

Fueling India's Growth Engines – Banking Solutions for MSMEs

December 2ND, 2016



Agenda



- ✓ Introduction to YES BANK
- ✓ YES BANK - Plastic Industry Partnership. - Knowledge Banking Approach.
- ✓ Broad over-view of YES BANK suite of offerings for plastic industry, particularly MSMEs.
- ✓ Solution oriented banking.

Who we are...



We are....

- ✓ ... the '**Fifth**' largest private sector bank in the country.
- ✓ ...having a Pan India presence with 900 Branches across 53 Metro locations, 29 States and 7 Union Territories
- ✓ ...a "**Full Service Commercial Bank**" and have steadily built a Corporate, Retail & SME Banking franchise
- ✓ ...providing a comprehensive product suite of Financial Markets, Investment Banking, Corporate Finance, Branch Banking, Business and Transaction Banking, and Wealth Management business lines across the country.
- ✓ ...providing a comprehensive range of client-focused Corporate Banking and Commercial Banking Services, including Working Capital Finance, specialised Corporate Finance, Trade, Cash Management & Transactional Services, Treasury Services, Investment Banking Solutions and Liquidity Management Solutions

Awards & Recognitions...



Institutional Excellence



Strongest Bank in India 2015
The Asian Banker Awards Geneva - 2016



Transaction Banking Awards Payments Winner London, 2016, 2014



Youngest Indian Company in Forbes Global 2000 2016



Bank of the Year, India The Banker London - 2015

Technology, Innovation & Service



Digital Bank of Distinction Corporate/ Institutional Bank - Asia, London - 2016
Best Corporate/ Institutional Digital Bank - India, New York - 2015
Global Finance Best Digital Bank Award



Best Trade Finance Bank in India - 2016
Best Corporate Payments Project India - 2016
The Asian Banker Achievement Awards Vietnam 2016



India Domestic Cash Management Bank of the Year
India Domestic Trade Finance Bank of the Year
Asian Banking & Finance Wholesale Banking Awards Singapore 2015



Innovation Award for 'API Banking' and 'Bank in a Box' India - 2016

Sustainability & CSR Excellence



Asia's Best Bank For Corporate Social Responsibility
Euromoney Excellence Awards Hone Kone -



1st and Only Indian Bank included in Dow Jones Sustainability Index
New York - 2015



Sustainability Award Environment Management Award
Golden Peacock Global Convention London 2015



Pioneer in Emerging Markets - India
London Stock Exchange (LSE), London - 2016



Outstanding Business Sustainability Achievement Award
Karlsruhe Sustainable Finance Awards, Germany - 2015

MSME's Products and Service Offerings



- Key financial need-gaps
 - Financial Scalability:
 - Long Term Fund Requirements – Equity / Debt
 - Working Capital Debt.
 - Operational Scalability:
 - Advanced Financial Transaction Platforms.
 - Integration of book-keeping / banking.

MSME Products: Products & Service Offerings



YES BANK products & offerings cover every growth stage of a company:

Growth

- Fund Based and Non Fund Based products to meet the working capital needs of the industry.
- Customized payments and collection solutions (Electronic / Physical)
- Trade Finance products - LC, BG, Buyers Credit, Remittances

Expansion

- Project finance for long term funding requirements
- Private Equity Fund Raising
- Loan Syndication

Maturity

- Mergers and Acquisitions Advisory
- Arranging Venture Capital & Private Equity Investments
- Structure Foreign Currency Risk management solutions - YesFx (Online trading platform)

Diagnostic Approach to Financing



- ✓ Financial Optimization –Optimal solutioning and advisory: Highly Qualified Team of Solution Experts, specializing in specific industry.
- ✓ Knowledge Banking Focus
- ✓ Strategic Solutioning:
 - Equity Raising
 - Mez Debt / Quasi Equity.
 - Inorganic Growth Opportunities.
- ✓ Long Term Financing:
 - Full-fledged International Banking Unit (IBU) at Gandhinagar – ECBs / FCTL.
 - Long Term Project Finance Capability.
 - Structured Financing Solutions.
- ✓ Working Capital / Transaction Funding
 - Fund Based / Non Fund Based Financing
 - Factoring / Forfeiting.
 - Transaction Discounting Products.

