurement function-led spend were covered under its awareness programme
Working Conditions	

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

The Bank is currently assessing the ESG awareness and preparedness of its suppliers in a phased manner and helping them understand the importance of these aspects. In future, the Bank intends to assess its suppliers on their ESG preparedness/ practices which will enable the Bank to identify areas of significant risks/impacts and design corrective actions to minimise negative impacts of its supply chain

**PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders**

**A. Essential Indicators**

1. Describe the processes for identifying key stakeholder groups of the entity.

Please refer to the *Stakeholder Engagement & Materiality Assessment* section of the Integrated Annual Report on page 70

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
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Please refer to the *Stakeholder Engagement & Materiality Assessment* section of the Integrated Annual Report on page 70

**B. Leadership Indicators**

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

Please refer to the *Stakeholder Engagement & Materiality Assessment* section of the Integrated Annual Report on page 70.

2. **Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Please refer to the *Stakeholder Engagement & Materiality Assessment* section of the Integrated Annual Report on page 73.

3. **Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalised stakeholder groups.**

YES BANK, in line with its corporate social responsibility policy, has worked conscientiously to align its core business more closely with global sustainability frameworks, chiefly the United Nations' Sustainable Development Goals, the Paris Agreement on Climate Change and the Principles for Responsible Banking. Guided by these frameworks and its CSR and ESG policies, the Bank works to deliver positive socio-environmental impact.

The Bank has developed and implemented CSR programmes to create and enhance shared value through unique, scalable and sustainable models. With a focus on 3Es – Employability, Entrepreneurship and Environment Sustainability - the Bank has committed to catalyse employment and entrepreneurship opportunities for 100,000 youth by 2026. The projects undertaken in pursuit of realising this target focus on the vulnerable and the marginalised. Livelihoods is a key focus area for the Bank and it addresses this key area with a two pronged approach – by providing underprivileged youth, skills-based training for market oriented jobs in urban areas – over 5,000 youth have been skilled since 2021 through the Bank's initiatives with a target to skill over 25,000 youth by 2026 and through initiatives aimed at enhancing the earning capability of rural populations with a focus on farm productivity, farm extension, handicrafts, among others – entrepreneurship opportunities have been enabled for over 30,000 villagers with a target to make a difference to 75,000 lives by 2026.

The Bank's Inclusive Social Banking division, through its flagship group-lending programme, YES Livelihood Enhancement Action Programme (YES LEAP), provides financial services to women microfinance borrowers through Corporates and Microfinance Institutions as Business Correspondents. As 100% of these groups are women, YES LEAP has been able to contribute significantly towards strengthening women entrepreneurship and empowerment in rural areas of India. As at March 31, 2023, the Bank had an active women customer base of 7.6 lakh. Since the inception of the YES LEAP programme in 2011, the Bank has cumulatively disbursed over INR 14,640 crore to over 34 lakh families, till date.

**PRINCIPLE 5 Businesses should respect and promote human rights****A. Essential Indicators**

1. **Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:**

YES BANK is committed to ensure that its business follows the highest standards of humans rights practices. In order to embed human rights considerations into its business the Bank has instituted a Human Rights Policy based on the principles of the United Nations Guiding Principles on Business and Human Rights. The Bank is working towards developing trainings and awareness programmes for promoting the understanding of human rights amongst its employees and building a culture which inculcates respect for human rights while avoiding connivance in human rights abuses across its value chain.

Category	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
<b>Employees</b>						
Permanent	27,517	Nil	NA	24,346	Nil	NA
Other than Permanent	130	Nil	NA	42	Nil	NA
<b>Total Employees</b>	<b>27,647</b>	<b>Nil</b>	<b>NA</b>	<b>24,388</b>	<b>Nil</b>	<b>NA</b>
<b>Workers</b>						
Permanent						
Other than Permanent						Not Applicable
<b>Total Workers</b>						

While there were no formal trainings on Human Rights, employees were made aware of the policy through policy reiterations

## 2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2022-23 Current Financial Year				FY 2021-22 Previous Financial Year					
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
	No. (B)	% (B / A)	No. (C)	% (C/A)	No. (E)	% (E/D)	No. (F)	% (F/D)		
<b>Employees</b>										
Permanent	27,517	-	-	27,517	100%	24,346	-	-	24,346	100%
Male	21,727	-	-	21,727	100%	19,777	-	-	19,777	100%
Female	5,790	-	-	5,790	100%	4,569	-	-	4,569	100%
Other than Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
<b>Workers</b>										
Permanent										
Male										
Female										
Other than Permanent										Not Applicable
Male										
Female										

## 3. Details of remuneration/salary/wages, in the following format:

Particulars	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors	10*	57,32,135 <sup>§</sup>	3*	41,72,603 <sup>§</sup>
Key Managerial Personnel	4	2,87,93,000	-	-
Employees other than BoD and KMP	21,723	8,05,440	5,790	5,90,000
Workers				Not Applicable

\*As at March 31, 2023

<sup>§</sup>Median remuneration only includes directors who have been remunerated for the entire 12 month period

Note: The Bank follows an employee compensation philosophy that is gender agnostic and is based on parameters like role, experience, proficiency, level of competency, relevant performance assessment measures etc.

