

MIRA INFORM REPORT

Report No. :	518187
Report Date :	05.07.2018

IDENTIFICATION DETAILS

Name :	YES BANK LIMITED
Registered Office :	9 th Floor, Nehru Centre, Discovery of India, Dr. Annie Besant Road, Worli, Mumbai – 400018, Maharashtra
Tel. No.:	91-22-66699000
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	21.11.2003
CIN No.: [Company Identification No.]	L65190MH2003PLC143249
Capital Investment / Paid-up Capital :	INR 4605.934 Million
IEC No.: [Import-Export Code No.]	0310007151
PAN No.: [Permanent Account No.]	AAACY2068D
GSTN : [Goods & Service Tax Registration No.]	27AAACY2068D1ZG
Legal Form :	A Public Limited Liability Company. The Company's Shares are Listed on the Stock Exchanges.
Line of Business :	Subject is engaged in providing a wide range of banking and financial services. [Registered Activity]
No. of Employees :	18,238 (Approximately)

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

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MIRA's Rating :	A++
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Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default

Status :	Excellent
Payment Behaviour :	Regular
Litigation :	Exist
Comments :	<p>Subject is a well-established and reputed private sector bank incorporated in the year 2003. It operates in four business segments: Treasury, Corporate/ Wholesale Banking, Retail Banking and other banking operations.</p> <p>Bank has 860 branches along with two National Operating Centers in Mumbai and New Delhi and operates over 1600 ATMs across India.</p> <p>As per financials of March 2018, the company has registered decent growth in its revenue and has reported good profit margin.</p> <p>Rating takes into consideration the company's established track record of business operations marked by healthy net worth along with average debt balance sheet and decent liquidity position.</p> <p>Shares are quoted high Stock Exchanges. (Shares are traded at a price of INR 337 against its face value of INR 2).</p> <p>Payments seems to be regular.</p> <p>In view of aforesaid, the bank can be considered good for normal business dealings at usual trade terms and conditions.</p>

NOTES:

Any query related to this report can be made on e-mail: infodept@mirainform.com while quoting report number, name and date.

EXTERNAL AGENCY RATING

Rating Agency Name	ICRA
Rating	Long Term Rating= AA+
Rating Explanation	High degree of safety and very low credit risk.
Date	10.04.2018
Rating Agency Name	ICRA
Rating	Short Term Rating= A1+
Rating Explanation	Very Strong degree of safety and carry lowest credit risk
Date	10.04.2018

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RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 05.07.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DENIED

Management Non-Cooperative (91-22-66699000)

91-11-66569000 – Continuously Ringing

LOCATIONS

Registered Corporate Headquarters :	Office/	9 th Floor, Nehru Centre, Discovery of India, Dr. Annie Besant Road, Worli, Mumbai – 400018, Maharashtra, India
Tel. No.:		91-22-66699000
Fax No.:		91-22-24900314
E-Mail :		shareholders@yesbank.in yes touch@yesbank.in gib@yesbank.in communications@yesbank.in
Website :		www.yesbank.in
Northern Corporate Office :	Regional	48, Nyaya Marg, Chanakya Puri, New Delhi – 110021, India
Tel. No.:		91-11-66569000
Fax No.:		91-11-51680144
Abu Dhabi Representative Office:		205, Al Ghaith Office Tower, Hamdan Street, PO Box 30848, Abu Dhabi, UAE
E-Mail :		gib@yesbank.in

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DIRECTORS

AS ON 31.03.2018

Name :	Mr. Ashok Chawla
Designation :	Independent Part-time Chairman
Address :	E-11, (Mehrauli -Badarpur) Road, Saket, Delhi – 110017, India
Date of Appointment :	05.03.2016
DIN No.:	00056133
Name :	Mr. Rana Kapoor
Designation :	Managing Director and Chief Executive Officer
Address :	427-428, 27 th Floor, Pent House, Samudra Mahal South Wing, Dr. A B Road, Worli, Mumbai – 400018, Maharashtra, India
Date of Appointment :	01.09.2015
DIN No.:	00320702
Name :	Mr. Ajai Kumar
Designation :	Director
Address :	C-2601, Ashok Tower, Dr. S S Rao Marg, Opposite Mahatma Gandhi Hospital, Parel (East), Mumbai – 400012, Maharashtra, India
Date of Appointment :	29.01.2016
DIN No.:	02446976
Name :	Mr. Mukesh Sabharwal
Designation :	Director
Address :	P 381, ATS Green Sector 93A, Noida – 201301, Uttar Pradesh, India
Date of Appointment :	25.04.2012
DIN No.:	05155598
Name :	Mr. Brahm Dutt
Designation :	Director
Address :	CII/2282 Vasant Kunj, New Delhi – 110070, India
Date of Appointment :	24.07.2013
DIN No.:	05308908
Name :	Mr. Vasant Vitthaldas Gujarathi
Designation :	Director
Address :	A-901 Vivarea Building, Sane Guruji Marg 9th Floor, Saat Rasta, Mahalaxmi, Mumbai – 400011, Maharashtra, India
Date of Appointment :	23.04.2014
DIN No.:	06863505
Name :	Mr. Subhash Chander Kalia
Designation :	Director

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Address :	4507-08, Tower D, Ashoka Towers, Opposite Bharat Mata Cinema, Parel, Mumbai – 400012, Maharashtra, India
Date of Appointment :	03.04.2018
DIN No.:	00075644
Name :	Mr. Rentala Chandrashekhar
Designation :	Director
Address :	House No.94, New Moti Bagh, New Delhi – 110023, India
Date of Appointment :	26.04.2018
DIN No.:	01312412
Name :	Dr. Pratima Amol Sheorey
Designation :	Director
Address :	Flat No. 8, Praneel Apartments, Kakasaheb Limaye Path, Near Gupte Hospital, 899, Deccan Gymkhana, Pune City, Pune – 411004, Maharashtra, India
Date of Appointment :	26.04.2018
DIN No.:	08120130

KEY EXECUTIVES

Name :	Mr. Shivanand Rama Shettigar
Designation :	Senior President and Company Secretary
Address :	D/1304, RNA Continental, Wing-D, Plot No. 20, 21, 25, 26, 27, and Off Building No.1, Subhash Nagar, Chembur, Mumbai – 400071, Maharashtra, India
Date of Appointment :	20.05.2013
DIN No.:	AAIPS3741G
Name :	Mr. Raj Kumar Ahuja
Designation :	Chief Financial Officer
Address :	Flat No 903, D Wing, Lake Home Phase 1, Lake Florence, Lake Home Complex, Powai, Mumbai – 400076, Maharashtra, India
Date of Appointment :	03.04.2018
DIN No.:	AAEPA6335N

MANAGEMENT TEAM

Name :	Mr. Ajay Rajan
Designation :	Group President
Name :	Mr. Amit Sureka
Designation :	Group President
Name :	Mr. Amit Kumar
Designation :	Group President

