

2014

RECOGNITION IN EXCELLENCE

for products & projects that improve environmental & energy performance.



THE FUTURE OF COOLING SYSTEMS

Throughout 2012 and 2013, Canadian Tire Petroleum (CTP) has retrofitted eligible stores in its 300 location network with eTemp devices. The eTemp consists of a food simulant contained in a doubleskinned enclosure that mimics food temperature at approximately 10mm beneath the surface. Using eTemp, the thermostat regulates the refrigeration temperature based on food temperature rather than air temperature. When fitted to the thermostat, it significantly reduces the frequency of refrigeration cycles required. Based on pilot testing, claims of 20% energy savings were verified as well as claims around reduced mechanical wear. Retail coolers are particularly good

targets for savings as they are in operation 24/7 – regardless of store hours – and are constantly working to keep a set temperature on coolers that have frequently opened doors, poor door seals, etc. To date, 228 stores have been retrofitted, and all new locations added to Canadian Tire's network will receive eTemps.

In 2012, CTP piloted the device at five locations. Monitoring equipment was installed, and pilot results verified manufacturer claims; the business case justified the investment.

Throughout the rest of 2012, CTP rolled out the device to eligible sites (locations with coolers, loca-

tions where equipment was owned by CTP), with about 100 locations targeted. Phase 2 took place throughout 2013, rolling out to an additional 130 locations.

With the rollout, Canadian Tire expects to annually avoid approximately 1.6 million kWh with related cost avoidance of approximately \$160,000. This project helps Canadian Tire achieve its business sustainability approach to drive innovation, profitability and growth, by using technology to increase CTP's business without growing the net carbon footprint.

A unique aspect of the project was that it forced a detailed inventory of store assets **[cont'd next page >]**



A great example of early adoption. The environmental and financial impacts of this project will be seen long into the future with little to no additional investments. An innovative solution to a potentially widespread audience with measurable energy reduction impact. The ROI shows that its implementation should be universal."

Environmental Leader Product & Project Awards judge

that had typically been ignored. Most environmental initiatives had focused on fuel dispensing equipment (petroleum storage tanks and lines) or lighting; coolers had largely flown under the radar. Before any rollout occurred, CTP assessed who owned the equipment (coolers are sometimes owned by local beverage bottlers), whether the cooler was large enough to justify investment, and the expected number of condensers on the unit (typically one unit required per condenser).

For more company information visit **corp.canadiantire.ca.** More information about this project can be found at **www.getetemp.com.**





2014 Judging Coordinator

MATTHEW LITTLEFIELD is President and Principal Analyst for LNS Research. Littlefield's personal coverage areas include the topics of Quality Management, Manufacturing Operations, and Sustainability. As President and Principal Analyst for LNS Research, Matthew is a recognized industry expert and contributes to the LNS Research blog as well as many other industry publications. Matthew is also a sought after public speaker and continually advises manufacturing executives on how to best leverage technology in their operations. Before founding LNS Research, Littlefield spent the previous five years as a Senior Analyst for the Aberdeen Group and led the Global Manufacturing Research practice. Prior to joining the Aberdeen Group, Littlefield spent the previous five years working for multi-billion dollar manufacturers (Unilever, HP Hood) in both engineering and shopfloor management roles. He graduated cum laude from the University of Massachusetts, Amherst with a BA in Economics and MS in Industrial Engineering and Operations Research.



EPHI BANAYNAL DELA CRUZ is currently re-

sponsible for Microsoft's hardware and packaging supply chain sustainability and audit program. As Director of Social and Environmental Accountability (SEA) & Audit at Microsoft she manages a team of professionals focused on effecting change by assessing and monitoring supplier performance, building supplier capabilities and continuously identifying opportunities for improvement. She also manages key internal and external stakeholders by providing strategic direction and business insight into strengthening the company's supply chain social, environmental and ethical responsibilities.

