



How KVB Transformed Employee Skills Through Data-Driven Training

Karur Vysya Bank (KVB) and Chrysalis HRD Pvt Ltd.

Best Competencies and Skill Development

November 2024



Company Background



Company-at-a-Glance	
Headquarters	Karur, Tamil Nadu.
Year Founded	1916.
Revenue	The Net Profit for FY 22-23 was INR 1,106 cr.
Employees	9,085
Global Scale	Primary India with 834 branches, 1635 ATMs and 615 Cash Recyclers.
Customers/Output, etc. (Key customers and services offered)	KVB also has 15 Business Banking Units, 9 Corporate Business Units, a vertical for New & Emerging Opportunities (NEO) and a Precious Metals Division. The bank offers full-fledged counter services for all its deposits, advances, and investment products through all its branches. It has been a frontrunner in adopting and leveraging technology to offer products and services to its customers. It offers the following best in class services backed by technology: Internet Banking, DLite for Android & iOS offering 150+ services. 100% of NTB & ETB customers' Savings accounts are opened digitally.
Industry	Banking.
Stock Symbol	NSE: KARURVYSYA
Website	Karur Vysya Bank - KVB



Company Background



Company-at-a-Glance	
Headquarters	Gurgaon, India
Year Founded	1995
Employees	~80
Global Scale	Chrysalis is based out of India servicing and partnering with clients globally.
Customers/Output	Gurgaon, India
Industry	Chrysalis is a 28 years old, Results-based learning organization that caters to customers across industries such as banking and finance, insurance, IT, Manufacturing Services. The key services are Learning Consulting, Leadership Development, Professional Enhancement, Performance improvement and Technology-based Learning. Chrysalis creates bespoke learning solutions that create a business impact by identifying behaviours that need to change and leveraging organizational systems and processes to trigger that change. At Chrysalis, Results-Based Learning is about driving measurable impact through concentrated capability building using the existing ecosystem in an organization. Through our service lines, we create, develop, and deliver capability building interventions across different modes that lead to business impact. It aims for the following: Alignment between learning strategy and business strategy. Learning leveraged as multiplier force in the organization. Learning seeped in common language, ethos, and values of the organization. Consequential shifts that over time create a monumental impact- this is what Result-Based learning is rooted in.
Stock Symbol	Human Resources



Budget and Timeframe

Budget and Timeframe	
Overall budget	1,60,00,000 INR
Number of (HR, Learning, Talent) employees involved with the implementation?	8
Number of Operations or Subject Matter Expert employees involved with the implementation?	2
Number of contractors involved with implementation	24
Timeframe to implement	FY 2023-24
Start date of the program	1 st February 2023

Fit to the Needs

The Karur Vysya Bank Ltd. (KVB) is one of the leading and established old private sector banks in India. It is a bank that carries with it a tradition of 107 years and yet is young enough to adapt itself to the rapidly changing scenario in the Indian banking landscape. Starting operations in the year 1916 in Karur, South India, then a small textile town with a vast agricultural background, and with a seed capital of INR 1.20 lakh, the bank has grown into a leading financial institution that offers a gamut of financial services under one roof to millions of its customers.

Banking has always played a crucial role in the national and global economy. In that sense, it is an evergreen industry much like Medical Services. For the wheels of the economy to keep turning smoothly, banks are indispensable. Even during the COVID crisis and other natural disasters like earthquakes and floods, hospitals and banks continue to work, albeit with depleted staff strength, with the doctors and the supporting staff referred to as ‘medical warriors’ and the bankers as ‘economic warriors,’ in the media.

The banking industry has been undergoing sea changes globally, especially since the advent of the 21st century. In the 19th and 20th centuries the value of a bank account was primarily that it “kept our money safe”, which we could utilize by writing out cheques.



Thus, banks traditionally provided three core pieces of utility:

- A value store—The ability to store money safely.
- Money movement—The ability to move your money safely.
- Access to credit—The ability to loan money to an entity who needs it.

Banks then introduced ATMs (Automated teller machines) to provide access to cash on a 24/7 basis, without the need for a teller or cashier. However, today's utility of banks is not via a branch, ATM, but via the smartphone, the IP layer, data, interfaces, and AI. In this emerging world of instant payment utility, the artifacts, and products we normally associate with payments, such as hard currency, cheque books, debit and credit cards, wire transfers, etc., may simply disappear.

