

## **Change Management Profile of Yes Bank-Focusing on HR and Technology**

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**Abstract**—*In Yes Bank's 15 years of institutional excellence, the Bank has strategically evolved into a digitally savvy Bank and incorporated technology in its everyday operations. The Bank has successfully adopted the mantra of collaboration and co-creation with Fintech start-ups for its technology led innovations. The Bank, over the last 15 years of performance, has a demonstrated track record of consistent delivery of business & financial outcomes across all critical parameters such as capital adequacy, profitability, steady growth etc. With investments in robust digital ecosystems such as Payments, API, AEPS & Blockchain technologies through long-term partnerships, Yes Bank is poised to be the cutting-edge Digital Bank in India. The new initiatives for change management in the new phase of its change management journey during 2019-20 are enumerated by the banks as under;*

*Create a more granular franchise and a balanced earnings mix between wholesale & retail*

*Strong & sustained liabilities growth focus*

*Build & monetise new businesses through digital innovation*

*Conform to the highest standards of risk management, compliance & governance*

*Reinforce commitment to responsible banking & social engagement*

*With such consistent and constant change management culture inculcated in the bank, it is far ahead as far as comprehensive change initiatives in becoming a learning organisation, technology upgradation and human resources management. Sustainability is a major change initiative differentiating the bank.*

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### **I. Introduction:**

Commencing in 2004, the journey has been truly remarkable for India's first and only Greenfield Bank, YES Bank. In its lifecycle, the Bank has grown manifold from being the largest small private sector bank in 2010 to be the largest medium sized private sector bank in 2015 to one of the fastest growing large banks in 2018 in a fairly short span of eight years. Under the aegis of the Bank's astute, tireless and dynamic leadership, the Bank has built a vibrant, aspirational and highly successful brand. The Bank has striven hard to be ahead of the curve, creating simple solutions and a robust ecosystem for clients to maximize their business potential and improve quality of lives for the masses, especially around financial inclusion, civic betterment and technologically empowering businesses.

YES Bank now in its teen years, believes that it has the spirit, character and vision to evolve into a national champion that would define industry standards across innovation, governance, inclusion and financial excellence. technology and attractive demographic factors cut across the value chain and impacts the way banks conduct their businesses. Given the speed of technology driven disruptions in the Banking sector, the Bank had identified early on, the need to transform and therefore re-imagine banking altogether for this new, connected world by offering a slew of new-age services to customers.

YES Bank has taken extensive strides towards broadening horizons and inching closer towards using data engineering and data science by increasingly using tools like predictive analytics to offer focused services to the customers. With technology touching every aspect in our lives, the Bank remains steadfast in ensuring a re-imagined and reinvigorated transformation journey. Therefore, the Bank's transition into the most crucial period in its growth phase will now be powered by Future Ready initiatives that the Bank has been meticulously building for the last decade or so through the A.R.T (Alliances & Relationships with underlying Technology) and Future Now philosophies.

As the Bank moves forward, Digital and technology driven innovation, Knowledge Banking, Responsible Banking and a focus on Future Ready Human Capital values that have held the Bank in good stead over the years, will continue to be its growth engines and help steer the Bank in its large phase of growth.