Prior to joining Microsoft, Ephi was the Global Director, Sustainability Management & Strategy at SAP responsible for developing SAP's sustainability strategy and oversees execution of the strategy across the organization. She was also responsible for SAP's 2011 sustainability report and driving thought leadership in area of sustainable design and supply chain. Ephi joined SAP from Palm, Inc, where she pioneered the company's Environmental Stewardship Program that covers products, facilities and employee engagement. Her responsibilities included Design for the Environment,





Extended Producer Responsibility, and managing the product regulatory and compliance organization. Prior to Palm she was at Solectron, where she held several positions, including Director of Corporate Quality for the Americas Region, Quality and Supplier Engineering Manager, Regulatory Compliance Manager, and Environmental Health and Safety Manager. Ephi holds a MS with a special major in Environmental Policy Research and Management from California State University, East Bay and BA in Political Science from Ateneo de Manila University, Philippines. She is a Leading by Design fellow at California College of the Arts, a diplomate of Stanford University's Graduate School of Business Executive Education Program on Business Strategies for Environmental Sustainability and the Haas School of Business, University of California, Berkeley's Executive Education Program on Corporate Responsibility Leadership. Ephi has consulted and served on several non-profit Boards including Sustainable Silicon Valley, Acterra's Be the Change Environmental Leadership Program and Santa Clara University's Contemplative Leadership and Sustainability Program.

CAROL BAROUDI'S role in Global Sustainability and Compliance for Arrow Electronics, www. arrow.com, is leading Arrow's Sustainability



Working Group, working to define and drive sustainability initiatives across Arrow. Carol also works with Arrow Value Recovery customers in support of their sustainability initiatives, including education, advocating for and reporting on sustainability choices, metrics and goals. Carol is the lead author of Green IT For Dummies, which gives organizations basic principles and guidance in moving toward sustainable IT, including basics of power management and what to consider in greening your data center. She co-leads the Boston Area Sustainability Group www.basg.org, producing monthly programs aimed at furthering sustainability education, building collaborative networks, and driving sustainability forward. She is a member of the Greater Boston Sustainability Leadership Forum.

Prior to joining Arrow, Carol worked as an industry analyst for more than 12 years. She was Research Director of Sustainability and Green IT at Aberdeen Group, CEO of Baroudi Bloor International, and Vice President at Hurwitz Group. A best-selling author, Carol's other books include the first 11 editions of The Internet For Dummies, Service Oriented Architecture for Dummies, Mastering COBOL, Internet Secrets, and Email For Dummies. There are more than 7 million copies of her books in print in more than 30 languages. Ms. Baroudi holds a B.A. from Colgate University and a post baccalaureate certificate in Sustainable Development from the University of Massachusetts at Dartmouth.

Arrow Electronics is a fortune 150 company that supports the entire lifecycle of electronics from sourcing through end-of-life disposition. Operating in 55 countries, Arrow serves over 100,000 original equipment manufacturers, contract manufacturers and commercial customers though a global network of more than 470 locations.



ADAM BRENNAN is a Sustainability Project Manager at PUMA, currently based in Vietnam, specializing in renewable energy and environmental resource efficiency. He graduated out of Reading University in the UK with an MSc in Renewable Energy and Sustainability. He worked in a sustainability consulting firm for several years prior to joining PUMA in 2010.

At PUMA, Adam is part of the PUMA.Safe Ecology team and is primarily responsible for project managing PUMA's unique and world's first Environmental Profit & Loss (E P&L) account. He also manages a number of capacity building and technical assistance programs across the Asian supply chain, notably – SAVE. SAVE is a cleaner production and resource efficiency program which supports factories and suppliers in meeting the numerous targets set out in PUMAs sustainability strategy.

For more information on PUMAs sustainability strategy and initiatives please visit puma.com or for further information on the SAVE project visit puma-save.org.



CHRIS DAVIS is vice president of program man-

agement for Citigroup Inc. He currently leads Citi's Supplier Relationship Management Program, an initiative within Citi Procurement Services.

Before joining the Supplier Relationship Management Program, he led Citi's Supply Chain Sustainability Initiative. Prior to joining Citi, Chris founded PULSE, a management consultancy headquartered in New York City, addressing process improvement and corporate responsibility programs for the energy and non-profit sectors. He has worked in or consulted to a number of industries and sectors including financial services, architecture/engineering and development, non-profit and education.

DAVID DORNFELD received his B.S., M.S. and

Ph.D. degrees in Mechanical Engineering from the University of Wisconsin-Madison in 1976 in the area of Production Engineering. He joined the faculty of the University of California at Berkeley in the Mechanical Engineering Department in 1977 and is presently Professor of Manufacturing Engineering. He holds the Will C. Hall Family Chair in Engineering and currently serves as the Chair of the Mechanical Engineering Department.