Some of the key trends in future banking maybe:

- Digital Wallets
- AI Powered Chatbots
- Integration with wearable devices
- Mobile deposits and payments
- Sustainable and green banking, and
- Customer Experience in the Metaverse (Augmented/ Virtual Reality)

In India, the economic reforms of 'liberalization, privatization, and globalization' were introduced by the government in 1991. Through these measures the government opened up the Indian economy to FDI (foreign direct) investment and global trade, to align the economy with global markets.

The said reforms brought about transformational changes in the Indian banking industry too, with licenses issued liberally to private banks to start operations in India. This resulted in the existing banks facing tough competition not only from their peer banks, but also from the New Gen Banks. Gradually, NBFCs (Non-Banking Financial Company), FinTech companies, Small Finance Banks, Neo Banks, and other Financial Institutions also joined the fray, competing for banking business.

KVB has the vision to “be the preferred choice of stakeholders and deliver value by blending technology with tradition.” The bank seeks to achieve this by following its mission to “provide superior banking experience by using technology to deliver entire gamut of financial products under one roof, easily available to the customers across physical and digital channels.”



KVB offers its customers a comprehensive and well-diversified range of products and risk management solutions through multiple distribution channels, with a constant focus on value enhancement.

Some milestones crossed by the bank, with their timelines are listed below:

- 1916 – KVB started its commercial operations with a seed capital of INR 1.20 lakh
- 1952 – Became a scheduled bank
- 1964 – Four smaller banks taken over by KVB
- 1976 – Established a staff training center at Salem
- 1980 – Opened its first Branches in Bombay and Calcutta to mark its Pan India presence
- 1998 – Business Today-KPMG ranks KVB as No.1 among old private sector banks
- 2001 – Launched its first ATM
- 2005 – Migrated entirely into Core Banking Platform
- 2007 – Launched Depository Services
- 2016 – Centennial celebrations
- 2018 – Launched D'Lite Mobile App and Digitalized Lending system for Retail Loans
- 2019 – Launched New and Emerging Opportunities (NEOs) and Precious Metal Division
- 2022 – Crossed Milestone Business of INR 1,25,000 Crores
- 2023 – Created Consumer Banking Division
- March 2023 – Crossed 4-figure Net Profit for FY 2022-23 – INR 1,106 Crores.
- June 2023 – Opened 800th Branch.
- September 2023 - Crossed Milestone Business of INR 1,50,000 Crores
- KVB has been earning profits since inception and declaring dividends uninterruptedly.

In recognition of its consistent performance, KVB has won the following awards, from several leading publications and other organizations.

- Best Small Bank Award is given by Business World Magna Awards 2014 recognizing banking excellence.
- The Sunday Standard Best Bankers' Awards 2013 awarded the Best Banker Growth Mid-Sized award to KVB.
- State Forum of Banker's Club, Kerala Excellence Awards 2014 selected KVB as the third best bank among private sector banks at the national level.
- Institute of Public Enterprises (IPE) - BFSI - awarded "Best Bank in Private Sector" in June 2013.



- Kompella Portfolio Investment Advice Magazine, Hyderabad recognized KVB as the “Top Bank in the Old Private Sector” and “Third Best Bank of the Quarter” among public sector, the old private sector and new private sector banks for the quarter ended 30.06.2013.
- Best Bank award among small Banks by IDBRT for “Banking Technology (Electronic Payment Systems)” for the year 2012-13.
- In the NSDL Star Performer Awards 2013, KVB bagged “Top Performer in New Accounts opened (Bank Category)”.
- KVB was ranked 188th among India’s Most Valuable Top 500 companies based on Market Capitalization as per November 2013 issue of Business Today.
- Fortune India December 2013 publication listed KVB as 227th Company under Top 500 Companies in India.

For the FY ending March 2023, the bank’s performance was as follows:

- Total business of the bank was at Rs. 1,40,806 cr. with total deposits at Rs. 76,638 cr. and total advances at Rs. 64,168 cr.
- The Net Profit for FY 22-23 was Rs. 1,106 cr.
- The net owned funds of the bank are Rs. 8,584 cr. as on 31.03.2023
- The Basel III CRAR was at 18.16%.
- The Net NPA was at 0.74%.

However, past performance does not guarantee future success. It only provides valuable data for taking decisions now, leading to better future strategies and outcomes. To march successfully into the future, KVB understands that it needs to overcome the challenges posed by

- Increasing competition
- Regulatory changes
- New technologies, and
- Market shifts.

As the Greek philosopher Heraclitus once said, “The only constant in life is change.”