## II. Objective of research:

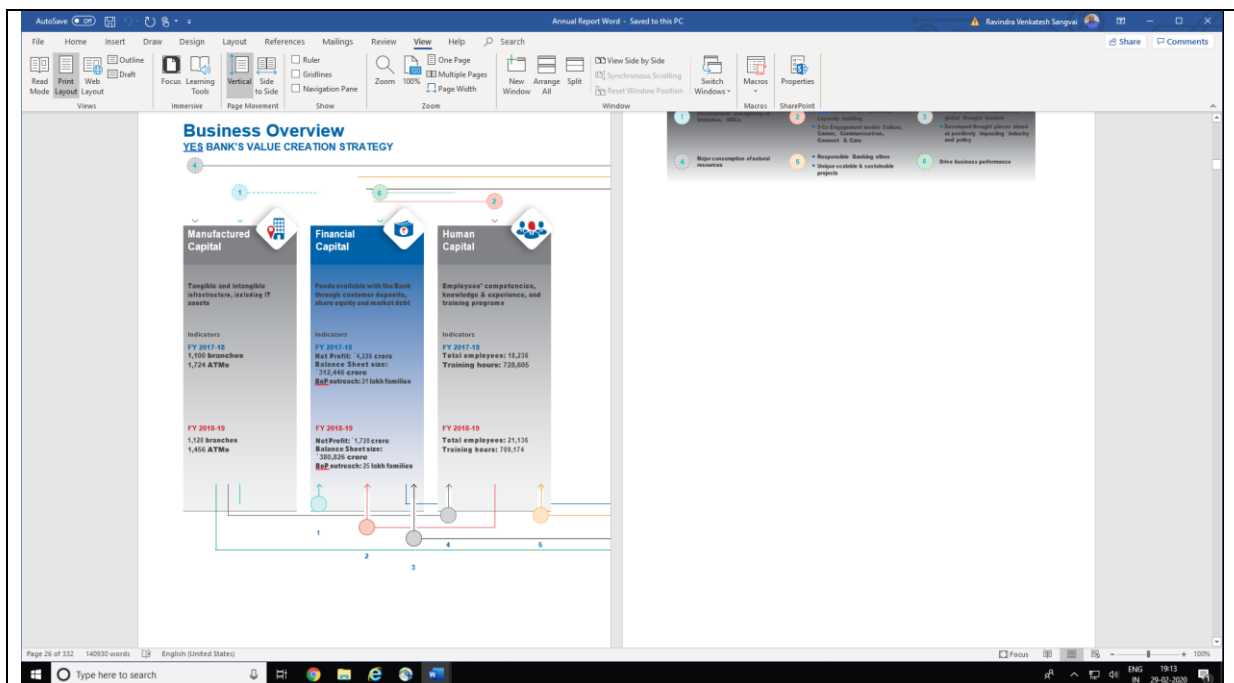
Objective of research is to trace the multiple change management programs undertaken by the banks, assess the changes done in response to internal and external triggers and their success in terms of retaining and growing its market share and improving customer journeys. It's also aimed to assess the performance of the bank under successive Chairman and MD who have been the change leaders in the bank.

**Hypothesis:** Change management is an enabler for survival and retention as well as growth of marketshare of banks.

**Methodology:** The research is based on published research papers, books and annual reports of the banks.

## III. Key Performance Indicators:

YES Bank's triple bottom-line approach: Ever since its inception, YES Bank has focused on creating shared value, through its Responsible Banking ethos, in line with its vision of building the Finest Quality Large Bank of the World in India. Over the years, the Bank is aligning its core strategy to the Sustainable Development Goals (SDGs), weaving sustainability principles into its business processes. The Bank endeavours to design innovative and sustainable pathways towards holistic value creation. The Bank strives to address developmental challenges through accelerated innovation by action along economic, environmental and social priorities. YES Bank shares a consolidated view of its performance on economic, environmental, and social parameters through this report. The report also shares the Bank's approach to positively impact its stakeholders and augment the institutional excellence, achieved over the years. Since FY 2015-16, the Bank has adopted the Integrated Reporting framework of the International Integrated Reporting Council (IIRC), enabling it to disclose its value creation strategy, through resources and relationships that get used and affected by it. These are collectively referred to as 'the capitals' and comprise of (a) financial capital, (b) manufactured capital, (c) intellectual capital, (d) human capital, (e) social & relationship capital and (f) natural capital. Capitals are stocks of value that increase, decrease or transform through activities and outputs of the Bank. The report also explains how YES BANK interacts with the external environment and the capitals to create value over the short, medium and long term.