**4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)**

Yes. Any grievances related to violations of human rights can also be reported to the Bank appointed Liaison Officer, details of whom are mentioned in the Bank’s Human Rights Policy

**5. Describe the internal mechanisms in place to redress grievances related to human rights issues.**

The Bank has implemented a web-based ‘Corporate Whistle Blower Initiative’ (CWI) – which is an independent online reporting service aimed at facilitating secure and confidential communication between the organisation and its stakeholders. The CWI Portal can be accessed by executives via internet from anywhere, anytime. ([www.cwiportal.com](http://www.cwiportal.com)). Any grievances related to violations of human rights can also be reported to the Bank appointed Liaison Officer

**6. Number of Complaints on the following made by employees and workers:**

Particulars	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	20	6	*	15	1	#
Discrimination at workplace	-	-	-	-	-	-
Child Labour	-	-	-	-	-	-
Forced Labour/Involuntary Labour	-	-	-	-	-	-
Wages	-	-	-	-	-	-
Other human rights related issues	-	-	-	-	-	-

\*For the pending cases, the investigation has been closed and further action is in progress. The same will be completed within timeline.

#The pending complaint was investigated within the stipulated timeline

**7. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

The Bank has implemented a web-based ‘Corporate Whistle Blower Initiative’ (CWI) – which is an independent online reporting service aimed at facilitating secure and confidential communication between the organisation and its stakeholders.

The Bank has Internal Committees to investigate and inquire into sexual harassment complaints in line with the Bank’s policy on Prevention of Sexual Harassment at Workplace. The salient features of the policy and the details of the Internal Committees are shared with all the employees and are displayed at branches and offices of the Bank.

As per the Bank’s Code of Conduct, every employee is required to uphold and maintain the dignity of other executives working in the Bank. They should maintain a productive work environment that is free from sexual harassment Those who violate this Code of Conduct may be subject to disciplinary action, including possible dismissal

**8. Do human rights requirements form part of your business agreements and contracts? (Yes/No)**

The Bank’s ESG Supplier Code of Conduct covers human rights considerations and is a part of the Bank’s business agreements and contracts.

**9. Assessments for the year:**

The Bank is working towards formalising processes for human rights assessments of its facilities in line with its Human Rights Policy

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	Nil
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	



10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

Not Applicable

#### B. Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.

There were no business process modifications introduced as result of human rights grievances/ complaints

2. Details of the scope and coverage of any Human rights due-diligence conducted

There was no human rights due-diligence conducted. The Bank is working towards formalising processes to undertake due-diligence for identifying vulnerable group, adequacy of mitigation and remediation measures

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

The Bank is cognizant of its responsibility of ensuring easy accessibility of its facilities for differently abled employees, customers, and visitors. 36% of the Bank's Branches are equipped with facilities such as ramps to enable differently abled employees and customers to use its facilities. Branches where ramps cannot be constructed due to structural challenges, are provided with adequate signages and notices. Most of the Bank's major offices are equipped with elevators, rest rooms etc. in line with its policy to support persons with disabilities.

4. Details on assessment of value chain partners:

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Child labour	The Bank is currently engaging with its suppliers to build awareness and preparedness on ESG related issues. The Bank plans to conduct human rights assessments of its suppliers, in a phased manner, in future.
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	Currently, 60+ strategic vendors accounting for nearly 85% of the Bank's procurement function-led spend were covered under the awareness programme
Wages	
Others – please specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

The Bank is currently assessing the ESG awareness and preparedness of its suppliers in a phased manner and helping them understand the importance of these aspects. In future, the Bank intends to assess its suppliers on their ESG preparedness/ practices which will enable the Bank to identify areas of significant risks/impacts and design corrective actions to minimise negative impacts of its supply chain

### PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment

#### A. Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Total electricity consumption	210.98 TJ <sup>#</sup>	206.84 TJ
Total fuel consumption	9.25 TJ	8.52 TJ
Energy consumption through other sources	0	0
<b>Total energy consumption</b>	<b>220.23 TJ</b>	<b>215.36 TJ</b>
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	827.18 J/Rs <sup>^</sup>	966.35 J/Rs
Energy intensity	8.00 GJ <sup>§</sup> /FTE <sup>*</sup>	9.05 GJ/FTE

Independent Limited assurance has been carried out by KPMG Assurance and Consulting Services LLP for the disclosure in Integrated Report in accordance to GRI Standards (See Assurance Statement on Page 457)

<sup>#</sup>Terajoules

<sup>§</sup>Gigajoules

<sup>^</sup>Joules Per Rupees

<sup>\*</sup>FTE- Full Time Employee. Includes all full-time employees across YES BANK's pan-India and Abu Dhabi facilities



Data above includes energy consumption by YES Securities (India) Limited (YSIL), a subsidiary of YES BANK which operates from YES BANK House premises

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not Applicable. YES BANK does not have any sites or facilities identified as designated consumers (DCs).