Name :	Mr. Amit Sanan
Designation :	Group President
Name :	Mr. Amresh Acharya
Designation :	Group President
Name :	Mr. Arun Agrawal
Designation :	Group President
Name :	Mr. Ashish Agarwal
Designation :	Senior Group President
Name :	Mr. Asit Oberoi
Designation :	Group President
Name :	Mr. Deodutta Kurane
Designation :	Group President
Name :	Mr. Devamalya Dey
Designation :	Senior Group President
Name :	Mr. Kapil Juneja
Designation :	Group President
Name :	Mr. Kumar Padhmanabhan
Designation :	Senior Group President
Name :	Ms. Namita Vikas
Designation :	Group President
Name :	Mr. Neeraj Dhawan
Designation :	Group President
Name :	Mr. Nikhil Sahni
Designation :	Group President
Name :	Mr. Nirav Dalal
Designation :	Group President
Name :	Mr. Parag Gorakshakar
Designation :	Group President
Name :	Mr. Pralay Mondal
Designation :	Senior Group President
Name :	Mr. Punit Malik
Designation :	Group President

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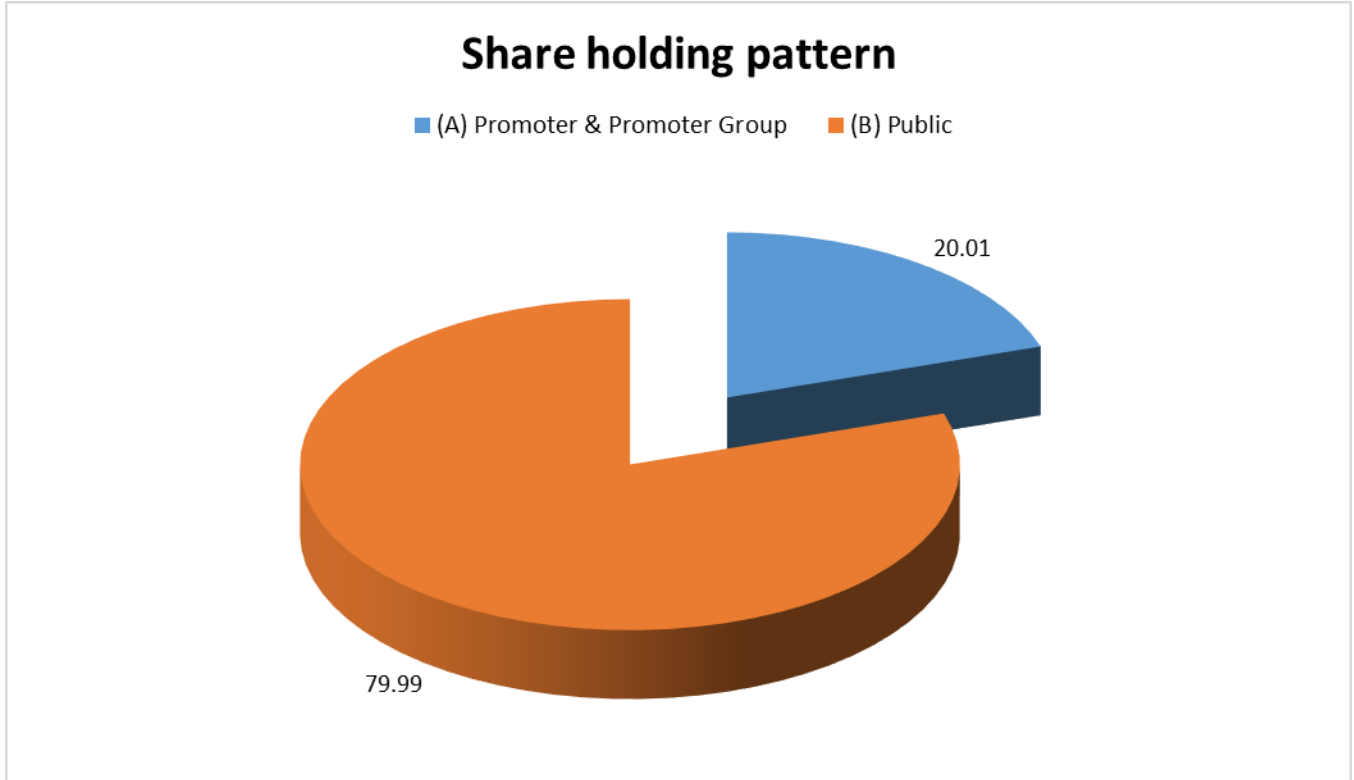
Name :	Mr. R. Ravichander
Designation :	Group President
Name :	Mr. Raj Ahuja
Designation :	Group President
Name :	Mr. Rajan Pental
Designation :	Group President
Name :	Mr. Rajat Monga
Designation :	Senior Group President
Name :	Mr. Rajiv Anand
Designation :	Group President
Name :	Mr. Sanjay Nambiar
Designation :	Group President
Name :	Ms. Shubhada Rao
Designation :	Group President
Name :	Mr. Sumit Gupta
Designation :	Group President
Name :	Mr. Vinod Bahety
Designation :	Group President

SHAREHOLDING PATTERN

AS ON March 2018

Category of Shareholder	No. of Shares	Percentage of Holding
(A) Promoter & Promoter Group	460712250	20.01
(B) Public	1842254995	79.99
Grand Total	2302967245	100.00

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Statement showing shareholding pattern of the Promoter and Promoter Group

Category of Shareholder	No. of Shares	Percentage of Holding
A1) Indian		0.00
Individuals/Hindu undivided Family	275625000	11.97
Rana Kapoor	100000000	4.34
Madhu Kapur	175625000	7.63
Any Other (specify)	185087250	8.04
Yes Capital (India) Private Limited	75625000	3.28
Morgan Credits Private Limited	70250000	3.05
Mags Finvest Private Limited	39212250	1.70
Sub Total A1	460712250	20.01
A2) Foreign		0.00
A=A1+A2	460712250	20.01

Statement showing shareholding pattern of the Public shareholder

Category of Shareholder	No. of Shares	Percentage of Holding
B1) Institutions	0	0.00

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Mutual Funds/	237002381	10.29
Birla Sun Life Trustee Company Private Limited along with its various Schemes	52880776	2.30
Franklin Tempelton Mutual Fund along with its Various Schemes	40625511	1.76
Alternate Investment Funds	1934220	0.08
Foreign Portfolio Investors	981618268	42.62
T. Rowe Price Emerging Markets Stock Fund	23177106	1.01
Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Fund	27573353	1.20
Franklin Templeton Investment Funds	34028664	1.48
Financial Institutions/ Banks	5192880	0.23
Insurance Companies	326749251	14.19
ICICI Prudential Life Insurance Company Limited	46176721	2.01
Life Insurance Corporation of India along with Its Various Schemes	222907977	9.68
Sub Total B1	1552497000	67.41
B2) Central Government/ State Government(s)/ President of India	0	0.00
B3) Non-Institutions	0	0.00
Individual share capital upto INR 0.200 million	149934789	6.51
Individual share capital in excess of INR 0.200 million	59571890	2.59
NBFCs registered with RBI	59010	0.00
Any Other (specify)	80192306	3.48
Clearing Members	6041142	0.26
Foreign Nationals	3561	0.00
HUF	4975881	0.22
IEPF	63054	0.00
Bodies Corporate	50975401	2.21
Non-Resident Indian (NRI)	7955892	0.35
Non-Resident Indian Non Repatriable	4015275	0.17
Trusts	6162100	0.27
Sub Total B3	289757995	12.58
B=B1+B2+B3	1842254995	79.99