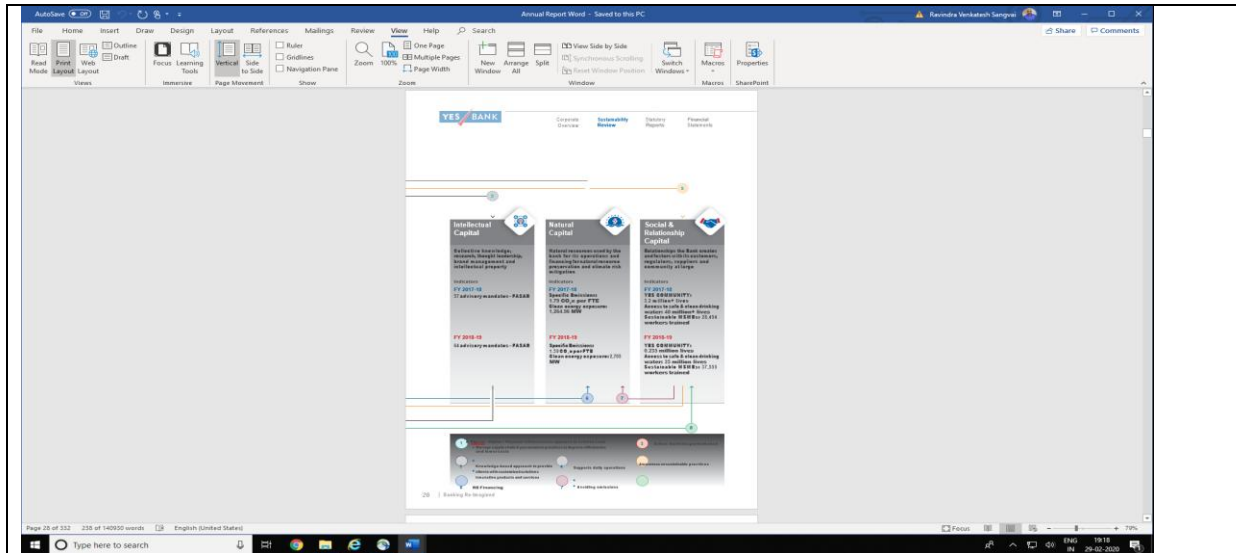


Diagram 7 Business Overview of Yes Bank 2019

<b>L 380,826.17 crore</b> <b>Balance Sheet</b>	<b>L 20,496.94 crore</b> <b>Remitted through YES MONEY</b>	<b>L 1,720.28 crore</b> <b>Net Profit</b>	<b>25 lakh</b> <b>Families impacted through YES LEAP</b>
Table 28: Economic Value Generated, Distributed, and Retained *			

Particulars	FY 2018-19 in '000	FY 2017-18 in '000	Remarks
<b>Economic Value Generated</b>			
Revenues	342,992,801	254,912,551	P&L Account, Annual Report 2018-19
<b>TOTAL</b>	<b>342,992,801</b>	<b>254,912,551</b>	A
<b>Economic Value Distributed</b>			
Operating costs#	37,945,115	30,238,599	Schedule 16 – Operating Expenses, P&L Account, Annual Report 2018-19
Employee wages and benefits	24,697,653	21,889,199	Schedule 16 – Operating Expenses, P&L Account, Annual Report 2018-19
Payments to providers of capital	204,381,149	130,791,725	Annexure A
Payments to Government	7,650,336	20,814,834	Annexure B
Community Investments	537,800	452,100	Annexure I, Directors’ Report, Annual Report 2018-19
<b>TOTAL</b>	<b>275,212,053</b>	<b>204,186,457</b>	B
<b>Economic Value Retained*</b>	67,780,748	50,726,094	A-B

**Annexure A**

Interest on deposits	136,871,140	93,834,137	Schedule 15 – Interest Expended, P&L Account, Annual Report 2018-19
Interest on RBI/ Inter-bank borrowings/ Tier I & Tier II debt instruments	60,764,723	29,840,501	Schedule 15 – Interest Expended, P&L Account, Annual Report 2018-19
Others	521,297	1,628,986	Schedule 15 – Interest Expended, P&L Account, Annual Report 2018-