To adapt well to the changes, KVB realizes that it needs to go through a ‘Change Transformation Business Strategy’. Business transformation is a strategic, organization-wide change aimed at improving efficiency, productivity, and efficacy while driving growth. Such a strategy seeks to bring about a shift,



realignment, or fundamental change in business operations. It is in this backdrop that KVB appointed Chrysalis HRD Ltd., to design and deliver a training program for all its employees, Pan India, in 2 phases.

Overview

A new direction is akin to cultural transformation in an organization. It begins with understanding what mindset and behaviours need to change and what are the triggers of change that the leadership can leverage to bring about the change in the employees of the organization. With an organization as large as Karur Vysya Bank, it was imperative to cascade the change in phases for better immersion to take place. Therefore, it was decided to manage the change in mindset and behaviours (skills) in two phases.

The two-phased mass transformation program was an integrated solution that percolated from leadership to the last employee at the Bank. It encouraged leaders to drive customer centricity and encouraged every employee to demonstrate customer centric behaviour.

Phase I focused on the 'Employees' allowing them to think, feel, reflect and align towards the 'Customer'.

Phase II built on the momentum of Phase I allowing employee energies to be focused towards the 'Business Goals'. This necessitated the development of the requisite skills to provide excellent customer service in each opportunity and interaction.

The Identified goals were:

1. Increase in Activating Dormant Customer base
2. Increase in Acquiring New Customers
3. Digital Penetration (No. of Customers conversion to digital channel for transactions/ increase in numbers of usage of Mobile Banking/Internet Banking).

To face the emerging changes and challenges in the banking industry, KVB seeks to equip its employees with the required skills and competencies. Skills and competencies, though used synonymously, are not the same. A skill is the ability to perform an action to create a desired result. Every employee has a unique set of skills that they utilize throughout their workday. Some examples are coding skills, maintain and reconcile accounts, balance sheet analysis, conducting audit and so on.

The most common breakdown of skills is hard skills and soft skills. Hard skills are technical knowledge and training that enable an employee to have the ability to



complete a specific task. Soft skills are focused on how employees interact with each other and behave in the workplace. Handling conflict, listening skills, and writing are all soft skills that are often needed to succeed in a position.

A competency, on the other hand, refers to the ability of an employee to properly implement their skills in a workplace environment. An employee may have all the skills but may not be able to translate them into job success. Thus, competency combines skills, behaviors, knowledge, and abilities that enable an employee to effectively perform their job. Competency is developed only through repeated application of skill(s). A bank official who is very knowledgeable at finding mistakes, may make a very good auditor. But unless this person has good interpersonal skills and can handle stress, he/she may not make a good Branch Manager, or even head the audit team.

In general, the following are the most in-demand competencies in bankers:

- Client Focus
- Planning and Organizing (including Time Management)
- Communication
- Friendly Disposition
- Attention to Detail
- Professionalism
- Collaboration
- Problem Solving
- Accountability
- Honesty and Integrity

Before designing the program, the Chrysalis team conducted a detailed diagnostic at the bank, to curate content for the training programs.

Chrysalis did the following 4 types of Diagnostics, namely:

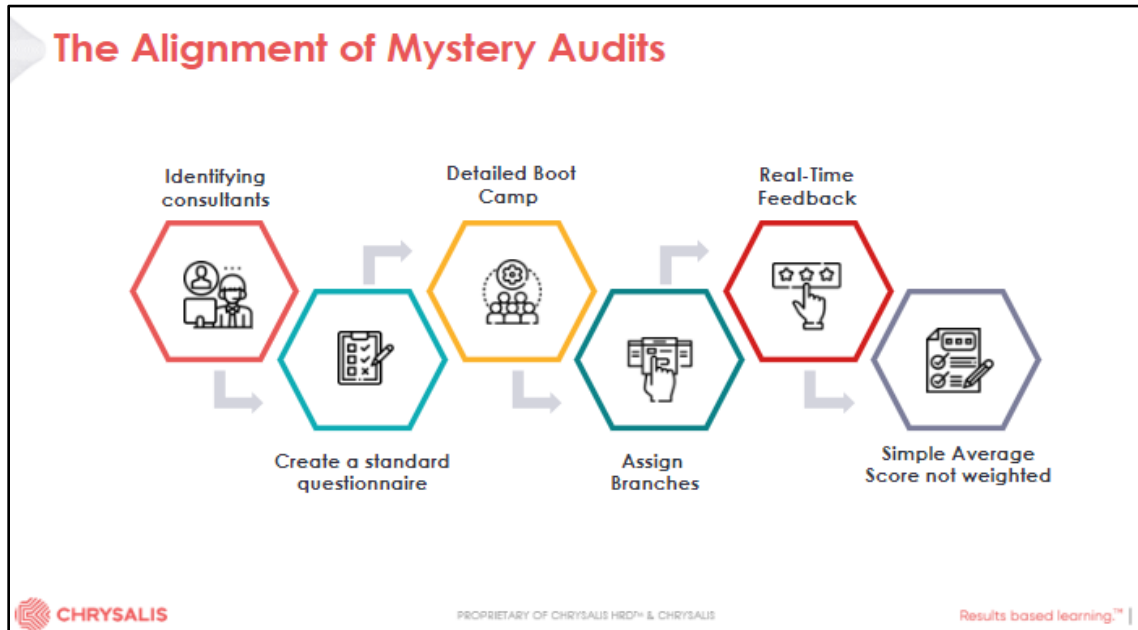
- Analytical
- Immersive
- Interactive
- Introspective