BUSINESS DETAILS

Line of Business :	Subject is engaged in providing a wide range of banking and financial services. [Registered Activity]	
Products / Services :	Name and Description of main products / services	NIC Code
	Banking Services	64191
Brand Names :	"YES BANK"	
Agencies Held :	Not Divulged	
Exports :	Not Divulged	

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Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS – NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Experience :	--	
	Maximum Limit Dealt :	--	
	Remark :	--	
Customers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Experience :	--	
	Maximum Limit Dealt :	--	
	Remark :	--	
No. of Employees :	18,238 (Approximately)		
Bankers :	<ul style="list-style-type: none"> Reserve Bank of India 		
Facilities :	SECURED LOANS	31.03.2018	31.03.2017
		INR In Million	INR In Million
	I. Innovative Perpetual Debt Instruments (IPDI) and Tier II Debt		
	A. Borrowing in India		
	i) IPDI	91560.000	37410.000
	ii) Tier II Borrowings	152339.000	84828.000
	TOTAL (A)	243899.000	122238.000
	B. Borrowings outside India		
	i) IPDI	325.875	324.250
	ii) Tier II Borrowings	11172.824	10969.876
	TOTAL (B)	11498.699	11294.126
	TOTAL (A+B)	255397.699	133532.126
II. Other Borrowings⁽¹⁾			
A. Borrowing in India			

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	i) Reserve Bank of India	15000.000	0.000
	ii) Other banks	15811.399	21818.909
	iii) Other institutions and agencies ⁽²⁾	187167.910	81117.555
	TOTAL (A)	217979.309	102936.464
	B. Borrowings outside India (B)⁽³⁾	275558.800	149598.140
	TOTAL (A+B)	493538.109	252534.604
	TOTAL (I+II)	748935.808	386066.730
NOTES:			
(1) Secured borrowings are INR 46463.203 million (March 31, 2017: INR 14198.629 million).			
(2) Including INR 123216.106 million of refinance borrowing (March 31, 2017: INR 41367.836 million), INR 16450.000 million (March 31 2017: INR 16450.000 million) of Green Infrastructure Bonds raised to fund 'Green Projects' and INR 21350.000 million (March 31, 2017: INR 21350.000 million) of Long Term Infrastructure Bonds raised to finance affordable housing and infrastructure projects.			
(3) Includes bonds of INR 38974.842 million (previous year: NIL) of Medium Term Notes issued from International Business Unit (IBU) in GIFT city Gujarat to fund its growth.			

Auditors :	
Name :	BSR and Company LLP Chartered Accountants
Address :	5 th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai – 400011, Maharashtra, India
Tel. No.:	91-22-43455300
Fax No.:	91-22-43455399
Membership No.:	046882
Memberships :	Not Available
Collaborators :	Not Available
Subsidiary Companies :	<ul style="list-style-type: none"> • Yes Securities (India) Limited [CIN No.: U74992MH2013PLC240971] • Yes Asset Management (India) Limited [CIN No.: U65990MH2017PLC294178] • Yes Trustee Limited [CIN No.: U65999MH2017PLC294613]

CAPITAL STRUCTURE

AFTER 31.03.2018

Authorised Capital : INR 8000.000 Million

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Issued, Subscribed & Paid-up Capital : INR 4610.330 Million

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
3000000000	Equity Shares	INR 2/- each	INR 6000.000 Million
200000000	Preference Shares	INR 100/- each	INR 2000.000 Million
	Total		INR 8000.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
2302967245	Equity Shares	INR 2/- each	INR 4605.934 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET (STANDALONE)

CAPITAL AND LIABILITIES	31.03.2018	31.03.2017	31.03.2016
Capital	4605.934	4564.858	4205.316
Reserve and Surplus	252976.864	215975.735	133660.671
Deposits	2007381.476	1428738.567	1117195.331
Borrowings	748935.808	386066.730	316589.769
Other Liabilities and Provisions	110555.951	115253.287	80983.031
TOTAL	3124456.033	2150599.177	1652634.118
ASSETS			
Cash and balance with Reserve Bank of India	114257.489	69520.697	57761.643
Balance with banks money at call and short notice	133086.175	125973.744	24422.604
Investments	683989.387	500317.983	488384.656
Advances	2035338.628	1322626.769	982099.270
Fixed Assets	8323.917	6835.385	4707.177
Other Assets	149460.437	125324.599	95258.768
TOTAL	3124456.033	2150599.177	1652634.118
Contingent Liabilities	5818296.390	3795641.601	3312391.973
Bills for collection	19355.641	13900.033	15588.740

PROFIT & LOSS ACCOUNT (STANDALONE)

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
I.	INCOME			
	Interest Earned	202674.216	164246.437	135334.419
	Other Income	52238.335	41567.569	27121.472
	TOTAL	254912.551	205814.006	162455.891
II.	EXPENDITURE			
	Interest expended	125303.624	106273.367	89667.193
	Operating Expenses	52127.798	41165.410	29763.714
	Provision and Contingencies	35235.492	25074.265	17630.518
	TOTAL	212666.914	172513.042	137061.425
III.	PROFIT			
	Net profit for the year	42245.637	33300.964	25394.466
	Profit brought forward	79333.915	55446.801	42200.505
	TOTAL	121579.552	88747.765	67594.971

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IV.	APPROPRIATIONS			
	Transfer to Capital Reserve	10561.409	8325.241	734.827
	Transfer to Statutory Reserve	659.648	1082.995	6348.617
	Transfer to Investment Reserve	0.000	0.000	0.000
	Dividend paid for previous year	5488.101	466.500	2.740
	Tax on dividend paid for previous year	1117.377	0.950	0.468
	Proposed Dividend	0.000	0.000	4205.316
	Tax (including surcharge and education cess) on Dividend	0.000	0.000	856.202
	Balance carried over to balance sheet	103753.016	79333.915	55446.801
	TOTAL	121579.552	88747.765	67594.971
	Earnings Per Share (INR)			
	- Basic	18.43	15.78	60.62
	- Diluted	18.06	15.35	59.31

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash generated from / used in operating activities	(218777.158)	43786.500	(2918.888)