		19
Dividend paid for last year	6,223,989	5,488,101 P&L Account, Annual Report 2018-19
<b>Payments to providers of capital</b>	<b>204,381,149</b>	<b>130,791,725</b>
<b>Annexure B**</b>		
Provisions made for Income Tax during the year	6,370,684	19,697,457 Schedule 17 - Provisions & Contingencies, Annual Report 2018-19
Tax on Dividend paid last year	1,279,652	1,117,377 P&L Account, Annual Report 2018-19
<b>Payments to Government</b>	<b>7,650,336</b>	<b>20,814,834</b> P&L Account, Annual Report 2017-18

Table 29: Highlights of Financial Performance Calculated as per the GRI 201 Standards.

# Excluding Employee Wages and Benefits, which has been shown separately. \*\* Only includes the taxes shown in the Bank’s Statements of Accounts in its Annual Reports for 2018-19 and 2017-18 and does not include all the payments to the Government made by the Bank.

**IV. Recent change management initiatives by the bank are as under;**

**i) Yes bank becomes a learning organisation:** Embedding a Continuous Improvement Approach-YES Bank’s Quality Assurance and Service Delivery Units provided a framework that facilitates continuous improvement. The Quality Policy at the Bank states, ‘Yes Bank will strive to ensure consistent superior service experience through operational excellence, innovation, cutting-edge technology, best-in-class systems and processes in its mission to become ‘The Finest Quality Large Bank of the World in India.

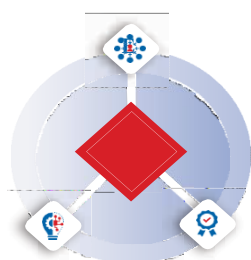
**Adopting Plan–Do–Check–Act (PDCA) model of Deming’s improvement cycle:** For the service quality strategy, the Service Excellence and Quality Assurance teams take up focus initiatives under the framework of Lean and Six Sigma integrated methodology toward improvement of service and process standards. The team actively engages with customers across various channels to capture the feedback, which is analysed before being taken up for improvements.

YES Bank’s Service Quality infrastructure is built on the world-renowned Plan–Do–Check–Act (PDCA) model of Deming’s improvement cycle. Under this, the Bank’s branches are visited by especially skilled quality professionals for a detailed review of the service delivery processes. This entails assessment, gap identification, root cause analysis, action plan and execution. The entire process is closed looped with actionable and closure. The Bank’s three-pronged structure to bolster customer service comprises customer experience, innovation, and quality assurance. The Customer Experience unit captured the Voice of the Customer (VOC), and assessed performance across key service drivers. These initiatives were managed through the Innovation Center, which acts as a clearing house for ideas that helped the Bank implement ‘next practices’ across products, services and channels.

**Root cause analysis of complaints:** The complaints management team partners with respective units and conducts Root Cause Analysis on an ongoing basis to address repeated issues.

Experience

Quality



Assurance Innovation

Specific quality goals were classified across the categories of Process Management and External and Internal Service Delivery in line with the Bank's Quality Policy and Objectives. Quality improvement drives, like workforce suggestion schemes, Lean Six Sigma, Five S, ISO 9001 and ISO 10002 certifications were implemented across business units and branches.

Being a member Bank, Service Excellence team proactively engages with all the customer facing channels to ensure compliance with the BCSBI code. This has enabled the Bank and its service delivery processes to be more robust and customer friendly.

**Measuring service delivery:** At the Bank, external and internal service delivery (customer satisfaction) was measured using dashboards, Voice of the Customer (VOC), Branch Service Committee Meetings, and External/Internal Customer Satisfaction Surveys. These initiatives not only helped build mutually beneficial customer relationships, but also ensured stringent Service Level Agreements (SLAs) across the Bank.

**Branch Executive leadership team (BELT) program:** The YES Service Program, an internal service proposition, disseminated through a defined and ongoing service marketing program, and measured through mystery shopping, on-job monitoring and Branch Executive Leadership Team (BELT) programs, were held periodically across key branches.