Dr. Dornfeld leads the Laboratory for Manufacturing and Sustainability - LMAS (lmas.berkeley.edu) with research activities in several fields of manufacturing engineering - green and sustainable manufacturing; monitoring and analysis of manufacturing processes; precision manufacturing; and intelligent sensors and machine interoperability for process monitoring and optimization. He has published over 400 papers in these fields, authored three research monographs, contributed chapters to several books and has seven patents based on his research work. He is a consultant on green and sustainable manufacturing, mechanical design, manufacturing productivity, sensors, automation and process modeling and the associated intellectual property issues. He writes a blog on green manufacturing at green-manufacturing. blogspot.com.

Professor Dornfeld is a Member of the National Academy of Engineering (NAE), a Fellow Member of the American Society of Mechanical Engineers (ASME) and past Technical Editor, Trans. ASME, Journal of Engineering for Industry. He was the recipient of the ASME Blackall Machine Tool and Gage Award in 1986 and 2010 ASME William T. Ennor Award. He received the AMT Charles F. Carter Advancing Manufacturing Award in 2012.



He is a Fellow and past-Director of the Society of Manufacturing Engineers (SME) and a recipient of the 2004 SME Fredrick W. Taylor Research Medal and 2013 NAMRI/SME Outstanding Lifetime Service Award; member of Japan Society of Precision Engineering (JSPE) and recipient of the 2005 JSPE Takagi Prize; Fellow, School of Engineering at the University of Tokyo, Japan, member of American Society of Precision Engineering (ASPE), He is past-President of the Board of Directors, North American Manufacturing Research Institute (NAMRI/SME). He is a Fellow of the CIRP (The International Academy for Production Engineering) and Chair of the Working Group on Energy Efficiency and Resource Effectiveness.

DANIEL GILBERT is the North American Pro-

gram Manager for Solid Waste & Recycling for ISS Facility Services, Inc. and has over 20 years of experience in managing material recovery, processing, disposal, recycling and reuse programs for all types of commodities and waste streams. His primary responsibility is supporting ISS Integrated Facilities Services Team in developing programs to minimize solid waste streams by developing and implementing recycling and reuse best practices throughout North America.





Gilbert recently led the ISS team that helped Hewlett-Packard achieve 90 percent landfill diversion in FY 12, surpassing its 87.1 percent goal. He also established US collection and processing network for PepsiCo Dream Machine beverage container recycling initiative (PET & aluminum), and he served on Waste Management's Organic Waste Team that developed a "go-to-market" strategy to maximize the value of food and green waste streams.

JUSTIN GRAU has a background in nuclear power

both as a Nuclear Reactor Operator and Reactor Operator Instructor. While in the US Navy, Justin served on the USS Enterprise as a Reactor Operator and Reactor Operations Division Training Program Manager. As the Training Program Manager he managed a complex training program consisting of over 100 personnel. From the USS Enterprise, he went on to the Naval Nuclear Power Training Unit in Charleston, SC, to train new sailors to obtain their initial Reactor Operators License.

Justin currently works for ConAgra Foods in Omaha, NE as a Senior Engineer responsible for performing food manufacturing plant energy audits and developing energy savings projects through those audits. In addition to energy savings, Justin is responsible for managing the water



treatment program for all of the consumer foods plants across North America.

ConAgra Foods, Inc. is an American packaged foods company headquartered in Omaha, Nebraska. ConAgra makes and sells products under various brand names that are available in supermarkets, as well as restaurants and food service establishments At ConAgra Foods, we understand it's not enough to simply provide products that deliver outstanding taste, nutrition and value. We must also demonstrate an unwavering dedication to doing what's right, finding better ways to be a good steward of our environment and giving back to the communities we serve.

Our corporate citizenship platform — Good for You, Good for the Community and Good for the Planet — reflects our commitment to corporate citizenship and encompasses outstanding efforts that have led to a listing on the Dow Jones Sustainability Index (DJSI) North America.

MR. JOHN HAZLETT, LEED AP O+M is a Manag-

er-Water Footprinting Services with 15 years of experience working in energy efficiency, water conservation, recycling and stormwater management. Prior to joining Williams Creek, John was the Director of the Office of Sustainability for the City of Indianapolis, where he led the implementation of the Mayor's SustainIndy initiative and secured over \$18 million in federal grant funds for various sustainability projects. John also developed and managed the City's Sustainable Facilities Initiative, an energy and water conservation retrofit of 61 City facilities highlighted by a deep energy retrofit of the 50 year old City County Building that earned the EPA ENERGY STAR label. John's work on the initiative earned him the Mayor's Performance Award in 2010 and the project was the winner of the 2013 Indiana Governor's Award for Environmental Excellence.



