

**YES BANK Limited**  
Consolidated Balance Sheet as on March 31 2025

		( ₹ in thousands)	
	Schedule	As on March 31, 2025	As on March 31, 2024
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	62,708,231	57,535,764
Share Warrants Subscription Money	Note 17.6.2	-	9,483,918
Reserves and surplus	2	415,615,930	354,532,174
Minority Interest	2A	32,541	-
Deposits	3	2,844,200,266	2,662,295,315
Borrowings	4	719,714,469	805,076,097
Other liabilities and provisions	5	198,887,891	174,692,191
<b>TOTAL</b>		<b>4,241,159,328</b>	<b>4,063,615,459</b>
<b>ASSETS</b>			
Cash and balances with Reserve Bank of India	6	152,601,325	181,392,387
Balances with banks and money at call and short notice	7	133,071,245	11,792,105
Investments	8	847,246,782	899,969,523
Advances	9	2,461,201,623	2,277,990,414
Fixed assets	10	30,784,049	28,657,370
Other assets	11	616,254,304	663,813,660
Goodwill on Consolidation		-	-
<b>TOTAL</b>		<b>4,241,159,328</b>	<b>4,063,615,459</b>
Contingent liabilities	12	11,902,387,409	7,969,577,549
Bills for collection		88,804,234	153,682,865

*R.K. Singh*



**YES BANK Limited**  
**Consolidated Profit and loss account for the year ended March 31 2025**

( ₹ in thousands)

	Schedule	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>I. INCOME</b>			
Interest earned	13	309,188,147	276,058,622
Other income	14	61,568,079	53,550,270
<b>TOTAL</b>		<b>370,756,226</b>	<b>329,608,892</b>
<b>II. EXPENDITURE</b>			
Interest expended	15	219,983,652	195,272,521
Operating expenses	16	107,677,102	100,093,975
Provisions and contingencies	Note 17.6.5	18,629,465	21,390,381
<b>TOTAL</b>		<b>346,290,219</b>	<b>316,756,877</b>
<b>III. PROFIT/(LOSS)</b>			
Share of earnings/loss in Associates		-	-
Consolidated Net profit/(loss) for the year before deducting Minorities' Interest		24,466,007	12,852,015
Less: Minorities' Interest		1,080.17	-
Consolidated profit/(loss) for the year attributable to the Group		24,464,927	12,852,015
Add: Brought forward consolidated profit/(loss) attributable to the group		(91,126,350)	(100,937,560)
<b>TOTAL</b>		<b>(66,661,423)</b>	<b>(88,085,545)</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to Statutory Reserve		6,014,648	3,127,699
Transfer to Capital Reserve		421,004	262,640
Transfer to Investment Reserve		-	431,921
Transfer to Investment Fluctuation Reserve		2,557,271	472,297
Transfer to Revenue and other Reserves		(19,388)	(1,253,752)
Dividend paid for previous year		-	-
Tax on Dividend paid for previous year		-	-
Proposed Dividend		-	-
Tax (including surcharge and education cess) on Dividend		-	-
Balance carried over to balance sheet		(75,634,958)	(91,126,350)
<b>TOTAL</b>		<b>(66,661,423)</b>	<b>(88,085,545)</b>
<b>Earnings per share</b>	Note 17.6.11		
Basic (₹)		0.79	0.45
Diluted (₹)		0.78	0.44
(Face Value of Equity Share is ₹ 2/-)			




**YES BANK Limited**  
Schedules forming a part of Consolidated Balance Sheet

( ₹ in thousands)