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>Water withdrawal by source (in kilolitres)</b>		
Surface water	0	0
Groundwater	0	0
Third party water	70,718.78 <sup>#</sup>	33,285.6 <sup>^</sup>
Seawater / desalinated water	0	0
Others	0	0
Total volume of water withdrawal (in kilolitres)	70,718.78 <sup>#</sup>	33,285.6 <sup>^</sup>
Total volume of water consumption (in kilolitres)	0	0
Water intensity per rupee of turnover (Water consumed / turnover)	0	0
Water intensity	15.37 KL/FTE <sup>*</sup>	0

Independent assurance has been carried out by KPMG Assurance and Consulting Services LLP in accordance to GRI Standards (See Assurance Statement on Page 457)

<sup>#</sup>Figures mentioned only include data for 7 Major offices (YBH, Airoli, NOC Gurgaon, Max Tower, West Patel Nagar, Nyaya Marg, Okhala)

<sup>^</sup>Figures mentioned only include data for YBH

<sup>\*</sup>Figure mentioned only includes data for YBH and Airoli offices

Data above includes water consumption by YES Securities (India) Limited (YSIL), a subsidiary of YES BANK which operates from YES BANK House premises

4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

Given YES BANK's nature of business, water consumption is minimal and is not considered a significant environmental aspect for the Bank. The Bank has set up a zero liquid discharge facility at its corporate office YES BANK House. At other tenanted facilities, discharge is managed by the landlords.

5. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
NOx	KG	826.09	247.51
SOx	KG	275.78	26.85
Particulate matter (PM)	KG	50.91	13.19 <sup>*</sup>
Persistent organic pollutants (POP)	NA	-	-
Volatile organic compounds (VOC)	NA	-	-
Hazardous air pollutants (HAP)	NA	-	-
Others – please specify	NA	-	-

Independent Limited assurance has been carried out by KPMG Assurance and Consulting Services LLP for the disclosure in Integrated Report in accordance to GRI Standards (See Assurance Statement on Page 457)

<sup>\*</sup>PM for FY 2021-22 not assured independently

Weighted Average methodology has been used to calculate the NOx, SOx and PM emissions from diesel consumption by DG Sets.

**6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

Parameter	Unit	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>Total Scope 1* emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	3,541.40	3217.14
<b>Total Scope 2 emissions#</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	37468.12	44284.5
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover</b>	₹tCO <sub>2</sub> e/Rs	0.000000154	0.000000199
<b>Total Scope 1 and Scope 2 emission intensity</b> (Scope 1+2)/FTE <sup>^</sup>		1.49	1.95

Independent Limited assurance has been carried out by KPMG Assurance and Consulting Services LLP for the disclosure in Integrated Report in accordance to GRI Standards (See Assurance Statement on Page 457)

\*Scope 1 emissions include 10% refrigerant leakage from AC systems (as suggested in the "IPCC/TEAP Special Report: Safeguarding the Ozone Layer and the Global Climate System"). Scope 1 emissions also include diesel consumption for the Bank. The emission factors and GWP (Global Warming Potential) values have been taken from the Greenhouse Gas (GHG) Protocol.

#Scope 2 emissions constitute CO<sub>2</sub> emissions from grid electricity (from non-renewable sources) consumed by YES BANK. The emission factors have been taken from Central Electrical Authority (CEA's) CO<sub>2</sub> Baseline Database for the Indian Power Sector, Version 18. In January 2022, the Bank started sourcing renewable energy to power YES BANK House, avoiding 4,435.77 tCO<sub>2</sub>e in FY 2022-23. Grid electricity consumed has been estimated from facility-wise electricity bills and state-wise tariff charges

₹Tonnes of CO<sub>2</sub> equivalent

<sup>^</sup>FTE- Full Time Employee. Includes all full-time employees across YES BANK's pan-India and Abu Dhabi facilities

Data above includes emissions from YES Securities (India) Limited (YSIL), a subsidiary of YES BANK which operates from YES BANK House premises

**7. Does the entity have any project related to reducing Green House Gas (GHG) emission? If Yes, then provide details.**

In order to align with the net zero pathways suggested by the UN's Intergovernmental Panel on Climate Change, the Bank has pledged to reduce GHG emissions (Scope 1 and Scope 2 emissions) from its operations to net zero by 2030. To achieve its net zero target, the Bank plans to migrate most of its facilities to renewable energy. In FY 2022-23, the share of renewable energy in the Bank's electricity mix increased to around 11% resulting in approximately 4,435.77 tCO<sub>2</sub>e in avoided emissions. Currently, the Bank's corporate office, YES BANK House along with 34 of its 81 Branches in Mumbai have been switched to renewables. Led by its adoption of renewable energy, the Bank reduced its direct emissions by 13.66% in FY 2022-23, over the previous year. The Bank also aims to reduce its energy consumption by enhancing its energy efficiency. The Bank has completed its migration to light-emitting diode (LED) fixtures at all its facilities and in the process of switching to star-rated air conditioners and equipment in all its offices.