Knowledge Banking Approach



- ✓ Key strength and differentiating feature of YES BANK is its **“Knowledge driven approach to Banking”**
- ✓ YES BANK has identified certain sunrise sectors within the country that have high growth potential, and developed customized solutions for industry verticals.
- ✓ YES BANK Knowledge Bankers - experts from the industry & domain experts - offer invaluable and in-depth insights into your business, thus helping you to develop great ideas and nurture them to fruition.
- ✓ Some of these sectors include
 - Food and agriculture,
 - Health care and Life sciences,
 - Media & Entertainment
 - E-Commerce etc.

MSME Products - Digital Banking



VISION : To make banking & payments SIMPLE, SECURE and OMNI PRESENT



ACQUISITION

DIGITAL ACQUISITION
DIGITAL ENGAGEMENT



PAYMENTS & TRANSACTIONS

GO SOCIAL
FLEXI PAYMENTS



CUSTOMER SERVICE

BE EFFICIENT
STAY RELEVANT

YES Bank's Initiatives



YES Mobile



YES PAY



Payment Products



Application Programming Interface



YES Money



YES Tag



SMART BOX



YES SIM Se Pay



YES Secure

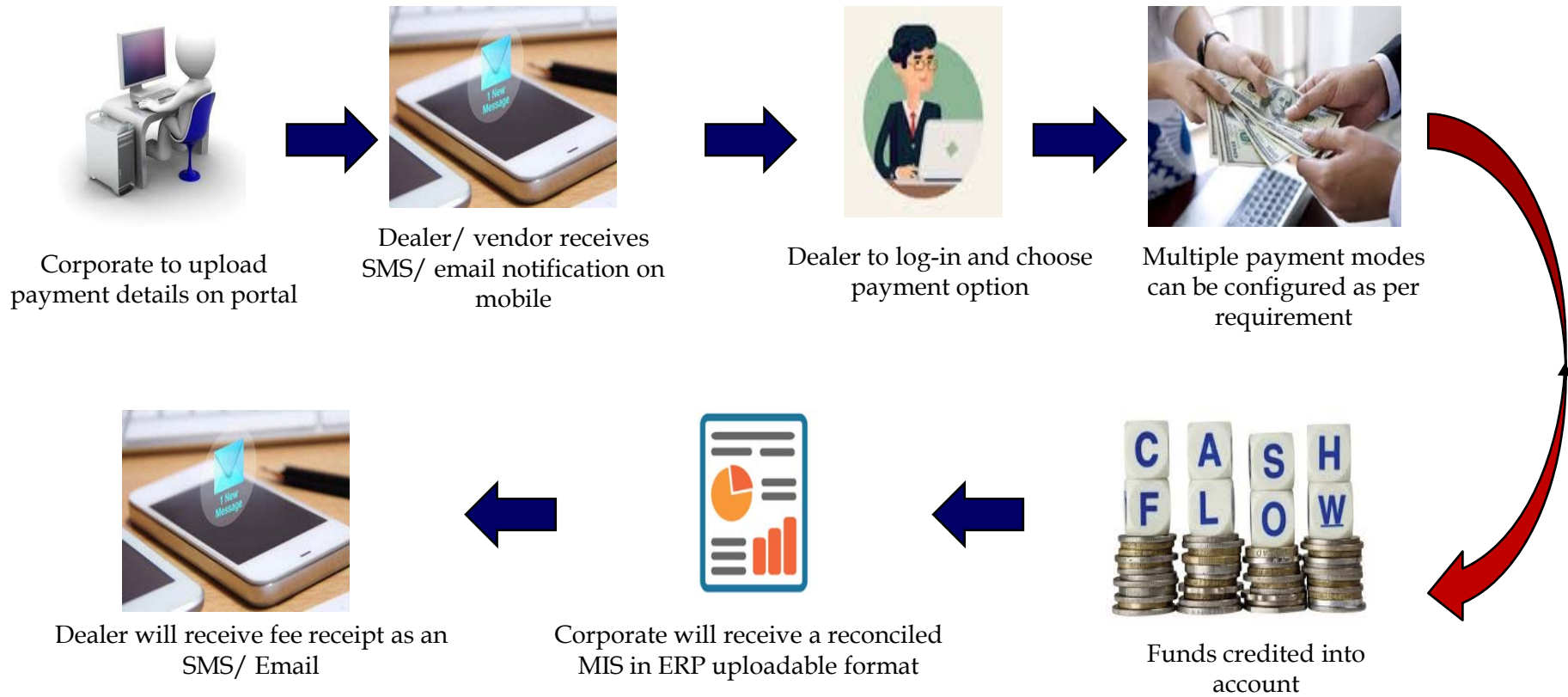


UPI

YES MONEY
Domestic Remittance
using Award Winning
Remittance Bridge
Platform



InvoiceXpress - Solution for Digitizing Your Working Capital



- 1. *SMS and Email alerts as per requirement*
- 2. *Value added services such as advance/ part payment, reminder alerts*
- 3. *End-to-end reconciliation reports as per location*
- 4. *Forward API integration available for releasing dealer limits*

YES TRANSACT: InvoiceXpress - Features & Benefits



1. *Validation of dealer details prior to the payments*
2. *Front-end corporate branded portal available for dealers/ vendors to make their payments*
3. *Ability to make advance/ part payments for each payment*
4. *Dealer/ vendor can separately mention TDS against each transaction while making the payment*
5. *Integration with digital signature*
6. *Structured and customized MIS to as per required frequency*
7. *Details such as outstanding payment/ delayed payment etc. are available separately*