**Review of existing processes of each business unit:** The Bank undertook several strategic and tactical improvement projects during the fiscal year. The leadership of each business unit reviewed existing processes, initiated improvements and instilled procedural orientation. Within a short period, the Bank has been recognized as 'world-class' in the Service Category by Asia Pacific Quality Organization. The Bank is also the only Indian Bank to win this prestigious global award based on Malcolm Baldrige Business Excellence Framework (USA).

**Voice of the Customer (VOC) by Customer experience unit:** The Customer Experience unit captured the Voice of the Customer (VOC), and assessed performance across key service drivers. These initiatives were managed through the Innovation Center, which acted as a clearing house for ideas that helped the Bank implement 'next practices' across products, services and channels.

**Quality improvement drives:** Specific quality goals were classified across the categories of Process Management and External and Internal Service Delivery in line with the Bank's Quality Policy and Objectives. Quality improvement drives, like **workforce suggestion schemes**, Lean Six Sigma, Five S, ISO 9001 and ISO 10002 certifications were implemented across business units and branches. Being a member Bank, Service Excellence team proactively engages with all the customer facing channels to ensure compliance with the BCSBI code. This has enabled the Bank and its service delivery processes to be more robust and customer friendly.

#### **ii) Managing change in Yes bank's technology absorption:**

The advancements in Information Technology (IT) have led to accelerated development in newer technologies, resulting in higher demand for digital solutions to create alternative banking products that deliver customer delight through a better service delivery framework. Since inception, YES BANK has been at the forefront of technology innovation and adoption and continues its focus on technology. This enables the bank to build a more secure, resilient, and seamless way of interacting and transacting for customers. It will further enforce YES Bank's endeavours to become a technology-led company in the business of banking. During FY 2018-19, several new initiatives were completed successfully, as well as systems were upgraded to latest versions to support the growing needs of the Bank. The key Bank-wide projects completed during FY 2018-19 were:

**Right Sourcing Strategy:** YES bank has successfully completed transitions of end user support system, IT infrastructure management and business applications maintenance, among others from total outsourcing arrangements to Right Sourcing operating model. This ensures retention of key technology talent and a more efficient use of partners. The model further entails the use of an optimal mix of insourcing and outsourcing of staff to support and maintain technology assets like business applications and IT infrastructure.

**YES RAPIDO:** A truly modern, state-of-the-art, lightweight workflow management solution having a front-end using Progressive Web Apps has been implemented by the bank. YES Rapido leverages the power of Cloud technologies like Kubernetes and micro services to make it one of the most agile and resilient technologies. This digital fabric solution will form a critical part of furthering digital transformation objectives of the Bank.

**YES Genie:** YES Genie leverages the Bank's efforts to consolidate all its customer data (transactions, interactions, behavioural attributes and so on) into the Big Data platform (Hadoop) as its Enterprise Datawarehouse technology. It is built using Modern Application Architecture (the state-of-the-art Microservice

Mesh using Kubernetes, Google Istio and other latest technologies). As part of the first phase, YES Genie creates a single view of customers across all banking relationships with the Bank. Besides, it allows a call-to-action enablement to assist in delivering services.

**YES Bank Datathon:** This initiative was launched with the objective of crowd sourcing ideas and building an augmented data science team for the Bank. In the 1st edition, YES Bank received an overwhelming response with over 6,000+ applications. The key outcomes of the YES Bank Datathon's 1st edition were building data model prototypes for the Next Best Action model (predicting a next-best action of a customer/user), Anomaly Detection model for POS terminals to ensure higher service levels and a Recommender model for relationship managers to identify priority customers.

**API Banking:** YES Bank has undertaken tremendous strides to ensure a stronger connect with its customers and ensure a seamless experience when transacting and/ or making basic enquiries. Currently, it has more than 850 customers on API Banking and this continues to grow at a healthy pace. This product offering is replicated across Enterprise Technology Architecture and the 'API first' philosophy is being imbibed by the Bank's technology team.