**8. Provide details related to waste management by the entity, in the following format:**

Sr. No	Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>Total Waste generated (in metric tonnes)</b>			
1	Plastic waste (A)	0.0515*	-
2	E-waste (B)	27.06	35.67
3	Bio-medical waste (C)	0.011#	-
4	Construction and demolition waste (D)	NA	NA
5	Battery waste (E)	49.06 <sup>^</sup>	-
6	Radioactive waste (F)	NA	NA
7	Other Hazardous waste (G)	1.464 <sup>§</sup>	-
8	Other Non-hazardous waste generated (H)	67.95 <sup>£</sup>	23.04
9	<b>Total (A+B + C + D + E + F + G + H)</b>	<b>145.58</b>	<b>58.71<sup>Σ</sup></b>

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)

Sr. No	Category of Waste	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
1	Recycled	136.8 <sup>€</sup>	51.75 <sup>°</sup>
2	Re-used		
3	Other recovery operations		
4	<b>Total</b>	<b>136.8</b>	<b>51.75</b>

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Sr. No	Category of Waste	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
1	Incineration	-	-
2	Landfilling	-	-
3	Other disposal operations	-	-
4	<b>Total</b>	<b>8.78<sup>^</sup></b>	<b>6.96<sup>³</sup></b>

Independent Limited assurance has been carried out by KPMG Assurance and Consulting Services LLP for the disclosure in Integrated Report in accordance to GRI Standards (See Assurance Statement on Page 457)

\*Plastic waste includes data from Airoli office only

#Bio-medical waste includes data from YBH, Airoli, NOC Chennai and Noida offices only

°Other hazardous waste consists of oil used for DG and expired chemicals (used to change water of cooling tower) in YBH

€Other Non-hazardous waste includes Dry Waste data (cups, paper, stationary etc) for YBH and Airoli offices, and wet waste data (leftover food, vegetable peels, fruits etc.) from YBH only

^Recycled waste consists of plastic waste, e-waste, bio-medical waste, battery waste, other hazardous waste, dry waste & wet waste

³Includes Dry Waste data from YBH and Airoli office only

^Includes only E-waste data (Pan India) & Dry Waste data (YBH and Airoli Office)

^Waste disposed consists of plastic Waste, e-waste, bio-medical waste, other hazardous waste (residue oil etc) and dry waste.

³Includes only E-waste data (Pan India) & Dry Waste data (YBH and Airoli Office)

9. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

In line with its Environmental Management System, the Bank has instituted robust mechanisms for responsible collection, recycling, and disposal of its waste. The Bank has partnered Viagreen to recycle paper used at key facilities including its corporate office. YES BANK House is equipped with a composting unit and a zero liquid discharge facility to minimize the environmental impacts of its operations. The Bank has also appointed central vendors to collect, recycle and responsibly dispose e-waste from all its facilities and to buy back its lead acid batteries used in its uninterruptible power supply (UPS) systems.

10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

Not Applicable. YES BANK does not have any operations or offices in or around ecologically sensitive areas.

Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N)	If no, the reasons thereof and corrective action taken, if any.
NA			

11. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Not Applicable. YES BANK has not undertaken environmental impact assessments

Name and brief details of project	EIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NA					

12. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Yes. YES BANK is in compliance with all applicable environmental law/ regulations/ guidelines in India

Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
NA			

**B. Leadership Indicators**

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>From renewable sources</b>		
Total electricity consumption (A)	22.33 TJ#	5.04 TJ
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
<b>Total energy consumed from renewable sources (A+B+C)</b>	<b>22.33 TJ</b>	<b>5.04 TJ</b>
<b>From non-renewable sources</b>		
Total electricity consumption (D)	188.65 TJ	201.8 TJ
Total fuel consumption (E)	9.25 TJ	8.52 TJ
Energy consumption through other sources (F)	0	0
<b>Total energy consumed from non-renewable sources (D+E+F)</b>	<b>197.90 TJ</b>	<b>210.33 TJ</b>

Independent Limited assurance has been carried out by KPMG Assurance and Consulting Services LLP for the disclosure in Integrated Report in accordance to GRI Standards (See Assurance Statement on Page 457)

#Terajoules

Data above includes energy consumption by YES Securities (India) Limited (YSIL), a subsidiary of YES BANK which operates from YES BANK House premises

**2. Provide the following details related to water discharged:**

Given YES BANK’s nature of business, water consumption and discharge is minimal and is not considered a significant environmental aspect for the Bank. The Bank currently does not monitor the amount of water discharged from its facilities. The Bank has set up a zero liquid discharge facility at its corporate office YES BANK House. At other tenanted facilities, discharge is managed by the landlords and treated through respective municipal treatment facilities, across geographies.

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) To Surface water	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(ii) To Groundwater	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(iii) To Seawater	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(v) Others	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
<b>Total water discharged (in kilolitres)</b>	<b>-</b>	<b>-</b>

**3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):**

**For each facility / plant located in areas of water stress, provide the following information:**

Not Applicable. YES BANK does not have any facility in areas of water stress.