Chrysalis analyzed the data provided by KVB, as to their requirements, the number of participants to be trained, their levels in the organization etc.



This immersive approach was used by doing external research, mystery audits (of 96 branches of the bank, selected Pan India), interaction across various levels of the employees and understanding the data provided.

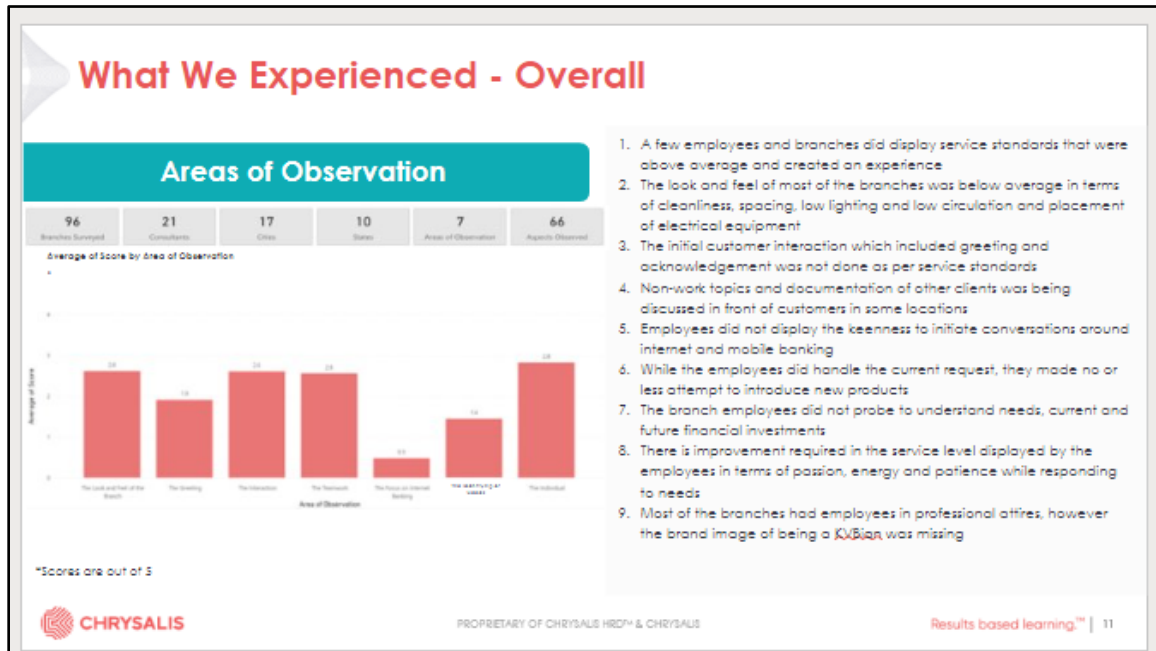
To ensure the alignment of the Mystery audits, Chrysalis adhered to the following steps:



Chrysalis appointed consultants visited 96 sample branches of KVB, as new to bank customers and verified in real time the following aspects:

- Look and feel of the Branch.
- Customer Experience
- Gauge the existing levels of service.
- Intent to engage with customers.
- Interaction amongst team members
- The Microcosm of Culture within the branch

Their overall observations from the mystery audit are reproduced below:



Chrysalis also interviewed the following members of the bank’s staff:

- 15 Business Leaders
- 19 Divisional Heads
- 20 Divisional Officers
- 42 Business and Corporate Heads
- 51 Branch Frontline staff