	As on March 31, 2025	AS AT March 31, 2024
<b>SCHEDULE 1 - CAPITAL</b>		
<b>Authorised Capital</b>		
40,000,000,000 equity shares of ₹ 2/- each	80,000,000	80,000,000
20,000,000 preference shares of ₹ 100/- each	2,000,000	2,000,000
<b>Issued, subscribed and paid-up capital (Refer Sch 17.6.1)</b>		
31,354,115,322 equity shares of ₹ 2/- each	62,708,231	57,535,764
<b>TOTAL</b>	<b>62,708,231</b>	<b>57,535,764</b>
<b>SCHEDULE 2 - RESERVES AND SURPLUS</b>		
<b>I Statutory Reserves</b>		
Opening balance	56,520,852	53,393,153
Additions during the year	6,014,648	3,127,699
Deductions during the year	-	-
Closing balance	62,535,500	56,520,852
<b>II Share Premium</b>		
Opening balance	366,612,150	366,438,573
Additions during the year (Refer Sch 17.6.1)	33,198,830	173,577
Deductions during the year	-	-
Closing balance	399,810,980	366,612,150
<b>III Capital Reserve</b>		
Opening balance	17,562,457	17,299,817
Additions during the year	421,004	262,640
Deductions during the year	-	-
Closing balance	17,983,461	17,562,457
<b>IV Capital Reserve on Consolidation</b>		
Opening balance	164,816	164,816
Additions during the year	-	-
Deductions during the year	(6,828)	-
Closing balance	157,988	164,816
<b>V Investment Reserve</b>		
Opening balance	1,016,837	584,916
Additions during the year	-	431,920
Deductions during the year	1,016,837	-
Closing balance	-	1,016,837
<b>VI Foreign Currency Translation Reserve</b>		
Opening balance	(1,523,213)	(1,303,463)
Additions during the year	(136,179)	(219,751)
Deductions during the year	-	-
Closing balance	(1,659,392)	(1,523,213)
<b>VII Cash Flow Hedge Reserve</b>		
Opening balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Closing balance	-	-

Ritesh Singh



VIII	<b>Investment Fluctuation Reserve</b>		
	Opening balance	4,718,012	4,245,715
	Additions during the year	2,557,271	472,297
	Deductions during the year	-	-
	Closing balance	7,275,282	4,718,012
IX	<b>Employee Stock Options Reserve</b>		
	Opening balance	586,621	302,331
	Additions during the year (Refer Sch 17.6.4)	693,975	312,565
	Deductions during the year	84,201	28,275
	Closing balance	1,196,395	586,621
	<b>AFS Reserve</b>		
	Opening balance	-	-
	Additions during the year	1,671,511	-
	Deductions during the year	-	-
	Closing balance	1,671,511	-
X	<b>Other Reserves</b>		
	Opening balance	-	-
	Additions during the year	2,278,092	-
	Deductions during the year	-	-
	Closing balance	2,278,092	-
X	<b>Balance in Profit and Loss Account</b>	(75,633,887)	(91,126,358)
	<b>TOTAL</b>	<b>415,615,930</b>	<b>354,532,174</b>

#### SCHEDULE 2A - MINORITY INTEREST

Minority interest at the date on which the parent-subsidiary relationship came into existence	32,541	-
Subsequent increase/ decrease	-	-
Minority interest on the date of balance sheet	32,541	-

*R. K. Singh*



**YES BANK Limited**  
Schedules forming a part of Consolidated Balance Sheet

( ₹ in thousands)

	As on March 31, 2025	AS AT March 31, 2024
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**SCHEDULE 3 - DEPOSITS**

<b>A. I.</b>	<b>Demand Deposits</b>		
i)	From Banks	24,283,508	25,236,766
ii)	From others	408,720,211	388,039,226
<b>II.</b>	<b>Savings Bank Deposit</b>	541,756,215	409,729,868
<b>III.</b>	<b>Term Deposits</b>		
i)	From banks	67,786,690	81,248,319
ii)	From others (incl. CD's issued)	1,801,653,642	1,758,041,136
	<b>TOTAL</b>	<b>2,844,200,266</b>	<b>2,662,295,315</b>
<b>B. I.</b>	<b>Deposits of branches in India</b>	2,800,416,800	2,642,206,822
<b>II.</b>	<b>Deposits of branches outside India</b>	43,783,466	20,088,493
	<b>TOTAL</b>	<b>2,844,200,266</b>	<b>2,662,295,315</b>