8. *Multiple payment options – cash/ cheque/ RTGS/ NEFT/ Card/ NACH*
9. *Facility to capture specific details against each customer – such as remarks, narration against each transaction*
10. *Facility to download the receipt after making the payment*



- ✓ *API stands for Application Programming Interface, which in simple words, provide access to an organisation's digital assets and services*
- ✓ *API's when deployed effectively allows users to access a third party system from one's own environment*
- ✓ *In the present context, it refers to the ability of the Bank to provide its Transaction Processing Services to the ERP of the Corporate through a secure channel*

Process Flow (Case: Payment)



CORPORATE



Treasury



1. Payment Request



2. Real Time Process Payment Call



4. Real Time Transaction Status

3. Real time Payment



5. Daily Account Statement for Reconciliation



MSME Products – Digital Banking



Salient Features:

- ✓ *Secure sharing of documents for General & Trade Banking requests*
- ✓ *Invoices/ Payment requests can be uploaded directly on desktop app*
- ✓ *Single user initiation supported by Maker - Checker module*
- ✓ *Authorization via mobile app with device binding facility*
- ✓ *Multi-factor authentication – login I.D, password, SMS OTP*
- ✓ *Bulk payments via NEFT, RTGS, Account to Account transfer*
- ✓ *Faster lead times with solid audit trails*
- ✓ *Secure, encrypted channel with maker checker facility to ensure safety and authenticity of all your transactions.*
- ✓ *Average time for processing transactions through the app is only 2 hours post approval, after being accepted by the Bank.*
- ✓ *No limit on the quantum of transactions that can be approved; however limits can be customized as per request.*

Trade Finance - Trade on Net



- ✓ Trade on Net is a secure platform for initiation of trade transactions online which is housed within Corporate Net Banking
- ✓ Products Offered

Letter of Credit

Bank Guarantee

Import
Remittances

Bill Acceptance

Non-Import
Remittances

Bill Payment

THANK YOU!!