STOCK PRICES

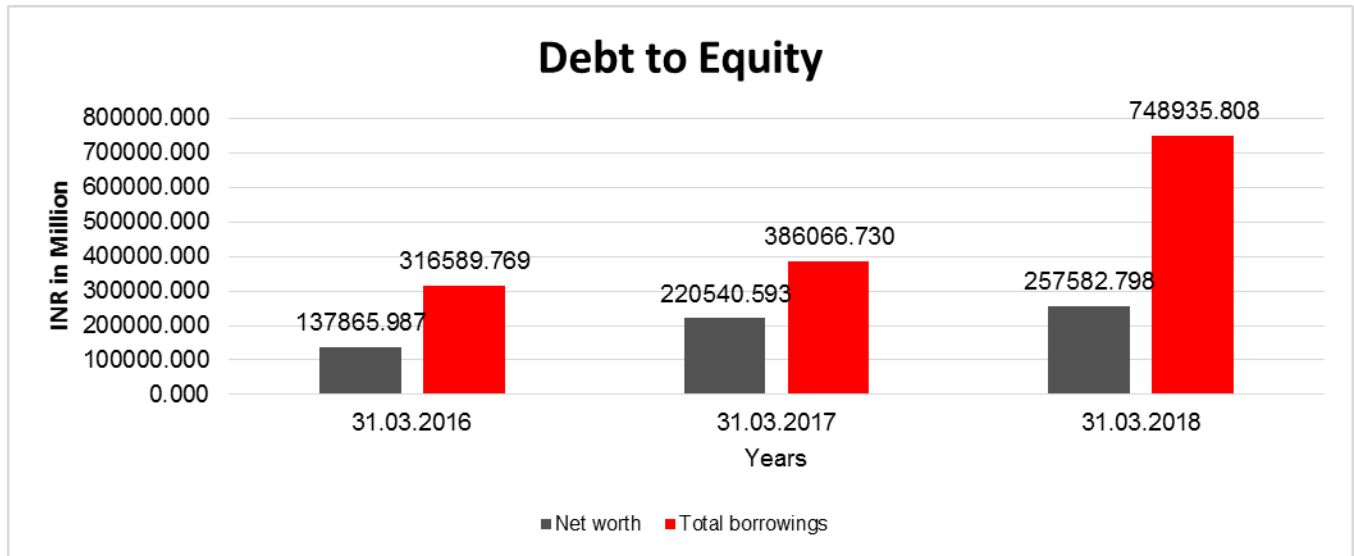
Face Value	INR 2.00/-
Market Value	INR 337.00/-

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

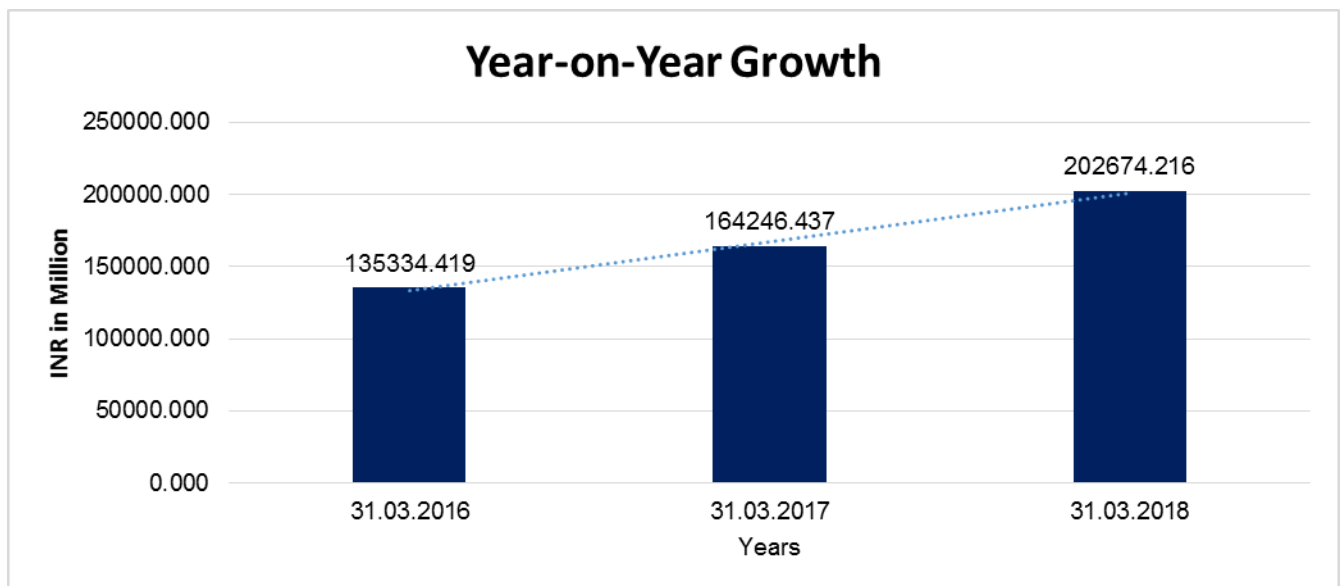
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Capital	4205.316	4564.858	4605.934
Reserves & Surplus	133660.671	215975.735	252976.864
Net worth	137865.987	220540.593	257582.798
Borrowings	316589.769	386066.730	748935.808
Total borrowings	316589.769	386066.730	748935.808
Debt/Equity ratio	2.296	1.751	2.908

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YEAR-ON-YEAR GROWTH

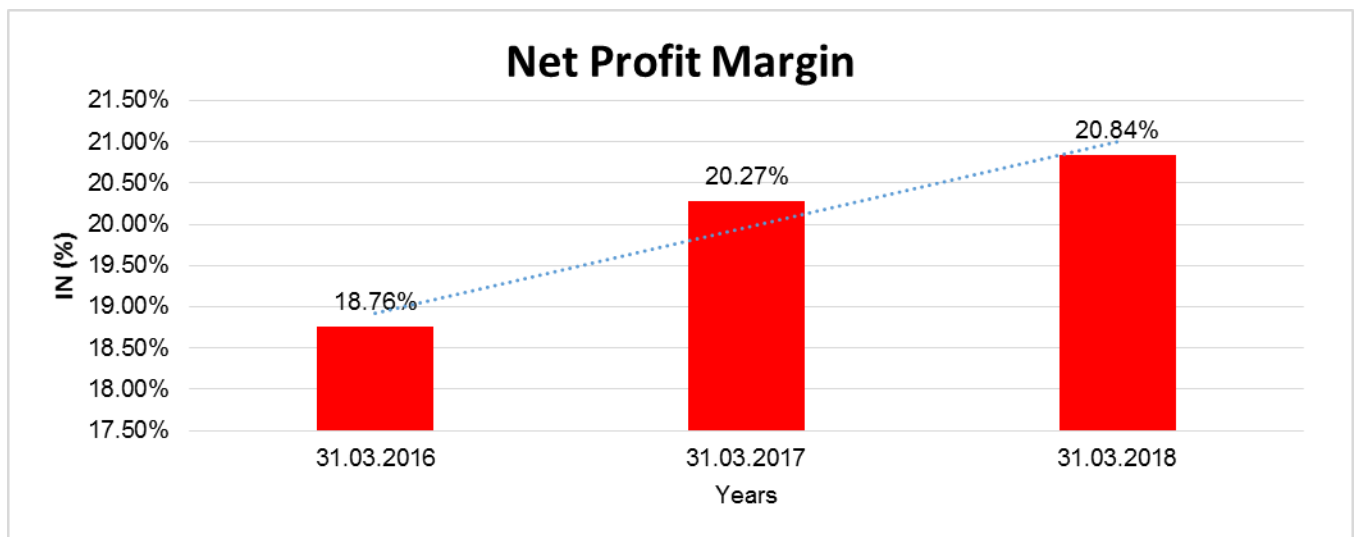
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Interest earned	135334.419	164246.437	202674.216
		21.363	23.396



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Interest earned	135334.419	164246.437	202674.216
Profit	25394.466	33300.964	42245.637
	18.76%	20.27%	20.84%



ABRIDGED BALANCE SHEET (CONSOLIDATED)