**SCHEDULE 4 - BORROWINGS**

<b>A. Borrowing in India</b>			
i)	Reserve Bank of India <sup>1</sup>	11,040,000	16,450,000
ii)	Other banks	62,802,185	45,577,944
iii)	Other institutions and agencies <sup>1 &amp; 2</sup>	413,705,192	481,774,845
iv)	Innovative Perpetual Debt Instruments (IPDI)	-	-
v)	Tier II Borrowings	139,412,000	139,412,000
	<b>TOTAL (A)</b>	<b>626,959,377</b>	<b>683,214,789</b>
<b>B. Borrowings outside India</b>			
i)	Borrowings outside India	92,755,092	121,861,308
ii)	Innovative Perpetual Debt Instruments (IPDI)	-	-
iii)	Tier II Borrowings	-	-
	<b>TOTAL (B)</b>	<b>92,755,092</b>	<b>121,861,308</b>
	<b>TOTAL (A+B)</b>	<b>719,714,469</b>	<b>805,076,097</b>

(1) Secured borrowings are ₹ 28,411,177 thousands (March 31, 2024: ₹ 22,279,505 thousands).

(2) Including ₹ 369,649,660 thousands of refinance borrowing (March 31, 2024: ₹ 438,078,040 thousands) ₹ 3,150,000 thousands (March 31 2024: ₹ 13,150,000 thousands) of Green Infrastructure Bonds raised to fund 'Green Projects' and ₹ 21,350,000 thousands (March 31, 2024: ₹ 21,350,000 thousands) of Long Term Infrastructure Bonds raised to finance affordable housing and infrastructure projects.



**YES BANK Limited**  
Schedules forming a part of Consolidated Balance Sheet

( ₹ in thousands)

	As on March 31, 2025	AS AT March 31, 2024
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**SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS**

I.	Bills payable	3,587,041	4,986,264
II.	Inter-office adjustments (net)	-	-
III.	Interest accrued	23,020,503	26,944,469
IV.	<b>Others (including provisions)</b>		
	- Provision for standard advances	14,943,030	16,733,338
	- Country risk exposures	127,878	-
	- Others*	157,209,439	126,028,120
	- Income Tax Provision	-	-
	<b>TOTAL</b>	<b>198,887,891</b>	<b>174,692,191</b>

\*Others includes Marked to Market adjustments on derivatives ₹ 81,781,203 thousands (March 31, 2024: ₹ 53,897,552 thousands)

**SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA**

I.	Cash in hand (including foreign currency notes)	10,449,741	9,620,705
II.	Balances with Reserve Bank of India		
	- In current account	142,151,584	151,681,682
	- In other account	-	20,090,000
	<b>TOTAL</b>	<b>152,601,325</b>	<b>181,392,387</b>

**SCHEDULE 7 - BALANCES WITH BANKS, MONEY AT CALL AND SHORT NOTICE**

<b>I. In India</b>			
	<b>Balances with banks-</b>		
	i) in current accounts	5,708,800	2,661,601
	ii) in other deposit accounts	5,274,600	4,969,710
	<b>Money at call and short notice</b>		
	i) with Banks	550,000	-
	ii) with other institutions	58,412,738	-
	<b>TOTAL (I)</b>	<b>69,946,139</b>	<b>7,631,311</b>
<b>II. Outside India</b>			
	i) in current account	34,330,287	617,749
	ii) in other deposit account	-	-
	iii) money at call and short notice	28,794,818	3,543,045
	<b>TOTAL (II)</b>	<b>63,125,105</b>	<b>4,160,794</b>
	<b>TOTAL (I+II)</b>	<b>133,071,245</b>	<b>11,792,105</b>





**YES BANK Limited**  
Schedules forming a part of Consolidated Balance Sheet

( ₹ in thousands)