**(i) Name of the area:** NA

**(ii) Nature of operations:** NA

**(iii) Water withdrawal, consumption and discharge in the following format:** NA

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		NA
<b>Total volume of water withdrawal (in kilolitres)</b>		
<b>Total volume of water consumption (in kilolitres)</b>		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
(i) To Surface water		
No treatment		
With treatment – please specify level of treatment		
(ii) To Groundwater		
No treatment		
With treatment – please specify level of treatment		
(iii) To Seawater		
No treatment		NA
With treatment – please specify level of treatment		
(iv) Sent to third-parties		
No treatment		
With treatment – please specify level of treatment		
(v) Others		
No treatment		
With treatment – please specify level of treatment		
<b>Total water discharged (in kilolitres)</b>		

4. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Total Scope 3* emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	5,72,923.41	19,24,342.69
Total Scope 3 emissions per rupee of turnover	#tCO <sub>2</sub> e/Rs	0.00000215	0.00000863
-Total Scope 3 emission intensity	Scope 3/FTE <sup>^</sup>	20.82	79.04

Independent Limited assurance has been carried out by KPMG Assurance and Consulting Services LLP for the disclosure in Integrated Report in accordance to GRI Standards (See Assurance Statement on Page 457)

For details on standards, methodologies, assumptions and/or calculation tools used, including sources of the global warming potential (GWP) rates and emission factors used - please refer to page 126 of the Environment section of the Bank's Integrated Annual Report

5. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not Applicable

6. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
Use of renewable energy	Switched to sourcing renewable energy to power YES BANK House and 34 Branches in Mumbai	Share of renewable energy in the Bank's electricity mix increased to 11% resulting in approximately 4,435.77 tCO <sub>2</sub> e in avoided emissions in FY 2022-23
Enhanced energy efficiency	Migrated to light-emitting diode (LED) fixtures	100% LED facilities, pan India with estimated energy savings of approximately 2362.56 GJ; estimated annual reduction in electricity consumption of 6,56,265 kWh, resulting in the Bank avoiding 469.23 tCO <sub>2</sub> e emissions in FY 2022-23
Green Building certification	Two of YES BANK large offices have been certified as Green Buildings	YES BANK House is now Platinum certified and Delhi's Okhala Office is Gold certified
Composting	The Bank has set up a vermicompost machine at YBH to treat wet waste	YES BANK House produces zero waste to landfill as compost is used to maintain flora around the office
Zero Liquid Discharge	The Bank has set up a zero liquid discharge facility at YBH to treat its sewage	YES BANK House produces zero water discharge as treated water is used to maintain flora around the office

7. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

The Bank acknowledges and recognises the importance of ensuring resiliency in its business operations and maintaining the trust and confidence of its stakeholders, including customers, regulators, employees, and public at large. To minimise impact to its activities during disasters/disruptions, the Bank has put in place a Business Continuity Plan (BCP) for ensuring resiliency in its business operations. The plan is reviewed on an annual basis and the implementation of this plan is overseen by the Operational Risk Management Committee, chaired by the CRO. The Bank's business continuity plan is ISO 22301 certified.

8. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.

In FY 2021-22, YES BANK became the first Bank in India to measure and report financed emission of its electricity generation portfolio (covering corporate loans, investment, project finance). The Bank is striving to further scale up the approach to measure and report its financed emissions from other climate intensive sectors. This year, the Bank undertook targets to reduce the financed emissions intensity of its electricity generation portfolio in line with the sectoral decarbonisation approach by Science Based Targets initiative (SBTi) and aligned to the well below 2 degree scenario, striving for 1.5 degree scenario. For more details, please refer to the *Environment* section of the Integrated Annual Report on page 112.

9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

The Bank is currently engaging with its suppliers to build awareness and preparedness on ESG related issues. The Bank plans to conduct environmental assessments of its suppliers, in a phased manner, in future. Currently, 60+ strategic vendors accounting for nearly 85% of the Bank's procurement function-led spend were covered under the awareness programme.



**PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

**A. Essential Indicators**

**1. a. Number of affiliations with trade and industry chambers/ associations.**

YES BANK is affiliated to a number of trade and industry associations. Seven of key affiliations are listed below (alphabetically)

**b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

1. The Associated Chambers of Commerce and Industry of India (ASSOCHAM)
2. The Confederation of Indian Industry (CII)
3. Foreign Exchange Dealer's Association Of India (FEDAI)
4. The Federation of Indian Chambers of Commerce & Industry (FICCI)
5. The Fixed Income Money Market and Derivatives Association of India (FIMMDA)
6. Indian Banks' Association (IBA)
7. The National Association of Software and Service Companies (NASSCOM)

**2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.**

There are no such instances to report.