CAPITAL AND LIABILITIES		31.03.2018	31.03.2017
Capital		4605.934	4564.858
Reserve and Surplus		252919.138	215831.445
Deposits		2006886.036	1428574.438
Borrowings		748935.808	386066.730
Other Liabilities and Provisions		111149.620	115559.428
	TOTAL	3124496.536	2150596.899
ASSETS			
Cash and balance with Reserve Bank of India		114257.489	69520.697
Balance with banks money at call and short notice		133280.682	126025.880
Investments		682934.387	499817.983
Advances		2035188.250	1322626.769
Fixed Assets		8372.959	6867.947
Other Assets		150462.769	125737.623
	TOTAL	3124496.536	2150596.899

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Contingent Liabilities		5818302.701	3795645.710
Bills for collection		19355.641	13900.033

PROFIT & LOSS ACCOUNT (CONSOLIDATED)

	PARTICULARS	31.03.2018	31.03.2017
I.	INCOME		
	Interest Earned	202685.947	164249.985
	Other Income	52931.509	42177.999
	TOTAL	255617.456	206427.984
II.	EXPENDITURE		
	Interest expended	125294.301	106265.280
	Operating Expenses	52735.403	41686.077
	Provision and Contingencies	35255.552	25077.771
	TOTAL	213285.256	173029.128
III.	PROFIT		
	Net profit for the year	42332.200	33398.856
	Profit brought forward	79189.628	55204.622
	TOTAL	121521.828	88603.478
IV.	APPROPRIATIONS		
	Transfer to Capital Reserve	10561.409	8325.241
	Transfer to Statutory Reserve	659.648	1082.995
	Transfer to Investment Reserve	0.000	0.000
	Dividend paid for previous year	5488.101	4.665
	Tax on dividend paid for previous year	1117.377	0.950
	Balance carried over to balance sheet	103695.292	79189.628
	TOTAL	121521.828	88603.478
	Earnings Per Share (INR)		
	- Basic	18.46	15.82
	- Diluted	18.09	15.40

LEGAL CASES

CIVIL JUDGE SENIOR DIVISION, PALWAL
Case Details

Case Type	Cs - CIVIL SUIT		
Filing Number	608/2018	Filing Date	08-05-2018
Registration Number	390/2018	Registration Date	08-05-2018

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CNR Number	HRPL020006122018 (Note the CNR number for future reference)	View QR Code / Cause Title
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CASE STATUS

First Hearing Date	08th May 2018
Next Hearing Date	12th July 2018
Stage of Case	Arguments
Court Number and Judge	2-Additional Civil Judge (Senior Division)

PETITIONER AND ADVOCATE

1) Namo Alloys Pvt. Ltd. Advocate- Atul Mangla 2) Neeraj Kumar Jain CC-36, Sainik Farms, New Delhi 3) Naresh Kumar Jain CC-36, Sainik Farms, New Delhi, 110068

RESPONDENT AND ADVOCATE

1) M/S Yes Bank Limited 2) Ritesh Jaju H.No. 1759, Sec-7E, Faridabad, Haryana 3) Garima Gautam Yes Bank Ltd, SCO-4 Sec-16 Faridabad 4) Branch Manager Yes Bank Ltd. SCO-4, Sec 16, Faridabad 5) Gaurav Sarkar SCO-4, Sector-16, Faridabad, Haryana
--

ACTS

Under Act(s)	Under Section(s)
Code of Civil Procedure	96

HISTORY OF CASE HEARING

Judge	Business On Date	Hearing Date	Purpose of hearing
Additional Civil Judge (Senior Division)	08-05-2018	14-05-2018	Appearance
Additional Civil Judge (Senior Division)	14-05-2018	21-05-2018	Appearance
Additional Civil Judge (Senior Division)	21-05-2018	23-05-2018	Appearance
Additional Civil Judge (Senior Division)	23-05-2018	31-05-2018	Appearance
Additional Civil Judge (Senior Division)	31-05-2018	12-07-2018	Arguments

INTERIM ORDERS

Order Number	Order Date	Order Details
1	08-05-2018	Copy of order
2	14-05-2018	Copy of order
3	21-05-2018	Copy of order
4	23-05-2018	Copy of order
5	31-05-2018	Copy of order

**CIVIL COURT, GANDHINAGAR
CASE DETAILS**

Case Type : SPCS

Filing Number: 329/2011 Filing Date: 30-09-2011

Registration No.: 329/2011 Registration Date: 30-09-2011

CNR NO: GJGN02-001199-2011

CASE STATUS

First Hearing Date : 15th November 2011

Next Hearing Date: 02nd April 2016

Stage of Case: PLAINTIFF EVIDENCE

Court No. and Judge : 23-5th ADDL. SR. CIVIL JUDGE & A.C.J.M.