His extensive experience includes working for municipal and county government in Portland, Oregon in stormwater management and helping industrial and commercial customers meet their internal sustainability goals through facility audits. Currently, John assists corporate, higher education and healthcare clients develop strategies to reduce their water footprint by identifying opportunities to minimize, capture and reuse water. John holds a Masters in Urban and Regional Planning from Portland State University with a specialization in Environmental Planning. John also currently serves as a Supervisor on the Board of the Marion County Soil and Water Conservation District.

Williams Creek Consulting is an ecological engineering firm specializing in the integration of Infrastructure, Science, and Technology to deliver long term sustainable solutions to clients across the country. Williams Creek is comprised of highly trained and committed professionals in the disciplines of engineering, hydrology, biology, botany, ecology, landscape architecture, urban planning, public relations, and finance."

NURIS ISMAIL is an energy consulting manager for Power Advocate. In this position she develops sourcing strategies and cost modeling for large



capital projects, including electrical transmission and distribution. Nuris advises clients on best practices for supply chain performance improvement, strategic sourcing, cost prudency work, and identification of best investment scenarios. This includes developing contracting strategies and providing should-cost analysis.

Prior to joining PowerAdvocate, Nuris worked as a Research Analyst at the Aberdeen Group. In this position, she studied how manufacturing enterprises manage processes, people, and technologies to address continually changing market pressures. Her research helped assist industrial organizations to more effectively manage energy, environment, and safety in their operations. Prior to Aberdeen, she was an application engineer for Parametric Technology Corporation (PTC), a leading PLM software vendor. Nuris earned her Bachelor of Science in Industrial Engineering from Purdue University and her Master of Science in Manufacturing Engineering from Boston University.

In an environment in which companies are increasingly focused on cost structure and the efficient use of capital, PowerAdvocate delivers data-driven technology solutions that provide insight into real-time supply market condi-





tions and enable customers to make better and more informed operational decisions. We deliver intelligence from our \$1 Trillion Energy FactBase through our SaaS Energy Intelligence Platform®, giving the energy professional ready access to actionable and digestible information. In addition to our Energy Intelligence Platform, our client services team of technical and seasoned professionals plays an integral role in capital projects and O&M at a number of Fortune 500 energy companies.

JAMI LAMONTAGNE is senior director of sustain-

ability and internal communications for Sam's Club. She leads Sam's Club's overall sustainability strategies and drives and implements corporate initiatives. She also oversees communication to the company's more than 100,000 employees, builds corporate communication strategies and tools to drive organizational objectives, and establishes vision and strategy for measuring communication and channel effectiveness and outcomes. In this role, she has overseen the development of new and innovative communication ideas for a \$47 billion business, shaped the future of communications across the business to further organizational performance, associate engagement, and advocacy, and communicated Sam's Club's overall sustainability progress to internal



and external shareholders. She has also focused on driving executive engagement to demonstrate sustainability leadership through various internal and external forums. She holds an MA in Communication from University of Arkansas at Fayetteville and a BA from Oklahoma State University.

DAVE MEYER is a Senior Consultant with EORM,

a full service environmental, health, safety (EHS) and sustainability consulting firm, headquartered in the San Francisco Bay Area. Dave's principal focus is to help organizations achieve environmental sustainability program excellence, leverage regulatory compliance risks, and optimize organizational effectiveness. Dave has over 30 years of progressive experience in environmental sustainability, environmental performance and metrics, responsible sourcing and green supply chain management, EHS management systems planning and implementation (ISO 14001, OHSAS 18001), permitting and multi-media compliance and environmental liability auditing. Dave's expertise extends across many industry sectors: renewable energy, clean tech, food & beverage, semiconductor, consumer electronics, chemicals/plastics, pharma/biotech, mining, oil/gas, aerospace, forest products, transportation, public





works, transportation, financial, legal and government. Dave is presently an advisory board member for the Sustainable Business Forum and 2Degrees Network Sustainable Supply Chain Working Group and is a co-editor for Sustainable Brands Supply Chain Issues Focus Series.