**B. Leadership Indicators**

**1. Details of public policy positions advocated by the entity:**

S No.	Public Policy Advocated	Method resorted to for such advocacy	Whether information available in public domain (Yes/No)	Web link, if available
1	Supporting the Electric Vehicle sector in India	Knowledge Partner to FICCI for their India's Century report – Roadmap to unlock the potential of the EV sector by 2047.  Prepared roadmap basis consultation with industry stakeholders.	Yes	<a href="https://india-century.com/Electric-Vehicle.html">https://india-century.com/Electric-Vehicle.html</a>
2	Promoting Sustainability in Indian Agriculture: Focus Areas for Responsible Growth	Knowledge Partnered with FICCI for a National Sustainable Agriculture Summit and Sustainability Awards Program 2022	Yes	Link not available
3	Supporting India's USD 2 billion export opportunity for Millets	Knowledge partner with the Agricultural and Processed Food Products Export Development Authority (APEDA) for the Pre-launch event of the International Year of Millets (2023) during Smart Nutritive Food Conclave	Yes	<a href="https://apeda.gov.in/milletportal/files/Indian_Superfood_Millet_APEDA_Report.pdf">https://apeda.gov.in/milletportal/files/Indian_Superfood_Millet_APEDA_Report.pdf</a> <a href="https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1880769">https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1880769</a>
4	Promoting India's export competitiveness	Knowledge partner with All India Spices Exporters' forum for the International Spice Conference	Yes	<a href="https://www.internationalspiceconference.com/agenda">https://www.internationalspiceconference.com/agenda</a>

S No.	Public Policy Advocated	Method resorted to for such advocacy	Whether information available in public domain (Yes/No)	Web link, if available
5	Promoting India's export potential for natural, organic and GI products	Knowledge partner with APEDA for the National Conference on Export Potential of Natural, Organic and GI products from India	Yes	<a href="https://timesofindia.indiatimes.com/city/guwahati/ne-has-potential-to-lead-country-in-exports-apeda/articleshow/92445293.cms">https://timesofindia.indiatimes.com/city/guwahati/ne-has-potential-to-lead-country-in-exports-apeda/articleshow/92445293.cms</a> <a href="https://agriculturepost.com/agribusiness/agri-marketing/apeda-formulates-strategy-to-promote-ne-region-as-agri-export-hub/">https://agriculturepost.com/agribusiness/agri-marketing/apeda-formulates-strategy-to-promote-ne-region-as-agri-export-hub/</a>
6	Recommendations for securing supply chain sustainability in Indian Maize Sector	Knowledge partner with FICCI for the 8 <sup>th</sup> India Maize summit 2022.	Yes	Link not available

## PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

### A. Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Not Applicable. YES BANK did not undertake any Social Impact Assessments (SIA)

Name and brief details of project	EIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NA					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

Not Applicable. YES BANK did not undertake any projects that require Rehabilitation and Resettlement

Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
NA					

3. Describe the mechanisms to receive and redress grievances of the community.

Members of the community can report their grievance, if any, to the Branch Manager of their nearest YES BANK Branch or the Infrastructure and Facilities Management (IFM) team at the nearest YES BANK office. Community grievances are registered and resolved through the Bank's internal helpdesk system.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Particulars	FY 2022-23	FY 2021-22
	Current Financial Year	Previous Financial Year
Directly sourced from SMEs/ small producers	Nearly 745 vendors with approx. spend of 700 Cr INR	Nearly 445+ vendors with approx. spend of 405 Cr INR
Sourced directly from within the district and neighboring districts	Not Available	Not Available

### B. Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Not Applicable

Details of negative social impact identified	Corrective action taken
NA	

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

State	Aspirational District	Amount spent (In INR)
Rajasthan	Karauli	64,00,990
Gujarat	Dahod	19,92,870
Madhya Pradesh	Barwani	19,62,564
Odisha	Rayagada and Kalahandi	6,96,000

Note: The table reflects programs undertaken through YES Foundation, the social development arm of YES BANK, by deploying unutilised funds received as CSR donation from YES BANK prior to 2020.

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups? (Yes/No)  
No
- (b) From which marginalised /vulnerable groups do you procure? NA
- (c) What percentage of total procurement (by value) does it constitute? NA
4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:  
YES BANK does not own, nor has it acquired any intellectual property based on traditional knowledge.

Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
		NA	

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.  
Not Applicable

Name of authority	Brief of the Case	Corrective action taken
	NA	

6. Details of beneficiaries of CSR Projects:

CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
Employability	>,5000	100
Entrepreneurship	>30,000	100
Environment Sustainability	>1,000 SMEs	

Note: The table reflects programs undertaken through YES Foundation, the social development arm of YES BANK, since April 2021, by deploying unutilised funds received as CSR donation from YES BANK prior to 2020.

## PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

### A. Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

YES BANK has a Board approved Grievance Redressal Policy which is available on the Bank's website. Customers can visit the Bank's Branch, call the call center or write to YES Touch for any query /request/ complaint. Further, the Bank has put in place a 3-Level Grievance Redressal Mechanism. To ensure timely resolution of Customer Complaints, all complaints are logged into the Bank's Customer Relationship Management (CRM) system and each CRM issue type has a system defined TAT. As mandated by the Reserve Bank of India, YES BANK has implemented a mechanism of Internal Ombudsman wherein all customer complaints which are denied/ partially denied by the Bank are referred to the Internal Ombudsman, prior to Bank's final decision.