		As on March 31, 2025	AS AT March 31, 2024
<b>SCHEDULE 8 - INVESTMENTS (Net of provisions)</b>			
<b>A. Investments in India</b>			
i)	Government Securities*	753,836,093	806,206,308
ii)	Other approved securities	-	-
iii)	Shares	2,467,619	1,283,620
iv)	Debentures and bonds	56,018,667	59,997,095
v)	Associates	-	-
vi)	Others (Commercial Papers, Certificate of Deposits, Security Receipts, Pass through certificates, Mutual Funds, Venture Capital Funds etc.)	22,613,402	24,669,495
<b>TOTAL (I)</b>		<b>834,935,781</b>	<b>892,156,518</b>
<b>B. Investments outside India</b>			
i)	Government Securities	12,281,846	7,806,343
ii)	Shares	29,155	6,662
iii)	Debentures and bonds	-	-
iv)	Others (MFs)	-	-
<b>TOTAL (II)</b>		<b>12,311,001</b>	<b>7,813,005</b>
<b>TOTAL (I+II)</b>		<b>847,246,782</b>	<b>899,969,523</b>
<b>C. Investments in India</b>			
(i)	Gross value of investments	877,724,230	939,011,651
(ii)	Aggregate of provisions for depreciation	42,788,448	46,855,132
(iii)	<b>Net investment</b>	<b>834,935,781</b>	<b>892,156,518</b>
<b>D. Investments outside India</b>			
(i)	Gross value of investments	12,311,001	7,813,005
(ii)	Aggregate of provisions for depreciation	-	-
(iii)	<b>Net investment</b>	<b>12,311,001</b>	<b>7,813,005</b>
<b>TOTAL (I+II)</b>		<b>847,246,782</b>	<b>899,969,523</b>

\* Includes securities of face value ₹ 31,481,000 thousands (March 31, 2024: 48,303,545 thousands) pledged for clearing facility and margin requirements.

**SCHEDULE 9 - ADVANCES (Net of provisions)**

A.			
i)	Bills purchased and discounted	54,487,428	36,531,550
ii)	Cash credit, overdrafts and loans repayable on demand <sup>(1)</sup>	989,633,445	732,946,234
iii)	Term loans	1,417,080,750	1,508,512,630
TOTAL		2,461,201,623	2,277,990,414
B.			
i)	Secured by tangible assets <sup>(1)</sup> (includes advances secured by fixed deposits and book debt)	1,877,648,466	1,754,086,196
ii)	Covered by Bank/Government guarantees	26,096,916	20,260,291
iii)	Unsecured <sup>(2)(3)</sup>	557,456,241	503,643,927
TOTAL		2,461,201,623	2,277,990,414

(1) Includes NIL (March 31, 2024: NIL) of Interbank Reverse Repo having original tenors more than 14 days are classified as Advances as per RBI Master circular No DOR.ACC.REC.NO.37/21.04.018/2022-23

(2) Includes at March 31, 2025 advances of ₹ 40,890,416 thousands (March 31, 2024: ₹ 49,662,585 thousands) for which security documentation is either being obtained or being registered.

(3) Includes at March 31, 2025 advances amounting to ₹ 1,200,103 thousands (March 31, 2024 : ₹ 2,763,700 thousand) has been secured by intangible securities such as charge over the rights, licenses, authority, etc.

<b>C. I. Advances in India</b>			
i)	Priority sectors	1,006,447,193	963,870,601
ii)	Public sector	-	-
iii)	Banks <sup>(1)</sup>	11,884,669	5,879,698
iv)	Others	1,377,262,711	1,248,636,876
<b>TOTAL (I)</b>		<b>2,395,594,573</b>	<b>2,218,387,175</b>
<b>II. Advances outside India</b>			
i)	Due from Banks	2,559,581	207,781
ii)	Due from Others	60,801,489	59,395,458
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	17,356,160	19,951,099
	(c) others	43,445,329	39,444,359
<b>TOTAL (II)</b>		<b>63,361,070</b>	<b>59,603,239</b>
<b>TOTAL (I+II)</b>		<b>2,458,955,643</b>	<b>2,277,990,414</b>



**YES BANK Limited**  
Schedules forming a part of Consolidated Balance Sheet

( ₹ in thousands)

