

Information Summary for the Public

Host Country:	India
Name of Borrower:	YES Bank Limited
U.S. Sponsor:	Wells Fargo N.A.
Foreign Sponsor:	N/A
Project Description:	Proceeds will be used by the Borrower to support the growth of the on-lending bank's small and medium enterprise portfolio.
Total Project Cost:	\$25,000,000 USD
Proposed OPIC Loan:	\$25,000,000 USD
Developmental Effects:	This project will have a positive developmental impact in India. The project will enable YES Bank to expand its operations in order to target SME borrowers. The increased access to funds will provide credit in this underserved sector.
Environment:	OPIC guaranteed loans to commercial banks are considered financial transactions and are screened as Category C projects but subject to conditions related to the use of proceeds. Excluded activities include lending to entities engaged in categorically prohibited activities or activities likely to have a significant adverse impact on the environment or communities.
Workers Rights	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining. Loans to SME borrowers will be restricted with respect to the SME borrowers' operations, including the employment of minors and other applicable labor law requirements.

	Standard and supplemental contract language will be applied to all workers of the Project.
Human Rights	This project received a Human Rights Clearance on May 24, 2010.