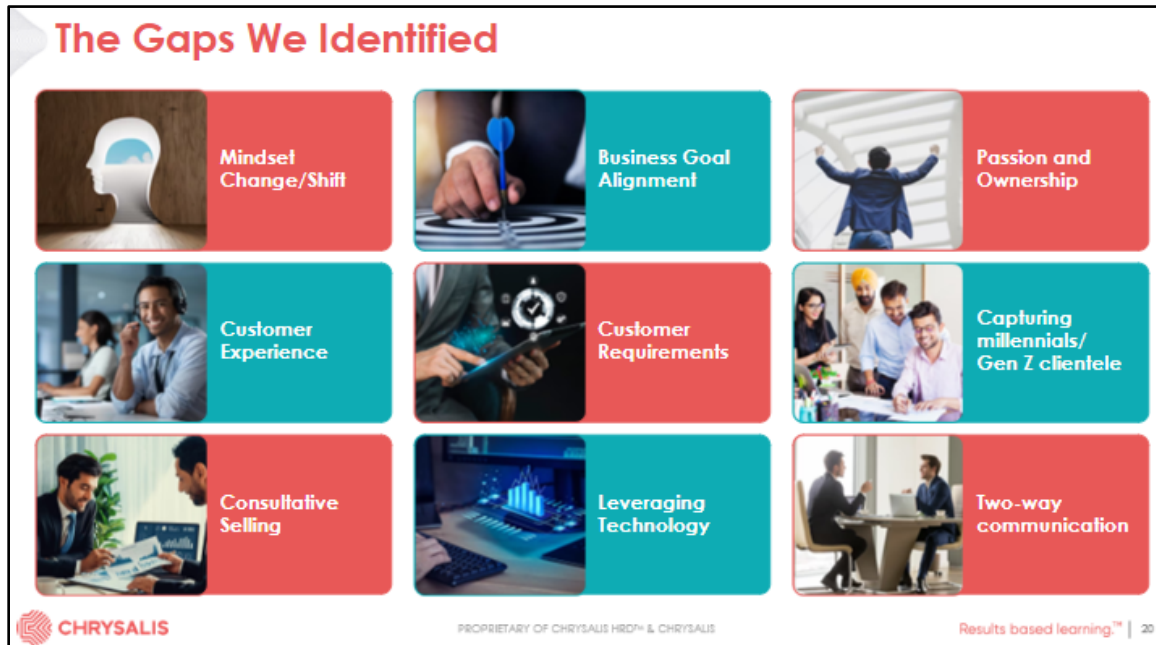
From the said interviews, Chrysalis gathered the following views:

- Though we (KVB) have a rich legacy, our past is not going to help us in the future. Nor will be aping other banks. We need to offer new, unique products.
- We have fewer customers belonging to the younger generation – Gen Z / Millennials. This needs to change. Our DLite app, which is the best in the country, needs to be popularized among youngsters.
- Consistency in service levels is lacking across our branches.
- Vysya stands for prudence. We have a mix of people who are newcomers and experienced. Among the latter, there is resistance to change.
- Value is created by 3 things – the capabilities of the organization, the assets we have and our processes. We need to hire for attitude, not for experience.