YES Bank won Indian Banking Association Award 2018-19 for the Best use of customer- centric technology solution, Best Technology Bank 2019 etc.

**Proposed New Projects:** There is a healthy pipeline of exciting new initiatives, which will enable YES Bank to deliver world-class digital-first customer service in both assisted and self-help mode as under;

**Retail Net-Banking Upgrade:** A completely refreshed and revamped Retail Net-Banking platform is expected to be launched in FY 2019-20. It has been built using state-of- the-art security framework and using concepts of the Modern Technology architecture.

**Unified Cash Management and Corporate Net-Banking Solution:** A robust Core System is critical to deliver a superior experience to all corporate customers of the Bank. The new solution will enable a more seamless and straight-through processed environment for customer transactions. This will also be scaled up further to ensure it promptly address the needs and expectations of customers and growing business volumes.

**Extend Cloud-based Use cases:** YES Bank plans to use Cloud infrastructure extensively to ensure that the power of FutureTech is being leveraged across all levels of the Bank.

**Apollo program for Technology Transformation:** With a vision to position YES BANK as the most 'Customer Centric' Bank in the services segment and focus on the end-to-end Operation Service Delivery (OSD) Technology Transformation with Digital Solutions, Apollo Program will review, re- imagine and/or re-engineer every Business.

**iii) Yes Bank's Sustainability Approach:** YES Bank recognizes its significance as a public trust institution and strongly believes in being a catalyst for sustainability, driving action towards sustainable development. The Bank has forged strategic alliances to deliver internal and external, positive socio-environmental impact, catering to the needs of its entire stakeholder spectrum. In line with the ethos of shared value creation, it has woven sustainability considerations into the DNA of its core business strategy and processes.

**Responsible Banking is a key differentiator at Yes Bank:** One of the six strategic pillars along with Trust, Transparency, Knowledge, Technology and Human Capital. The Bank, in line with its Responsible Banking ethos, strives to evangelize a sustainable economy by adopting strategies that link sustainable development with stakeholder value creation. Responsible Banking is firmly embedded into the Bank's strategy, as a fundamental principle that runs across all functions of the Bank and acts as an enabler to deliver holistic and inclusive growth. This laser-sharp focus on sustainability is reflected in YES Bank's multiple 'industry-first' achievements that have established its legacy of institutional excellence over the past 15 years. Unique landmark transactions coupled with innovative business initiatives in the sustainability sphere have enabled the Bank to demonstrate exemplary performance across environmental, social, and governance aspects by:

**Launching India's first-ever Green Infrastructure Bond in 2015,** followed by the private placement by International Finance Corporation (IFC) for Green Masala Bond and issuing Green Infrastructure Bond with FMO\* in 2016. Committing to mobilize USD 5 billion towards climate action by 2020. Pledging to mobilize USD 1 billion by 2023 towards solar projects, and USD 5 billion till 2030. Being the first Bank globally to migrate to ISO 14001:2015. Being the only Indian Banking signatory to Natural Capital Finance Alliance (NCFA) and Chair of Steering Committee.

**Launching India's First Green Retail Liability Product in 2018, Green Future Deposits:** Yes Bank has Launched India's First Green Retail Liability Product in 2018, Green Future Deposits



**Digital & Paperless Banking:** The Bank continued its efforts to gradually move towards paperless banking, by digitizing paper-based products and processes, wherever possible. Its key change initiatives during the year included.

**E-Letters:** The Bank launched the service of E-letters for Retail Asset Products. This has enhanced the service quality moving into digital platform & to provide seamless customer experience. It has significantly reduced the turnaround time from 3 days to 1 day, thus avoiding the potential use of ~2,18,351 A4 sheets of paper and 90,797 envelopes in FY 2018-19.

