YES BANK

THE TIMELINE

SEP 2018
1

DHFL collapse leading to NBFC crisis. Yes Bank price crashed more than 30%

OCT 2019
2

RBI rejects Yes Bank's $1.2 billion capital infusion proposal

NOV 2019
3

Delays Q2 FY20 results, citing "liquidity concerns", leading to *panic withdrawals*

JAN 2020
4

Fails to raise fresh capital, increasing fears of collapse

MAR 2020
5

RBI announces rescue and restructuring plan

2020-PRESENT
6

Post crisis recovery Stock Price stabilized NPAs improved

Gross NPA (%)

12% NPA. Above this, RBI imposes strict Prompt corrective action (PCA)

Period	Gross NPA (%)
Sep '17	~2
Dec '17	~2
Mar '18	~1.3
Jun '18	~1.3
Sep '18	~1.6
Dec '18	~2.1
Mar '19	~3.2
Jun '19	~5
Sep '19	~7.4
Dec '19	~18.9
Mar '20	~16.8
Jun '20	~17.3
Sep '20	~16.9
Dec '20	~15.4
Mar '21	~15.4
Jun '21	~15.6
Sep '21	~15
Dec '21	~14.7
Mar '22	~13.9
Jun '22	~13.4
Sep '22	~12.9
Dec '22	~2
Mar '23	~2.2
Jun '23	~2
Sep '23	~2
Dec '23	~2