EORM (Environmental & Occupational Risk Management, Inc.) provides a comprehensive range of strategic, management and technical consulting solutions to help companies assess and manage risks, protect and train employees, ensure compliance, meet standards, preserve the environment, and be socially and globally responsible. For over 20 years EORM has partnered with US and international clientsto achieve their (EHS) and sustainability short-term needs and longterm goals. And we practice it internally as well: all EORM offices have been certified to both ISO 14001 and OHSAS 18001 since 2004. (See our HSE statement at www.eorm.com/company/walk.php.)

FRANK O'BRIEN-BERNINI is vice president, chief sustainability officer of Owens Corning, a world leader in building materials and composite solutions. His role encompasses global accountability for Owens Corning's sustainability strategy development and implementation, including Environmental, Health & Safety (EH&S). In 30 years with Owens Corning, he has held various leadership



positions, including most recently, vice president, chief R&D officer. Prior to joining Owens Corning, Mr. O'Brien-Bernini ran a solar design/build firm.

Mr. O'Brien-Bernini is a frequent speaker on topics related to sustainability and has addressed multiple conferences, has been quoted in many industry reports/publications and currently serves on several Boards.

An alumnus of one of the nation's first interdisciplinary sustainability programs, "The Center for Resourceful Living" at North Adams State College, Mr. O'Brien-Bernini also earned a bachelor's degree in science and a master's degree in mechanical engineering from the University of Massachusetts, where his research focus was solar energy.

DR. POJASEK has advised industrial, legal, and

government clients in the assessment and improvement of their activities, products and services during 40 years of management consulting. He is a leading practitioner and internationally-recognized expert in the fields of risk management, sustainability, pollution prevention, and process improvement. He has consulted with more than 500 facilities in 20 countries. Dr. Pojasek has





served on the Science Advisory Boards of the US Environmental Protection Agency and the US Air Force and served on panels for the National Research Council, the World Health Organization, and the White House Office of Science and Technology Policy. He has published more than 100 journal articles and seven books. He has held leadership positions in a large number of professional associations. Dr. Pojasek was recognized for his teaching excellence at the Harvard University Extension School with the Petra T. Shattuck teaching award.

CHARLES RECHTSTEINER is Autodesk's Busi-

ness Integration Manager for Corporate Real Estate and Facilities. Leveraging key facilities within Autodesk's portfolio, Charles collaborates with internal divisions and strategic business partners to create living lab opportunities to trial and develop new technologies that impact building efficiency and optimization. Charles has managed several LEED CI and EBOM projects at Autodesk, including New England's first IPD project for Autodesk's AEC headquarters building in Waltham, MA and has over 20 years of experience managing real estate, projects and facilities.

Autodesk helps people imagine, design and create a better world. Everyone—from design professionals, engineers and architects to digital



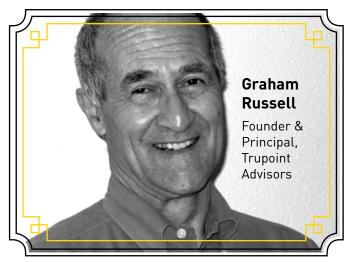
artists, students and hobbyists—uses Autodesk software to unlock their creativity and solve important challenges.

For more information visit autodesk.com or follow @autodesk.

MARK RHODES joined GSK in 1990 and has had a

range of roles and responsibilities as part of the corporate Environment, Health and Safety (EHS) team, including public EHS reporting, auditing and strategy development. He currently leads the sustainability strategy and policy development/ implementation within GSK's global sales and marketing organizations. These include Pharmaceuticals, Biologicals (Vaccines), Consumer Healthcare (brands like Sensodyne, Aquafresh and Panadol) and Nutritional (Ribena, Lucozade and Horlicks).

His tasks are working with GSK's sales and marketing companies and brands to adopt sound environmental approaches e.g. product environmental footprinting (particularly carbon and water), product and packaging design, waste minimization/management, energy conservation, environmental marketing/claims and sustainable procurement. In addition, he works with key customers like the NHS and major retailers to





align GSK's environmental sustainability strategy with theirs.

Before joining GSK, Rhodes worked in environmental consultancy (Cremer and Warner, now Entec). Major projects included environmental planning for a lead and zinc smelter in Rajhastan, India, contaminated land clean up at the Channel Tunnel, and disaster investigations such as Piper Alpha, Abbeystead and Kings Cross.