**Digital Post Disbursal Documents (PDD):** The Bank launched the YES PDD application, in collaboration with Bank's outsourced partner, aiming to reduce paper used in post disbursal documents copies through digitization of documentation and verification. It has saved over 1,77,750 sheets of A4 size paper in the Bank's retail operations in FY 2018-19

**Launch of DIGI LAS and INF:** In FY 2018-19, Bank has simplified its loan account opening process and launched DIGI LAS and Inventory Funding (INF) process which has resulted in:

**Document Digitization:** The initiative, in collaboration with the Bank's partner NEWGEN, aims to reduce paper used in account opening and verification forms through digitization of documentation and verification. It has saved over 75,000 sheets of A4 size paper in the Bank's retail operations in 2018-19

**Click to Happiness:** The Bank's digital personal loan system for employees processed 782 loan applications in FY 2018-19, thus avoiding the potential use of ~70,380 A4 sheets of paper

**YES BOTS:** Yes Bank has digitized Electricity Bill Payments processing using Artificial Intelligence (AI) Enabled BOTS. This new platform is being used across YBL branches pan India to raise and process electricity payments to be made to DISCOMS. Key features include online approval workflow, timely processing eliminating manual errors/omissions with centralized repository for easy tracking of claim status and more importantly moving away from paper documentation. The initiative, operational since November 2018, has resulted in total paper savings of 26,250 A4 size sheets

**YES PAYMENTS:** The Bank has digitized employee reimbursement claims, such as mobile phone, local conveyance, outstation travel, staff relocation, through an internal YES PAYMENTS platform. The initiative in FY 2018-19 has resulted in total paper savings of approximately 3,95,005 A4 size sheets through online mobile & local conveyance reimbursements

**Employee Self-Service (ESS) Portal:** In line with the HCM Digitalization roadmap which leverages innovation, automation and continuous process improvements to deliver superior experience and drive efficiency & engagement, YES BANK implemented the enhanced process for submission of Investment proofs & LTA reimbursement process. The new process incorporates changes in terms of online submission of proofs through ESS Portal. This program aims to reduce paperwork, delay in receiving the documents by courier, reduction in manual tracking of documents and adds value to employee experience. The initiative in FY 2018-19 has resulted in total paper savings of 85,000 A4 size sheets.

**Reduce, Reuse and Recycle:** During the year, the Bank continued its focused efforts in resource consumption reduction and has recycled 8.5 tons of dry waste resulting in 11.33 MT of carbon footprint reduction. **Managing**

**E-Waste:** Owing to its high dependency on technology, E-waste is a primary environmental concern for YES BANK. Thus, the Bank has empaneled Pollution Control Board authorized third-party e-waste handlers for disposal of e-waste from its locations across India. During FY 2018-19, the Bank responsibly disposed 1,658 kg of assets as e-waste, which included desktops, printers and laptop hardware, UPS, and server hardware.

**iv) Human Capital Initiatives:** YES CLUB: YES CLUB was launched across the Bank's hub branches with the objective of encouraging an atmosphere of fun and camaraderie and provide YES Bankers a platform to showcase their talent and creativity. It facilitates participation in activities around three broad themes: social, cultural and sports. Since its launch in FY 2017-18, YES Bankers across the Bank's 262 hub branches have organized and participated in activities such as sports tournaments, adventure sports and trekking, arts and crafts exhibitions, photography contests and employee volunteering activities. YES CLUB is also the primary driver of initiatives focused on building a culture of holistic well-being among YES Bankers. Under this agenda, several wellness-focused activities such as medical screening camps; health talks in partnership with reputed medical institutions; wellness knowledge campaigns; workshops on emotional well-being, meditation, stress management, Yoga, Zumba; and functional training sessions like chair yoga and chair cardio are undertaken.

