

*INTRODUCTION*

*YES BANK*

# The Bank



**VISION:** *Building the Best Quality Bank of the World in India by 2015.*

- New Generation Private Sector Bank
- Founded by Mr. Rana Kapoor in 2004
- Fourth largest private sector Bank
- Over 430 branches across 275 cities, with 1000+ ATMs
- Recognized amongst the Top and Fastest Growing Banks



**Rana Kapoor (CEO):** *"The reason behind naming the Bank 'YES BANK' was my firm belief that our Bank's differentiation begins with its service and trust mark 'YES'. 'YES' represents our true spirit of becoming a high quality, customer centric, service driven, Indian Bank."*

# The Fundamentals



- **Headquarters** Mumbai, India
- **Net income** 2472.8 Cr. (2011-12)
- **Total assets** 73,662.1 Cr. on FY 12
- **Employees** 5,642
- **PAT** 1658.39 Cr.
- **EPS** 36.53 Cr.



## ABOUT YES BANK

- **YES BANK** is a full service commercial bank that offers Corporate Banking, Investment Banking, and Personal Banking services across India.
- India's new age private sector Bank, is a state-of-the-art high quality, customer-centric, service-driven Bank catering to the "**Future Businesses of India**"
- Promoter & Founder-Dr. Rana Kapoor and his top management team





# YES BANK CAPITAL STRUCTURE

YEAR VALUE	INSTRUMENT	AUTHORISED (CR)	ISSUED (CR)	FACE
13-14	Equity share	600	360.63	10
12-13	Equity share	600	358.63	10
11-12	Equity share	600	352.99	10
10-11	Equity share	400	342.15	10

# Key News

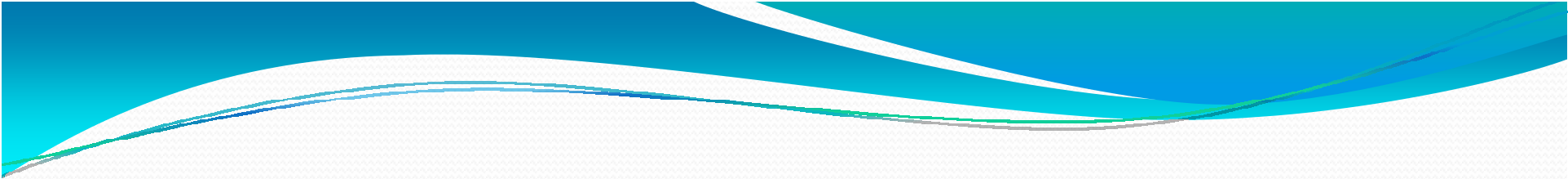
- ❖ Yes Bank profits may beat – star mine .
- ❖ Project financing could be used for gulf railways.
- ❖ Saudi lenders post solid third quarter profits



# BALANCE SHEET OF YES BANK

## 2013-14 MARCH

<b>Liabilities</b>	<b>in (cr.)</b>
<b>Total share capital</b>	<b>360.63</b>
<b>Equity share capital</b>	<b>360.63</b>
<b>Revenus</b>	<b>6761.11</b>
<b>Deposits</b>	<b>74192.02</b>
<b>Borrowings</b>	<b>217314.29</b>
<b>Total liabilities</b>	<b>109015.80</b>



<b>ASSETS</b>	<b>IN (CR.)</b>
Cash balance with RBI	4541.57
Cash balance	1350.10
Advances	55632.92
Investment	40950.36
Net block	273.29
Capital work in progress	20.18
Other assets	6247.33
<b>Total assets</b>	<b>109015.79</b>



# CAMPARISION IN RATIOS B/W YES BANK & HDFC BANK

Ratios	YES BANK	HDFC BANK
Current ratio	0.77	0.06
Quick ratio	10.40	8.55
Face value	10.00	2.00
Divident per share	8.00	6.90
Net oprating per share	276.77	171.47
Assets turnover ratio	0.10	0.10
Cash deposit ratio	5.58	6.02
Total debt to owners fund	10.42	8.45
Net profit margin	13.82	17.28



## KEY LEARNING OF YES BANK

- ✓ Complete information about yes bank performance in present year .
- ✓ Better understanding of its operations .
- ✓ Understand history & back ground of bank .



THANK YOU..