		As on March 31, 2025	AS AT March 31, 2024
<b>SCHEDULE 10 - FIXED ASSETS</b>			
I.	Premises		
	At cost as on March 31st of preceding year	12,102,530	12,102,530
	Additions during the year	-	-
	Deductions during the year	-	-
	Accumulated depreciation to date	(699,572)	(528,248)
IA.	Premises under construction	-	-
	<b>TOTAL (I)</b>	<b>11,402,958</b>	<b>11,574,282</b>
II.	Other Fixed Assets (including furniture and fixtures and software)		
	At cost as on March 31st of preceding year	41,152,238	32,653,053
	Additions during the year	8,903,548	9,197,916
	Deductions during the year	(1,501,109)	(698,731)
	Accumulated depreciation to date	(31,234,307)	(27,635,473)
IIA.	Leased Assets		
	At cost as on March 31st of preceding year	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Accumulated depreciation to date	-	-
	<b>TOTAL (II)</b>	<b>17,320,370</b>	<b>13,516,765</b>
	<b>TOTAL (I+II)</b>	<b>28,723,328</b>	<b>25,091,047</b>
III.	Capital work-in-progress(net of provision)	2,060,721	3,566,323
	<b>TOTAL</b>	<b>30,784,049</b>	<b>28,657,370</b>

**SCHEDULE 11 - OTHER ASSETS**

I.	Interest Accrued	28,421,963	28,057,561
II.	Advance tax and tax deducted at source (net of provision)	16,488,953	12,003,576
III.	Deferred tax asset (Refer Sch 17.6.13)	76,568,208	85,630,915
IV.	Stationery and stamps	2,227	2,115
V.	Non-Banking assets acquired in satisfaction of claims	53,000	353,000
VI.	Others*	494,719,953	537,766,493
	<b>TOTAL</b>	<b>616,254,304</b>	<b>663,813,660</b>

\*1. Includes deposits placed with NABARD/SIDBI/NHB, etc. of ₹ 370,170,275 thousands (March 31, 2024: ₹ 440,872,509 thousands) on account of shortfall in priority sector targets.

**SCHEDULE 12 - CONTINGENT LIABILITIES**

I.	Claims against the bank not acknowledged as debts	3,324,473	3,655,281
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward exchange contracts	6,191,074,608	3,835,376,775
IV.	Liability on account of outstanding derivative contracts	-	-
	(a) Single currency Interest Rate Swap	3,753,560,416	2,614,541,640
	(b) Others	664,462,228	336,619,315
V.	Guarantees given on behalf on constituents	-	-
	(a) In India	652,382,285	589,956,581
	(b) Outside India	1,030,330	-
VI.	Acceptances, endorsement and other obligations	242,528,445	210,148,657
VII.	Other items for which the bank is contingently liable	-	-
	(a) Purchase of securities pending settlement	8,678,815	958,430
	(b) Capital commitment	2,992,857	4,037,417
	(c) Amount deposited with RBI under Depositor Education and Awareness Fund (DEAF)	459,215	310,144
	(d) Foreign exchange contracts (Tom & Spot)	359,088,329	363,535,042
	(e) Custody	13,969,354	2,509,542
	(f) Bills Rediscounting	-	-
	(g) Letter of Undertaking	8,836,053	7,928,725
	(h) When Issued ('WI') securities	-	-
	<b>TOTAL</b>	<b>11,902,387,409</b>	<b>7,969,577,549</b>

Contingent Liability on account of outstanding forward exchange contracts and single currency interest rate swap as on March 31, 2025 includes notional amount of ₹ 5,664,254,966 thousands and ₹ 2,036,677,633 thousands (Mar 31, 2024: ₹ 3,697,440,095 thousands and ₹ 1,517,307,402 thousands) guaranteed by CCL. representing 86.48% and 54.26% (Mar 31, 2024: 88.06% and 58.03%) of total outstanding forward exchange contracts and single currency interest rate swaps respectively.