On the wholesale side, the Bank has a comprehensive service infrastructure for corporate customers especially for transaction intensive businesses. In addition to relationship and product sales teams, corporate servicing is focussed through the following:

- Corporate Service Delivery (CSD) Branches which take care of operations and in person contact based services;
- Priority Service Relationship Managers (PSRM) are allocated to high transactions/ business volume customers to act as single point of contact/ access/ attention
- The Bank also has a dedicated email ID and Virtual Contact Centre for receiving, record keeping and resolving customer service issues. All customer service issues are tracked and monitored for suitable redressal with due oversight in a multi-level structure, across senior management

**2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:**

Particulars	As a percentage to total turnover
Environmental and social parameters relevant to the product	<p>The Bank has adopted an Environment and Social Policy (ESP) which serves as a structured approach towards responsible lending. The ESP is an integral part of the Bank’s Environment and Social Risk Management System (ESMS) which sets out the overarching framework for identification and management of potential and/ or existing environment and social (E&amp;S) risks commensurate with the nature and scale of transactions and their potential impacts. Through this policy, the Bank integrates environmental and social risks into its overall credit risk assessment framework.</p> <p><b>The Bank undertakes a number of initiatives to promote the adoption digital and paper-less banking in order to minimize the environmental impact of its services, such as:</b></p> <ul style="list-style-type: none"> <li>• Promoting the use of digital/ online statements in order to save paper</li> <li>• RMs are encouraged to disseminate marketing collaterals to customers in digital formats such as, short videos, images, GIFs that can be conveniently shared and consumed</li> <li>• Introduction of in-app statement generation to reduce the requirement of printed statements</li> <li>• Digitisation of account opening processes to reduce documentation</li> <li>• Regular review and migration of service requests to online channels, i.e. Internet Banking, Mobile Banking, etc</li> <li>• Replacing physical standees at branches and corporate offices with digital screens</li> </ul>
Safe and responsible usage	<p><b>YES BANK ensures that customers are well informed and educated on the safe and responsible ways to use its products and services</b></p> <ul style="list-style-type: none"> <li>• The Bank has set up a dedicated “Secure Banking” section on its website to educate customers on the safe and secure ways of using digital payments/ channels</li> <li>• The Bank also sends periodic advisories via email or SMS to inform customers on safety practices</li> <li>• Periodic campaigns such as the ‘Say YES to Safe Online Banking’ integrated campaign designed to spread awareness about cybersecurity and which was extensively promoted through online and offline channels, social media platforms, D2C emailers, YES TV in branches as well as on residential display properties</li> <li>• The Bank provides customers with complete information about the Bank’s products including terms and conditions; schedule of charges applicable for various products/ services; channels through which services are rendered including branch lists / online channels; provision for applying to various products online; and the Bank’s grievance redressal mechanism available for customers</li> <li>• Rural customers are informed about responsible practices in loan usage and repayment</li> </ul>
Recycling and/or safe disposal	NA

**3. Number of consumer complaints in respect of the following:**

Particulars	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	18	0	-	13	0	-
Advertising	0	0	-	0	0	-
Cyber-security	0	0	-	0	0	-
Delivery of essential services	0	0	-	0	0	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	50	0	Sales related	21	0	Sales related
Other	62,636	2,097	General Grievances	47,154	1,451	General Grievances

Top five grounds of complaints received by the bank from customers basis the broad categorisation shared by RBI include – complaints relating to Internet/ Mobile/ Electronic Banking; ATM/Debit Cards; Loans and advances; Credit Cards; Account opening/difficulty in operation of accounts; Others

**4. Details of instances of product recalls on account of safety issues:**

Not Applicable

	Number	Reasons for recall
Voluntary recalls		
Forced recalls		NA

**5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.**

Yes. The Bank has instituted Information Security and Cyber Security policies which are defined based on the ISO 27001 framework. These policies are reviewed by the executive level Security Council and approved by Board. The Bank's Data Privacy policy, is based on General Data Protection Regulation (GDPR) guidelines, and has been defined for the businesses dealing with European customers. The policy is reviewed by the Security Council and approved by Board.

**6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.**
**1. AT 1 bonds**

In the matter of alleged mis-selling of AT 1 bonds, the Bank had received a show cause notice dated October 28, 2020 from SEBI as to why an inquiry be not held against the Bank in terms of Rule 4 of the Adjudication Rules read with section 15 I of the SEBI Act and penalty be not imposed under Sections 15 H of the SEBI Act, 1992 for the alleged violations. The Bank had submitted its interim response on November 10, 2020. On January 27, 2021, SEBI issued a Notice calling upon the Bank for personal hearing on February 11, 2021, based on the Show Cause Notice dated October 28, 2020. The Bank, thereafter, responded to SEBI vide letter dated February 09, 2021 reiterating the request made in its earlier interim response and also shared all documents pertaining to the litigation pending before various courts in relation to the write down and mis-selling allegation of AT 1 Bonds.

SEBI directed the Bank to file its reply on or before March 31, 2021 and scheduled the hearing on April 1, 2021 (for other Noticees reply was to be filed on March 30, 2021 and hearing was scheduled on March 31, 2021). The Bank filed its reply on March 31, 2021 and made submission/hearing on April 01, 2021. SEBI vide order dated April 12, 2021 imposed a penalty of ₹ 25 crores on the Bank.