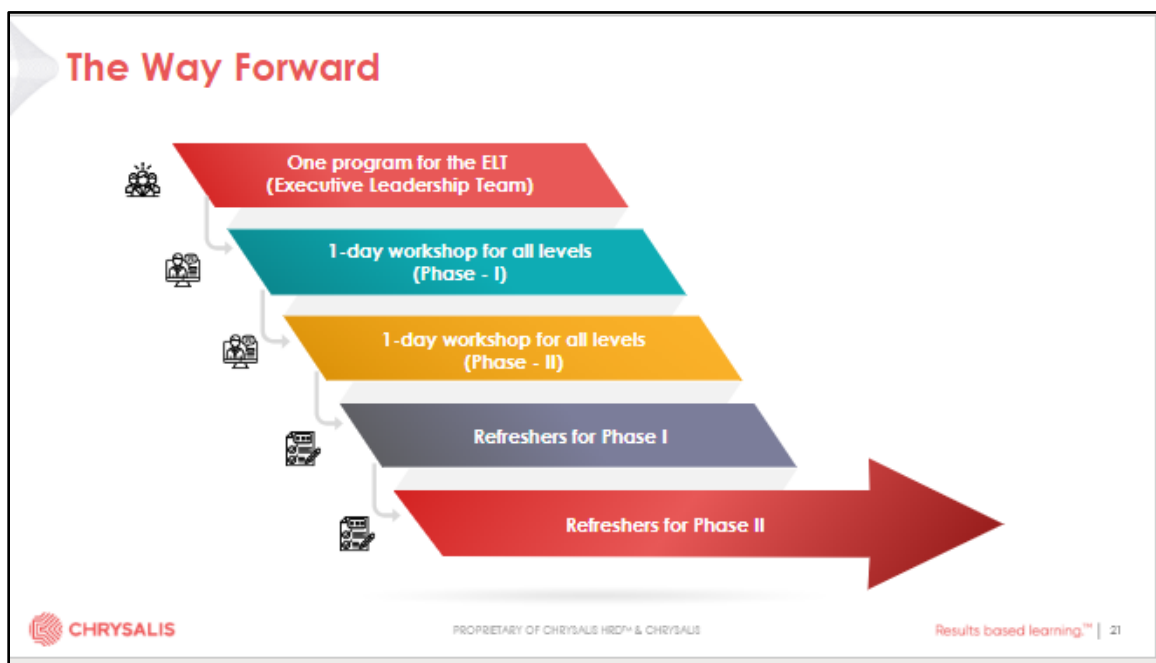


Design of the Program

Following the detailed Diagnostics process, Chrysalis identified the following gaps in KVB:



Chrysalis then proposed the following to KVB, as the way forward, in conducting the training programs:



Chrysalis proposed to conduct the training programs for KVB employees in 2 phases as follows:



Phase 1 – A mass communication program called ‘PRAMOD – Relationship Next’, for all the employees of KVB, at all levels, PAN India. Mass communication is the transmission of messages to many recipients at a time. It will be activity based and filled with case studies tailor made to prepare the participants to implement KVB’s ‘Change transformation business strategy’. The participants, divided into groups of five, would be asked to discuss the case studies among themselves and then propose their findings / solutions to the class.

Phase 2 - Once all employees attended the phase 1 program, they would be divided into two groups. Those working in branches and other offices, directly facing, and interacting with customers would attend the program ‘The Joy of Success’.

The second group comprised of those performing the enabling functions, such as risk management, compliance, audit, loan processing, etc., which enable their colleagues in customer facing roles perform their tasks effectively would undergo a different program entitled ‘The Joy of Success – Enabling Function.’

Post the completion of the 2 phases, 100 Branch Executives will be upskilled by the Chrysalis Team to conduct and deliver ‘Refresher Programs’ across the organization. The identified people will undergo a detailed Train-the-Trainer and post certification will deliver the refreshers. This is due from the month of June 2024.

The focus on both the programs was to ensure that the employees have the right skills, resources and competencies to achieve the bank’s business objectives listed below:

1. Increase in Activating Dormant Customer base
2. Increase in Acquiring New Customers
3. Digital Penetration (No. of Customers conversion to digital channel for transactions/ increase in numbers of usage of Mobile Banking/Internet Banking).

The above three areas will be measured on a monthly basis and will contribute to the business goals.

Apart from the above, there was also a focus on:



- Focusing on digital transformation, while retaining its legacy.
- Aligning the organization towards growth strategy and in the process create synergy.
- Keeping the strength of customer connect and taking the relationship to the next level.
- Transitioning itself from 'relationship banking' to the next level of relationship, in other words, 'Relationship Next.'
- Promoting an open and transparent communication across all levels of the organization
- Being ready and agile to changes happening in the industry.
- Ensuring that business goals communicated to the senior leadership team percolates down to the last person.
- Expanding the target audience by focusing on millennials/younger generation as customers
- Adapting to the changing world, customers, and the banking industry

Towards that end, the content for the two phases was designed.

The changing landscape for banks in India is depicted below:

The Changing Landscape
The Banking landscape is changing at a fast pace

INCREASING COMPETITION

INFORMED CUSTOMERS

NEW PRODUCTS

CHANGING TECHNOLOGY

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While banks in India are still talking of products such as personal/consumer loans to retail customers, Fintech companies are talking of newer and innovative products like Payday/ Vacation loans, Peer-to-peer lending, and Crowd Funding. Fin Techs also have a much shorter processing time to appraise and sanction the loans. Further, today's customers are well informed about the developments in the Finance industry and have a wider choice to pick and choose from, unlike



in the past, when all banks offered similar products and services. The ever-changing technology is yet another challenge faced by banks.

Hence, it is important for KVB employees to be well equipped to face the changes and challenges confronting them and achieve success.