**YES BANK Limited**  
Schedules forming a part of Consolidated Profit and Loss Account

( ₹ in thousands)

	For the year ended March 31, 2025	For the year ended March 31, 2024
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**SCHEDULE 13 - INTEREST EARNED**

I.	Interest/ discount on advances/bills	232,952,248	210,832,081
II.	Income on investments (including dividend)	56,944,896	49,582,584
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	3,930,859	4,583,982
IV.	Others	15,360,144	11,059,975
	<b>TOTAL</b>	<b>309,188,147</b>	<b>276,058,622</b>

**SCHEDULE 14 - OTHER INCOME**

I.	Commission, exchange and brokerage	37,132,129	30,742,601
II.	Profit/(Loss) on the sale of investments (net)	4,111,268	2,270,961
III.	Profit/(Loss) on the revaluation of investments (net)	325,230	1,043,288
IV.	Profit/(Loss) on sale of land, building and other assets	(152,790)	(20,624)
V.	Profit/(Loss) on exchange transactions (net)	6,567,450	6,441,110
VI.	Income earned by way of dividends	-	-
VII. a.	Lease finance income	-	-
b.	Lease management fee	-	-
c.	Overdue charges	-	-
d.	Interest on lease rent receivables	-	-
VIII.	Miscellaneous income	13,584,792	13,072,934
	<b>TOTAL</b>	<b>61,568,079</b>	<b>53,550,270</b>

**SCHEDULE 15 - INTEREST EXPENDED**

I.	Interest on deposits	158,388,359	135,623,916
II.	Interest on Reserve Bank of India/inter-bank borrowings/ Tier I and Tier II debt instruments	59,384,936	57,977,557
III.	Others	2,210,357	1,671,048
	<b>TOTAL</b>	<b>219,983,652</b>	<b>195,272,521</b>

**SCHEDULE 16 - OPERATING EXPENSES**

I.	Payments to and provisions for employees	41,416,698	38,873,176
II.	Rent, taxes and lighting	5,948,560	5,102,339
III.	Printing and stationery	700,553	679,750
IV.	Advertisement and publicity	525,228	580,612
V. a.	Depreciation on Group's property other than Leased Assets	4,933,874	5,455,502
b.	Depreciation on Leased Assets	-	-
VI.	Directors' fees, allowances and expenses	65,241	46,589
VII.	Auditors' fees and expenses	44,013	49,467
VIII.	Law charges	99,625	142,282
IX.	Postage, telegrams, telephones, etc.	701,105	653,134
X.	Repairs and maintenance	629,161	595,617
XI.	Insurance	4,176,994	3,450,594
XII.	Amortisation of Goodwill	-	-
XIII.	Other expenditure	48,436,050	44,464,913
	<b>TOTAL</b>	<b>107,677,102</b>	<b>100,093,975</b>

R.K. Singh  
YES BANK LTD.  
MUMBAI



## YES BANK Limited

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## Movement of Reserves and Surplus (as per CFS Balance Sheet)

Amount in Thousands

Particulars of Schedule 2 of Balance Sheet	As at 31st March 2025	As at 31st March 2024
Balance of Reserves and Surplus (as at 01.04.2024 / 01.04.2023)	354,532,174	340,188,289
<b>Add / (Less) :</b>		
Addition in Statutory reserve	6,014,648	3,127,699
Addition in Share Premium	33,198,830	173,577
Profit/(Loss) during the year (Post appropriation)	15,492,471	9,811,212
Dividend and Tax on Dividend	-	-
Mark to Market of AFS securities during the year	1,671,511	-
Other Reserves	2,278,092	-
Addition/(Deduction) in Foreign Currency Translation Reserve (FCTR)	-136,179	-219,750
Capital Reserve	421,004	262,640
Capital Reserve on Consolidation	-6,828	-
Investment Reserve	-1,016,837	431,921
Employee Stock Options Reserve	609,774	284,290
Investment Fluctuation Reserve	2,557,271	472,297
Minority interest	32,541	-
<b>Balance of Resrve and Surplus as at 31.03.2025 / 31.03.2024</b>	<b>415,648,471</b>	<b>354,532,174</b>