GRAHAM RUSSELL is a sustainable business

professional and sustainability consultant. He brings 25 years of CEO experience in small to mid-sized companies in the environmental services and transportation industries to the task of helping organizations understand how a strategy based on the principles of sustainability drives innovation, competitive advantage, job creation and improved financial performance.

Through TrupointAdvisors he provides consulting services to companies wishing to develop and implement a sustainability-based strategy as well as strategic marketing and planning services to companies in the environmental services and cleantech industries with a focus on waste elimination and water-related services.



Russell currently directs an MBA course in sustainable business at the University of Colorado, Denver, Business School, and chairs the School's Managing for Sustainability Advisory Council. He is a frequent writer and speaker on the subject of the benefits of sustainability-based strategies and co-author of "A Simple Path to Sustainability - Green Business Strategies for Small and Medium-Sized Businesses". He is a Board Member of the International Society

for Sustainability Professionals.

HUGH SHARE is senior global director, Beer &

Better World for Anheuser-Busch InBev. He is responsible for developing and executing the company's global environmental sustainability strategy, including water sustainability across the supply chain. Hugh collaborates with most business functions, including Manufacturing, Communications, Investor Relations, Procurement, Innovations, Logistics and the company's six Zones to help deliver the company's dream of becoming the Best Beer Company in a Better World. He also works to build global partnerships with a variety of external stakeholders that support the company's environmental and business objectives.





Hugh began his career in 1982 at Anheuser-Busch InBev's Baldwinsville, New York brewery as a wastewater lab technician and has held a variety of plant and corporate positions, including leading many of company's environmental integration and outreach efforts.

Hugh,a native of Syracuse, NY, received his undergraduate degree in biology and chemistry from the State University of New York at Fredonia. He has a Master's in Environmental Policy and Management from the University of Denver.

Hugh is married and has two children, Erika 24 and Taylor 25.

NAMITA VIKAS is Senior President & Country

Head, Responsible Banking at YES BANK. As the Chief Sustainability Officer of the Bank, she spearheads Sustainable Development and CSR, thus driving sustainability principles within its core operations and its value chain towards creating stakeholder value. Being responsible for mainstreaming sustainability, her work involves overall Sustainability Management, Research, Triple Bottom-line measurement and accounting, Sustainable and Socially Responsible Finance/ Investing and Strategic CSR. Building innovative models to engage with external and internal



stakeholders and nurturing these relationships to create innovative, scalable and financially viable approaches towards Development and Public Policies for YES BANK is her key focus. Besides this she also oversees the overall functioning and management of "YES FOUNDATION".

Namita's 22 years of well rounded experence lies in Sustainability, Corporate Social Responsibility, Innovation, Public Policy, Advocacy & Communication. She has held leadership positions with Marico, Microsoft Corporation and Confederation of Indian Industry. Prior to joining YES BANK, she was heading the Marico Innovation Foundation and driving its Innovation, Entrepreneurship and Social development agenda.

Namita has been serving as a Jury on The World Bank's Development Market Place Initiative for India, Tata Group Innovista Awards, and ENAC-TUS National Competition on Social Transformation. She is on the Advisory Boards of Responsible Investment Research Association (RIRA), World Resource Institute-India GHG Program, Indian Centre for CSR (ICCSR), ENACTUS India, and YES FOUNDATION. To further YES BANK's agenda on sustainable finance, Namita is deeply involved as a Member of UNEP-FI Banking Commission, UNGC, TERI-BCSD and Sustainability, Environment & Innovation Committees of premier Industry Associations.

Namita has an Advanced Management Degree in CSR and Leadership from the Swenska Institute, Sweden, a Bachelor degree in Economics and PG in Business Management from Mumbai University. Besides this she is a certified Independent Director, Lead Auditor for ISO 9001-2000 and has undergone several professional development courses nationally and internationally. YES BANK, India's fourth largest private sector Bank, is the outcome of the professional & entrepreneurial commitment of its Founder Rana Kapoor and his top management team, to establish a high quality, customer centric, service driven, private Indian Bank catering to the Future Businesses of India.

YES BANK has adopted international best practices, the highest standards of service quality and operational excellence, and offers comprehensive banking and financial solutions to all its valued customers. YES BANK has a knowledge driven approach to banking, and a superior customer experience for its retail, corporate and emerging corporate banking clients. YES BANK is steadily evolving as the Professionals' Bank of India with the vision of "Building the Best Quality Bank of the World in India".