Based on the identified themes, the focus for Phase 1 program was finalized as follows:

Our Focus for Phase I

- Identify the ways the world of banking has changed over the years
- Contextualize the future of banking to way forward for Karur Vysya Bank (KVB)
- Differentiate between customer service and customer experience
- Identify ways to understand customers' realities and address their needs
- Align your brand to the KVB brand to create synergies for the future
- Demonstrate how to thrive in a changing world

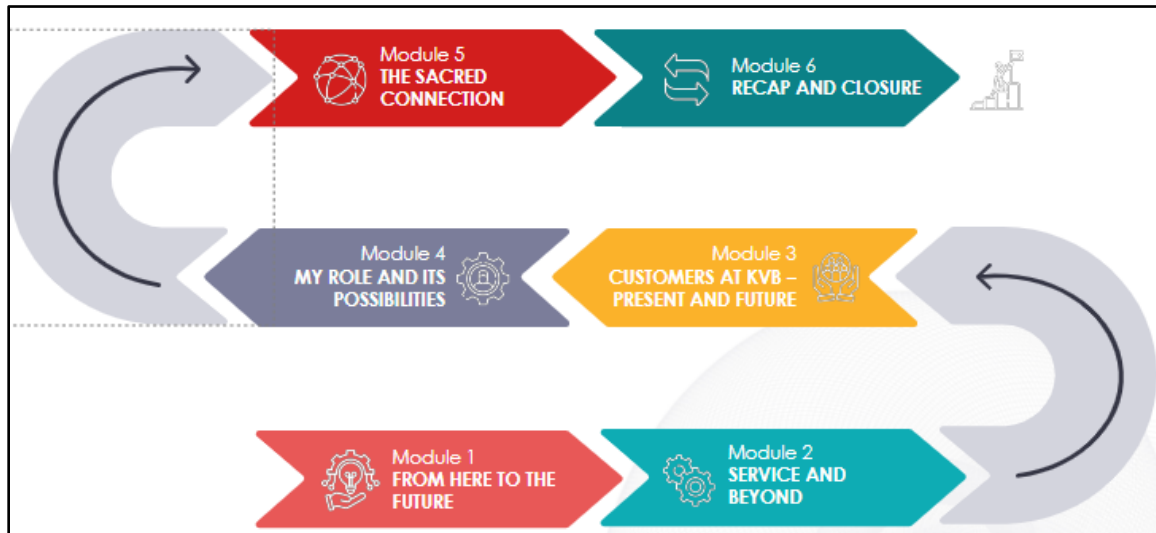
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The next step was to develop an execution plan for the program.

With the identification of program objectives and the behavior changes required in the employees, KVB and Chrysalis worked together to design and develop a competencies and skill development program in accordance with the validated hypotheses. The aim was to drive individual behavior towards the desired team and business outcomes.

The one-day workshop for the phase 1 program was conducted in batches of approximately 30 participants each.

For every batch, the identified themes were covered in the following 6 modules, from 9.30 am to 5.30 pm.



The modules were discussed by a facilitator, with the participants, with the help of a PPT, supported by case studies and filled with activities. In that sense, it would be more participative and practical, than theoretical.

Module 1 – From Here to Future:

After a brief introduction and the rules to be followed during the workshop, the participants went through the following activities:

- The various milestones crossed by KVB were kept on a table, as event sheets. Each participant was asked to pick one event sheet. They then had to discuss among themselves and arrange the event sheets in the right chronological order. The objective of this exercise was to ensure that they had a solid awareness of the rich legacy of the bank they worked for.
- The participants divided themselves into teams of five members, with a good mix of senior and junior employees. The teams were then asked to give examples of recent non-banking changes they saw in the world around them. The same exercise was then repeated for banking changes.
- The participants were then shown the following icons and were asked to identify which of them belong to today's banking world and which of them may get eliminated, going forward.



- The purpose of this exercise was to familiarize the participants with the upcoming changes in the banking world and how they needed to get ready to face the same.

Module 1 was then summed up by pointing out to them that for KVB to thrive in the changing banking landscape, they had to:

- Understand the gap between Customer Expectation and Reality
- Move forward with a blend of tradition and technology keeping the KVB legacy alive.
- Be aware of competitors and what they are doing better.

Module 2 – Service and Beyond

The teams were asked to share examples of service they experienced in the non-banking world and rate the same as good, average, or bad. Their examples were noted down on the white board.

Case Study - They were then asked to access 4 caselets, of a fictitious bank ABC, through a QR Code (sample shown below).