**Encouraging Gender Respect:** Say YES to G.R.A.C.E: Through the robust 'Say YES to G.R.A.C.E' (Gender Respect and Commitment to Equality), framework, the Bank creates awareness while periodically disseminating and reiterating the Bank's Policy for Prevention of Sexual Harassment, which is in line with 'The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act & Rules, 2013'. G.R.A.C.E. also reaffirms the Bank's commitment to be an equal opportunity employer. The Bank has internal committees to

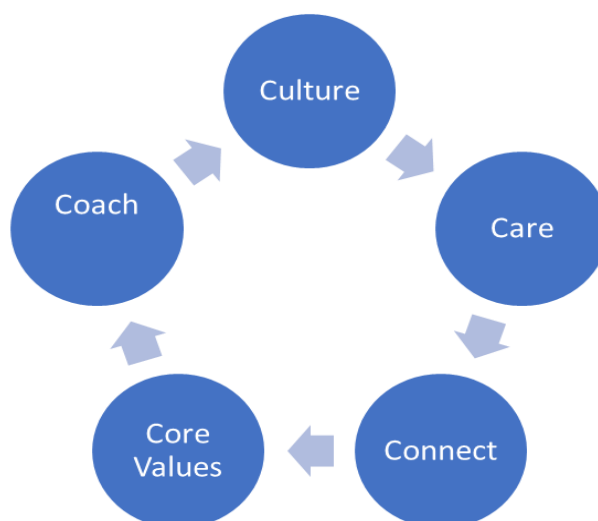
investigate and inquire into sexual harassment complaints in line with The Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013.

**Women-Centric Initiatives: Maternity benefits:** The Bank provides maternity benefit of 26 weeks to female executives to celebrate motherhood and bonding. In addition, to celebrate the special moments of motherhood, the Bank presents gift vouchers for the new-borns to all new mothers resuming duty post maternity leave. The Bank provides equal opportunity to female executives during maternity period and on resuming duty post maternity, Crèche Benefit Policy for women executives are provided as per the provision of the Maternity Benefit Act, 1961.

**Employee Performance Management:** The Bank manages the performance of executives, ensuring timely, unbiased and transparent appraisal process for all executives. The Bank follows an annual performance review cycle, with eligible executives undergoing a multi-level performance valuation. The Bank evaluates performance purely on merit.

**HCM Helpdesk:** HCM Helpdesk was designed in line with the Bank's objective to provide a consistent and superior service experience to its employees. It is a simple and easy-to-use platform that allows employees to raise all HCM-related (Human Capital Management) queries and concerns through email, voice call (Interactive Voice Response), ChatBot and a query management system. The platform then offers satisfactory closure to these concerns. A unique toll-free Interactive Voice Response (HCM IVR) facility (1800 2000 515) was launched for all YES Bankers, as part of the Bank's continued efforts to improve human capital service delivery. It enables A unique toll-free Interactive Voice Response (HCM IVR) facility (1800 2000 515) was launched for all YES Bankers, as part of the Bank's continued efforts to improve human capital service delivery. It enables employees to address all HCM related enquiries. An

Employee Query Management System (EQMS) was also launched to leverage technologies and further enhance HCM service delivery through structured and timely query resolution. During FY 2018-19, YES Bot, an AI-enabled ChatBot for instant employee query resolution was implemented. The Bot has also been integrated with YES for YOU Mobile (HCM App) for a single touch access. HCM HelpDesk aims at providing employees a direct access to the Bank's HCM team. The charts below depict the extensive use of the tool for various categories for FY 2018-19.



**Diagram 8 5 C's Employee Engagement Model- Human Capital practices-Executive Engagement through 5 Cs Employee Engagement model.**

## **V. CONCLUSIONS:**

In Yes Bank's 15 years of institutional excellence, the Bank has strategically evolved into a digitally savvy Bank and incorporated technology in its everyday operations. The Bank has successfully adopted the mantra of collaboration and co-creation with Fintech start-ups for its technology led innovations. The Bank, over the last 15 years of performance, has a demonstrated track record of consistent delivery of business & financial outcomes across all critical parameters such as capital adequacy, profitability, steady growth etc. With investments in robust digital ecosystems such as Payments, API, AEPS & Blockchain technologies through long-term partnerships, Yes Bank is poised to be the cutting edge Digital Bank in India. The new initiatives for change



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### **References:**

[1]. Annual Report of Yes Bank 2018, 2019

[2]. Website: <https://www.yesbank>

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