PETITIONER AND ADVOCATE

1) MGD ELECTRONICS PRIVATE LIMITED

Address - PLOT NO.885,1ST FLOOR,VISHWAKARMA SHOPPING
CENTRE,SECTOR.21,GANDHINAGAR,GANDHINAGAR

Advocate- P M RAVAL

2) RAJESH TATHI MANAGING DIRECTOR

PLOT NO.885,1ST FLOOR,VISHWAKARMA SHOPPING
CENTRE,SECTOR.21,GANDHINAGAR,GANDHINAGAR

Advocate-P M RAVAL

RESPONDENT AND ADVOCATE

1) YES BANK LIMITED

Address - 1ST FLOOR,G-3,101,102,103, C.G.CENTRE,C.G.ROAD,AHMEDABAD,AHEMDABAD

Advocate - J H SHAH

2) SHRUTI PANCHAL

1ST FLOOR,G-3,101,102,103, C.G.CENTRE,C.G.ROAD,AHMEDABAD,AHEMDABAD

Advocate-J H SHAH

3) SUNDARAM BNP MUTUAL FUND

104,ARTH COMPLEX,MIRHAKHALI SIX ROADS,NAVRANGPURA,AHMEDABAD,AHEMDABAD

Advocate-L M PATEL

4) STANDARD CHARTERED MUTUAL FUND

GROUND FLOOR,ZODIAC AVENUE,LAW GARDEN AHMEDABAD,AHEMDABAD

Advocate-G/1356-A/2001

5) J.M.FINACIAL MUTUAL FUND

201,SAMED COMPLEX,C.G.ROAD,PANCHVATI,AHMEDABAD,AHEMDABAD

Advocate-L M PATEL

6) RELIANCE MUTUAL FUND

4TH FLOOR,MEGHA HOUSE,MITHAKHALI SIX ROADS,AHMEDABAD,AHEMDABAD

Advocate-C A SHAH

ACTS

Under Act(s)	Under Section(s)
CONTRACT ACT, 1872	073

HISTORY OF CASE HEARING

Registration No.	Judge	Business On Date	Hearing Date	Purpose of hearing
329/2011		15-11-2011	29-11-2011	SUMMONS - NOTICE
329/2011		29-11-2011	16-12-2011	SUMMONS - NOTICE
329/2011		16-12-2011	24-01-2012	SUMMONS - NOTICE
329/2011		24-01-2012	04-02-2012	SUMMONS - NOTICE
329/2011		04-02-2012	24-02-2012	SUMMONS - NOTICE
329/2011		24-02-2012	19-04-2012	SUMMONS - NOTICE
329/2011		19-04-2012	16-06-2012	SUMMONS - NOTICE
329/2011		16-06-2012	10-07-2012	SUMMONS - NOTICE
329/2011		10-07-2012	20-08-2012	SUMMONS - NOTICE
329/2011		20-08-2012	08-10-2012	SUMMONS - NOTICE
329/2011		08-10-2012	22-10-2012	SUMMONS - NOTICE
329/2011		22-10-2012	03-11-2012	SUMMONS - NOTICE
329/2011		03-11-2012	15-12-2012	SUMMONS - NOTICE
329/2011		15-12-2012	05-01-2013	SUMMONS - NOTICE
329/2011		05-01-2013	02-02-2013	SUMMONS - NOTICE
329/2011		02-02-2013	16-02-2013	SUMMONS - NOTICE
329/2011		16-02-2013	16-03-2013	SUMMONS - NOTICE
329/2011		16-03-2013	21-03-2013	SUMMONS - NOTICE
329/2011		21-03-2013	06-04-2013	SUMMONS - NOTICE
329/2011		06-04-2013	20-04-2013	SUMMONS - NOTICE
329/2011		20-04-2013	26-04-2013	SUMMONS - NOTICE
329/2011		26-04-2013	04-05-2013	SUMMONS - NOTICE
329/2011		04-05-2013	06-07-2013	SUMMONS - NOTICE
329/2011		06-07-2013	03-08-2013	SUMMONS - NOTICE
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	03-08-2013	27-08-2013	SUMMONS - NOTICE
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	27-08-2013	07-09-2013	SUMMONS - NOTICE
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	13-09-2013	05-10-2013	SUMMONS - NOTICE
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	05-10-2013	30-10-2013	SUMMONS - NOTICE
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	21-12-2013	29-01-2014	SUMMONS - NOTICE
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	29-01-2014	17-02-2014	SUMMONS - NOTICE

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	A.C.J.M.			
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	01-03-2014	27-03-2014	SUMMONS - NOTICE
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	27-03-2014	09-04-2014	SUMMONS - NOTICE
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	29-04-2014	05-05-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	05-05-2014	12-05-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	12-05-2014	16-05-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	16-05-2014	17-05-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	19-05-2014	20-06-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	20-06-2014	05-07-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	05-07-2014	19-07-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	19-07-2014	05-08-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	05-08-2014	14-08-2014	WRITTEN STATEMENT/REPLY
329/2011	ADDL. SR. CIVIL JUDGE & A.C.J.M.	14-08-2014	20-09-2014	WRITTEN STATEMENT/REPLY
329/2011		20-09-2014	08-10-2014	WRITTEN STATEMENT/REPLY
329/2011		08-10-2014	29-11-2014	WRITTEN STATEMENT/REPLY
329/2011		29-11-2014	19-12-2014	WRITTEN STATEMENT/REPLY
329/2011		19-12-2014	22-01-2015	WRITTEN STATEMENT/REPLY
329/2011		22-01-2015	27-01-2015	WRITTEN STATEMENT/REPLY
329/2011		27-01-2015	27-02-2015	WRITTEN STATEMENT/REPLY
329/2011		27-02-2015	07-03-2015	WRITTEN STATEMENT/REPLY
329/2011		07-03-2015	20-03-2015	WRITTEN STATEMENT/REPLY
329/2011		20-03-2015	17-04-2015	WRITTEN STATEMENT/REPLY
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	17-04-2015	26-06-2015	WRITTEN STATEMENT/REPLY
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	26-06-2015	04-07-2015	WRITTEN STATEMENT/REPLY
329/2011	5th ADDL. SR. CIVIL	04-07-2015	09-07-2015	WRITTEN

	JUDGE & A.C.J.M.				STATEMENT/REPLY
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	09-07-2015	31-07-2015	WRITTEN STATEMENT/REPLY	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	31-07-2015	05-08-2015	WRITTEN STATEMENT/REPLY	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	05-08-2015	22-08-2015	WRITTEN STATEMENT/REPLY	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	22-08-2015	28-08-2015	PLAINTIFF EVIDENCE	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	28-08-2015	07-09-2015	PLAINTIFF EVIDENCE	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	07-09-2015	30-09-2015	PLAINTIFF EVIDENCE	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	30-09-2015	07-11-2015	PLAINTIFF EVIDENCE	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	07-11-2015	19-12-2015	PLAINTIFF EVIDENCE	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	19-12-2015	30-01-2016	PLAINTIFF EVIDENCE	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	30-01-2016	19-03-2016	PLAINTIFF EVIDENCE	
329/2011	5th ADDL. SR. CIVIL JUDGE & A.C.J.M.	19-03-2016	02-04-2016	PLAINTIFF EVIDENCE	

ORDERS

Order No.	Order Date	Order Details
1	17-04-2014	Order No. 1
2	19-05-2014	Order No. 2

CASE TRANSFER DETAILS BETWEEN THE COURTS

Regn. No.	Transfer Date	From Court No. and Judge	To Court No. and Judge
329/2011	22-07-2013	7 -	34 -
329/2011	10-09-2014	11 - ADDL. SR. CIVIL JUDGE & A.C.J.M.	9 -
329/2011	30-03-2015	9 -	23 - 5th ADDL. SR. CIVIL JUDGE & A.C.J.M.

LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes

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4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	No
8	Designation of contact person	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	No
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	Yes
32	Litigations that the firm/promoter involved in	Yes
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

BACKGROUND

The Bank is a private sector bank promoted by the late Mr. Ashok Kapur and Mr. Rana Kapoor. The Bank is a publicly held bank engaged in providing a wide range of banking and financial services. The Bank is a banking company governed by the Banking Regulation Act, 1949. The Bank was incorporated as a limited company under the Companies Act, 1956 on November 21, 2003. The Bank received the licence to commence banking operations from the Reserve Bank of India ('RBI') on May 24, 2004. Further, The Bank was included to the Second Schedule of the Reserve Bank of India Act, 1934 with effect from August 21, 2004. Also the Bank has a

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branch at International Financial Services Centre ('IFSC') at GIFT City, Gujarat ('IBU'). The Bank classifies transactions undertaken by IBU as overseas operation.

BUSINESS OVERVIEW AND OUTLOOK

The Bank had another year of highly satisfactory business and financial outcomes in Financial Year ('FY') 2017-18 with a net profit of INR 42246.000 million which is an increase of 26.9% from FY 2016-17. The Bank showed continued acceleration and momentum in building a strong liability franchise with CASA ratio at 36.5% at the end of FY 2017-18. The Bank's Retail Assets Product Suite has also built significant traction and Digitization remains a key focus to further grow the Retail and MSME book. The Bank's branch network stood at 1,100 branches and 1,724 ATMs (including Bunch Note Acceptors) as on March 31, 2018.

STATE OF THE AFFAIRS OF THE BANK

FY 2017-18 was a significant year in the Bank's lifecycle wherein the Bank raised incremental growth capital aggregating to INR 124150.000 million through various instruments, thus, demonstrating its ability to raise capital across products and cycles. Of this amount, the Bank raised an aggregate of INR 70000.000 million via Basel III compliant Tier 2 bonds and INR 54150.000 million via Basel III compliant AT1 bonds.