Aggrieved by the above-mentioned SEBI order, the Bank preferred Appeal before the Hon'ble Securities Appellate Tribunal, Mumbai ("SAT"). SAT heard the Appeal and the effect and operation of the SEBI order dated April 12, 2021 has been stayed. The said appeal is pending final hearing.

## 2. Action Financial Services:

On January 22, 2021, the Bank received a Show Cause Notice ("SCN") from NCL informing that they had conducted a Limited Purpose Inspection of the Bank with respect to trading member Action Financial Services (India) Limited ("Action") to find out whether there has been an event of mis-use of client securities. Accordingly, it was observed that the Bank had sold client securities amounting to ₹ 1.95 crore and hence is in violation of certain SEBI circulars.

Thereafter on May 03, 2021, NCL passed an order as against the Bank to reinstate the securities wrongfully disposed of as detailed in the SCN and imposed a penalty of ₹ 1.95 lakh. NCL also directed the Bank to comply with the order within 15 days from the date of receipt of the order.

Aggrieved by the NCL order dated May 03, 2021, the Bank preferred an Appeal before the Securities Appellate Tribunal, Mumbai ("SAT"). SAT vide its order dated May 17, 2021 was pleased to stay the effect and operation of the NCL order dated May 03, 2021. After multiple adjournments, the matter was listed for hearing and is now reserved for orders.

## B. Leadership Indicators

### 1. Channels/ platforms where information on products and services of the entity can be accessed (provide web link, if available).

All information pertaining to the Bank, its products and services can be accessed on its website at: <https://www.yesbank.in/>

### 2. Steps taken to inform and educate consumers about safe and responsible usage of products and/ or services.

YES BANK ensures that customers are well informed and educated on the safe and responsible ways to use its products and services

- The Bank has set up a dedicated "Secure Banking" section on its website to educate customers on the safe and secure ways of using digital payments/ channels
- The Bank also sends periodic advisories via email or SMS' to inform customers on safety practices
- Periodic campaigns such as the 'Say YES to Safe Online Banking' integrated campaign designed to spread awareness about cybersecurity and which was extensively promoted through online and offline channels, social media platforms, D2C emailers, YES TV in branches as well as on residential display properties
- The Bank provides customer with complete information about the Bank's products including terms and conditions; schedule of charges applicable for various products/ services; channels through which services are rendered including branch lists / online channels; provision for applying to various products online; and the Bank's grievance redressal mechanism available for customers

### 3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

Disruption in services of the Bank (planned and unplanned) does have the potential to cause grave reputational damage. Keeping this in view, Corporate Communication is one of the most critical functions that is informed about any such development. The Corporate Communication team is entrusted with the responsibility of building a relevant communication strategy, based on the severity of the situation. The objective of this strategy is to position the Bank as a responsible financial entity that puts customer convenience at the centre of everything that it does. Appended below, are some steps taken by the Corporate Communication team to mitigate the risk that could arise as a result of service disruptions.



**Unplanned/Planned Downtimes:** In case of a downtime, the Bank’s Corporate Communication team works with the Bank’s Business and Digital Technology Solutions Group (BDTS) team to assess the cause of the disruption. The team then frames a communication that not just acknowledges the issue, but also provides a fair idea of the time required to restore normalcy. Post relevant approvals, the communication is disseminated to customers in the following ways:

1. **Press Release:** We may issue a brief press release to the media which talks about the downtime and carry other relevant details like services that got impacted, services that remain intact, as well as the time it will take to restore normalcy. Depending on the magnitude of the issue, we may choose to restrict the issuance of the release to a certain geographical region.
2. **Social Media:** This is a critical strategy wherein we acknowledge the downtime by proactively putting up a social media notification on all of the Bank’s handles. Typically, the post should also carry details about the issue in brief and the services that have been impacted as well as the ones that are working seamlessly.
3. **Online Reputation Management (ORM):** A gist of the press release is shared with the ORM team which then uses it as reference to respond to customer queries/escalations on social media, emails and telephonic conversations.
4. **WhatsApp/SMS:** Considering customers are significantly more active in accessing information on their phones, we also make it point to communicate all critical information to customers through WhatsApp and SMS’.

The strategies listed above are purely planned and executed basis the degree of impact and may not involve activating all four channels of communication every time.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

YES BANK provides customer with complete information about the Bank’s products including terms and conditions; schedule of charges applicable for various products/ services; channels through which services are rendered including branch lists / online channels; provision for applying to various products online; and the Bank’s grievance redressal mechanism available for customers

Yes. The Bank has a robust Customer Experience Framework wherein customer feedback is measured post their interaction with the Bank, across channels. The Bank’s Net Promoter score (NPS) is measured across channels like Branch Banking, Digital channels, Call Centers, Relationship Managers, amongst others, and customer insights, therein are shared with teams across the Bank.

5. **Provide the following information relating to data breaches:**

Particulars	Answer
Number of instances of data breaches along-with impact	Nil
Percentage of data breaches involving personally identifiable information of customers	NA