The Bank was the first bank in India to commence operations at International Financial Services Centre ('IFSC') at GIFT City, Gujarat ('IBU'). In FY 2017-18, the Bank's IFSC Business Unit ('IBU') balance sheet size crossed USD 2.5 billion as on March 31, 2018 on the back of significant momentum from specialized knowledge sectors.

On February 06, 2018, the Bank successfully completed issuance of its maiden USD 600 million bond issuance in the international debt markets under its USD 1 billion Medium Term Note (MTN) programme which was the largest debut international bond issuance by an Indian bank including the lowest spread. The tenor of the bond is 5 years with a rating of Baa3 by Moody's Investors Service. The Bond is listed on the London Stock Exchange International Securities Market (LSE ISM), the Singapore Exchange Securities Trading Limited (SGX) and the India International Exchange IFSC at GIFT City, Gandhinagar. The proceeds are being used to fund the Bank's IFSC Banking Unit (IBU) in Gift City and expand IBU's rapidly growing business opportunities.

The Bank raised USD 150 million long tenor loan from Overseas Private Investment Corporation ('OPIC'), the U.S. Government's development finance institution, and Wells Fargo to increase lending to MSMEs in India. USD 50 million of the financing is being specifically used to expand support to women-owned businesses, while another USD 50 million is being used for financing MSME businesses in low-income states. This was the third such transaction between OPIC and the Bank after the first transaction of **USD 265 million OPIC facility in 2016**, towards MSME financing in India.

The Bank entered into a **USD 400 million co-financing programme with the European Investment Bank ('EIB')** to increase lending to renewable energy power generation across India, with special focus on construction of new solar plants and wind farms across the country. This novel initiative, where EIB will lend USD 200 million to the Bank for 15 years for on-lending to the renewable sector is EIB's first partnership with the Bank and is also EIB's first-of-its-kind financing agreement for renewable energy in Asia. This demonstrates another milestone in the Bank's leadership as India's pre-eminent 'Green Bank'. The highly successful transaction showcases continued trust and enthusiasm of Global multilaterals and Finance Institutions in partnering with the Bank. **In November 2017**, the Bank successfully closed a 5 year Syndicated loan facility led by CTBC Bank, Bank of Taiwan, Mega International Commercial Bank and Land Bank of Taiwan, which saw participation from 17 banks.

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The syndication which closed at USD 250 million, saw a total subscription of USD 355 million and ranks amongst the largest bank participation in a Taiwan loan transaction. This is the Bank's second such strategic loan syndication transaction in Taiwan after a successful maiden transaction in 2016 for a 5 year, USD 130 million syndicated loan.

The Bank raised its **maiden one year Samurai loan** in a syndication led by Bank of Tokyo Mitsubishi UFJ, Limited. (MUFG). The issue was successfully closed with oversubscription and saw total participation of JPY 16.5 billion (~USD 150 million) across 8 banks.

FINANCIAL PERFORMANCE

The Bank posted Net Revenue (Net Interest Income and other income) of INR 129608.930 million and Net Profit of INR 42245.640 million for FY 2017-18. The Net Revenue and Net Profit for FY 2016-17 were INR 99540.640 million and INR 33300.960 million, respectively.

MANAGEMENT DISCUSSION AND ANALYSIS

EXECUTIVE OVERVIEW

MACROECONOMIC AND INDUSTRY OVERVIEW

The cyclical upswing underway since mid-2016 continued to intensify in 2017, with pickup in growth across developed & emerging markets and notable favourable economic surprises from the US, Europe and Asia. The year 2017 marked the broadest synchronized global growth surge since 2010. As per the IMF (World Economic Outlook, April 2018), annual global GDP growth is expected to have expanded by 3.8% in 2017, a significant improvement from 3.2% in 2016.

Accompanying the improvement in global growth momentum, commodity prices also continued to strengthen in 2017. Demand buoyancy along with weather events in the United States, the extension of the OPEC+ agreement to limit oil production to 2018, and geopolitical tensions in the Middle East supported higher crude oil prices, which rose by ~29% in FY18 to ~USD 66 per barrel by the end of the year. Among other commodities, price of copper and gold rose by approximately 14% and 6% respectively during the course of FY18.

Meanwhile, growth in global merchandise trade volume picked up to 4.9% in 2017 (IMF estimate) from 2.3% in 2016. Growth in global merchandise trade volume superseded the World GDP growth for the first time in nearly a decade. The improvement was driven by recovery in global demand, especially capital spending.

On the inflation front, while the increase in commodity prices, especially crude oil, led to an increase in fuel prices and thereby headline inflation in advanced economies, core-price inflation continued to remain ranged. Among emerging market economies, headline and core inflation have ticked up slightly in recent months after declining earlier in 2017.

On the monetary policy front, 2017 was also testimony to global monetary policies akin to the real economic upswing. While the US Federal Reserve continued to remain on a tightening path by hiking the rates thrice during the course of the year, the Bank of England joined in by raising its policy rate for the first time since 2008 in view of diminishing slack in the economy and above-target inflation driven by the past Sterling depreciation. Further, the European Central Bank announced that it will taper its net asset purchases starting in January. The ECB,

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however, intends to maintain policy rates at current historically low levels until after quantitative easing ends, and should inflation underperform, extend the asset purchase program in amount and duration.

Looking ahead, global growth is expected to strengthen further over 2018 and 2019. Risks remain from build-up in financial vulnerabilities and inward-looking trade protectionist policies, which could impinge on trade flows and more so on productivity and efficiency.

In line with the uptick in global economic activity, the Indian economy during 2017-18 is projected to see an improvement in GDP growth in H2 to 7.2% from 6.1% in H1 FY18 and 7.5% in FY17, according to the Central Statistical Organization. The withdrawal of legal tender character of specified bank notes (SBNs) by the Reserve Bank of India in November 2016 and the implementation of the Goods and Services Tax in July 2017, resulted in a transient loss in growth momentum, especially in H1. However, the recovery has been stronger in H2 FY18, led by Government consumption growth and gross fixed capital formation. On the sectoral front, while the industry slowed down, higher momentum was recorded for Construction, Transport, Communication, Financial and Real Estate sectors. The recovery is expected to continue with FY19 GDP growth being pegged at 7.5% (YBL Forecast).

Meanwhile, domestic retail inflation continued to moderate despite an increase in global commodity prices. Average CPI inflation in FY18 decelerated to 3.6% from 4.5% in FY17. A favourable monsoon, efficient food supply management by Government and continued rationalization in Minimum Support Prices helped keep food inflation in check. The moderation in food inflation more than offset the uptick in fuel inflation due to higher crude prices and Housing inflation due to 7th Central Pay Commission HRA norms.

India's external position remained on solid footing in FY18. Despite the anticipated rise in the Current Account Deficit (CAD) to 1.9% of GDP in FY18 (YBL Forecast) from 0.7% in FY17, robust net FDI and portfolio inflows helped more than bridge the CAD. As such, overall BoP balance is expected to remain in surplus of USD 20 billion in FY18 (YBL Forecast) compared to USD 22 billion in FY17.

Further, foreign exchange reserves continued to rise to an all-time high of USD 424 billion as of end FY18. On the fiscal front, given that 2017 was an exception year due to implementation of GST, the government slipped on its fiscal deficit target by 30 bps with upward revision in FY18 fiscal deficit target to 3.5% of GDP. However, the Government has committed returning to the path of consolidation by projecting to reduce fiscal deficit to 3.3% of GDP in FY19. It also adopted key recommendations of the Fiscal Responsibility and Budget Management (FRBM) panel by accepting Government debt as the nominal fiscal anchor and fiscal deficit as the operational anchor. The medium term fiscal policy aim is to reduce the cumulative government (Center + State) debt to 60% of GDP by FY25.

On the monetary policy front, the RBI reduced the repo rate only once by 25 bps to 6.00% during the course of FY18. The 25 bps cut came in Aug-17 at a time when June CPI inflation at 1.46% provided comfort. However, amidst upward inflation trajectory in H2 FY18, the monetary policy committee remained vigilant. From an average surplus of `3,508 billion in Q4 FY17, money market liquidity surplus steadily declined to `77 billion in Q4 FY18. Build-up in the Government's surplus cash balances since December 2017 along with increase in currency in circulation weighed on liquidity in recent months.

On the bond market, the 10-year G-sec yield rose by 72 bps to 7.40% during the course of FY18. Uptick in inflation trajectory in H2 FY18, slippage in FY18 fiscal deficit and fast dwindling surplus on money market liquidity, amidst rise in global crude prices and hardening of US treasury yields cumulatively weighed on the market sentiment.

Over the course of FY18, the Indian rupee weakened marginally by 0.5% and closed the year at 65.18 vis-a-vis the US dollar. Rupee largely remained stable amidst recovering global growth, a softer dollar and benign global financial market conditions. In addition, favourable domestic factors like normalization in H2 FY18 growth momentum and sovereign credit rating upgrade by international rating agency Moody's aided sentiment.

AWARDS AND RECOGNITIONS

During the year, the Bank was recognized in various ways/by various institutions and some of the key awards presented to the Bank are listed below:

- YES BANK was awarded the 'Best Bank for SMEs in India' at the Asiamoney Best Banks Awards 2018
- YES BANK was awarded 'Bank of the Year – India 2017' by The Banker Magazine, part of the Financial Times group, UK (twice in last three years)
- YES BANK was awarded Best Bank in India in the Asiamoney Corporate Client Choice Survey 2017 and Recognized as Best Bank in India for CSR in the Asiamoney Awards 2017
- YES BANK was awarded the 'APAC Leader in Digital Transformation' in 'White Label Products and Bankas-a-Service' category at the Financial Insights Innovation Awards 2017, Singapore
- YES BANK was awarded the Karlsruhe Sustainable Finance Award 2017 in the 'Best Innovation in Sustainable Financial Products & Services' category, for its innovative blended finance facility, aimed at promoting environmentally sustainable livelihood among women salt farmers in Gujarat, India
- YES BANK was recognized in the Gartner Excellence Awards for its Big Data Analytics use cases
- YES SECURITIES recognized as 'India's Best Investment Bank' by Global Finance magazine
- YES BANK was recognized as the 'Fastest Growing Mid-Sized Bank' at Business Today Best Bank Awards
- YES BANK was awarded in the 'Fastest Growing Mid- Sized Bank' Category at BW Bussinessworld Magna Award
- YES BANK was awarded for innovation in Blockchain product (supply chain vendor financing) and YES ENGAGE at the Finnoviti Award 2018
- YES BANK was awarded as 'The Extraordinaire – Brand' at the Brand Vision Summit 2018
- YES BANK was ranked first for Sustainability Performance & Sustainability Reporting at the Indian Chamber of Commerce Corporate Governance & Sustainability Vision Awards 2018
- YES BANK was awarded 'Accelerator of the Year' for
- YES FINTECH by the India Fintech Awards 2017

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- YES BANK was awarded at the 29th Qualtech Prize for Improvement and Innovation in the BFSI Industry for use of Data Analytics by Qimpro Consultants
- YES BANK was adjudged the 'Global Winner' in the Supply Chain Finance category and was also adjudged as Transaction Bank of the Year for Asia Pacific at The Banker Transaction Banking Awards 2017
- YES BANK was awarded Best Bank in India – CSR in the Asiamoney Country Awards 2017, Hong Kong
- YES BANK was one of the highest gainers in rankings in the prestigious The Banker 1000 Rankings in 2017 of Largest Banks of the World and 2017 edition of Forbes Global 2000 List of World's Largest Companies
 - Rose 129 places to #271 World Ranking in 'The Banker 1000 Rankings'
 - Rose 493 places to #1239 World ranking in 'Forbes Global 2000 List'. Continues to be amongst the youngest Banks in this list.
- YES BANK won two awards at The Asset Triple A Asia Infrastructure Awards 2017
 - Renewable energy deal of the year – Solar (Overall), for Sepset Construction Limited loan facility, in which YES BANK acted as the Lead Arranger
 - Project finance/Renewable energy deal of the year – Solar, India, for Sepset Construction Limited in which YES BANK acted as the Lead Arranger
- YES BANK was awarded Celent Model Bank 2017 Award for Payments Product for API Banking, in Boston. YES BANK was the first Bank to introduce 'API Banking' service in India
- YES BANK was adjudged the 'Best Trade Finance Bank in India' at The Asian Banker Transaction Banking Awards 2017, for the 3rd year in a row
- YES BANK was awarded the 'Best Digital Payments System by Banks for Smart Cities' during the Smart City Conclave 2017 in Chandigarh
- YES BANK was awarded Golden Peacock award for Corporate Social Responsibility 2017
- YES BANK was awarded Golden Peacock National Training Award 2018.

CONTINGENT LIABILITIES:

Particulars	31.03.2018 INR In Million	31.03.2017 INR In Million
I. Claim against the bank not acknowledgement	116.436	59.375
II. Liability for partly paid investments	0.000	0.000
III. Liability on account of outstanding forward exchange contracts	3000448.825	1633440.599
IV. Liability on account of outstanding derivative contracts		
- Single currency Interest Rate Swaps	1141440.348	900717.664

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- Others	783747.908	557600.726
V. Guarantees given on behalf of constituents		
- In India	314307.933	238664.671
- Outside India	0.000	0.000
VI. Acceptances, endorsement and other obligations	411689.385	319204.078
VII. Other items for which the bank is contingently liable		
- Purchase of securities pending settlement	9068.982	2375.682
- Capital commitment	2936.618	1664.143
- Amount deposited with RBI under Depositor Education and Awareness Fund (DEAF)	13.533	4.702
- Foreign exchange contracts (Tom & Spot)	154526.423	141909.961
Total	5818296.390	3795641.601

Contingent Liability on account of outstanding forward exchange contracts and single currency interest rate swap as on March 31, 2018 includes notional amount of INR 2315099.034 million and INR 318672.816 million (previous year: INR 1168538.967 million and INR 195660.885 million) guaranteed by CCIL representing 77.16% and 27.92% (previous year: 71.54% and 21.72%) of total outstanding forward exchange contracts and single currency interest rate swaps respectively.

FIXED ASSETS:

Tangible Assets

- Office Equipment
- Computer Hardware
- Computer Software
- Vehicles
- Furniture and Fixtures
- Leasehold improvements to premises

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 68.69
UK Pound	1	INR 90.35
Euro	1	INR 80.02

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	VVK
Report Prepared by :	NKT

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--LITIGATION	YES/NO	YES
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	YES
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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