Die, Strive, or Thrive
Is Service enough – an ABC Bank
Case Study

THE SERVICE BANK - CASELET 1

<https://forms.office.com/r/NzAC841w5K>

What do you think went right?

What kind of experience did the customer have?

Does this happen at KVB?

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CASE STUDY

The first provided some data on the bank’s performance and employee strength, attrition etc.

The other 3 were examples of the bank serving its customers.

The participants were asked to discuss the caselets threadbare within their teams, whether the bank handled the situations right and if not, how it could have been handled better. Finally, through consensus, they were told the best way of handling the situations and how merely serving the customers was not sufficient in the present environment of ‘Die, Strive or Thrive’, but it was necessary to provide them with a happy experience at every interaction.

Customer Service Vs Customer Experience:

Next, the participants were given the following handout and asked to mention examples of KVB service they have come across and the gaps therein, by filling in only columns 1 and 2.



KVB Service Examples I See Around Me	The Gaps in Service	KVB Customer Experience Examples I See Around Me	The Gaps in Customer Experience

The difference between Customer Service and Customer Experience was then discussed –that the first is the provision of service to customers before, during and after purchase of a product / service. The latter is the sum of all the experiences a customer has with a company over the duration of the relationship.



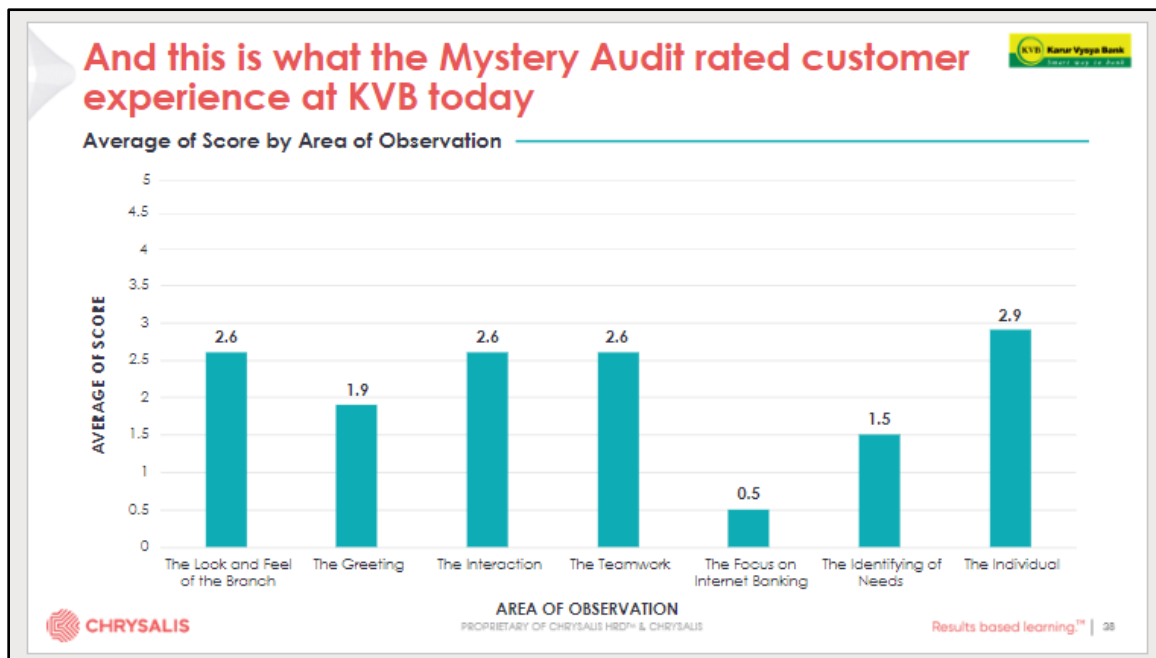
The participants were then asked to enter in the handout, examples of KVB Customer experience observed by them and the gaps therein, by filling in the last 2 columns in the handout. The participants were then asked what they need to focus on to bridge the gap between service and experience.



Self-assessment: The teams of participants were then asked to do a self-assessment, by accessing a questionnaire through a QR Code, and rate themselves and their branches on the following parameters:

- Look and feel of the Branch.
- The Greeting
- The Interaction
- The Teamwork
- The Focus on Internet Banking
- The Identification of Needs
- The Individual (how they were dressed and groomed)

All groups understandably gave themselves excellent ratings. They were then shown the following results from the mystery audit of their branches, conducted by independent consultants of Chrysalis. Though the results were a rude shock to some participants, they agreed to look at the findings as a wake-up call and take the required corrective steps to improve themselves.



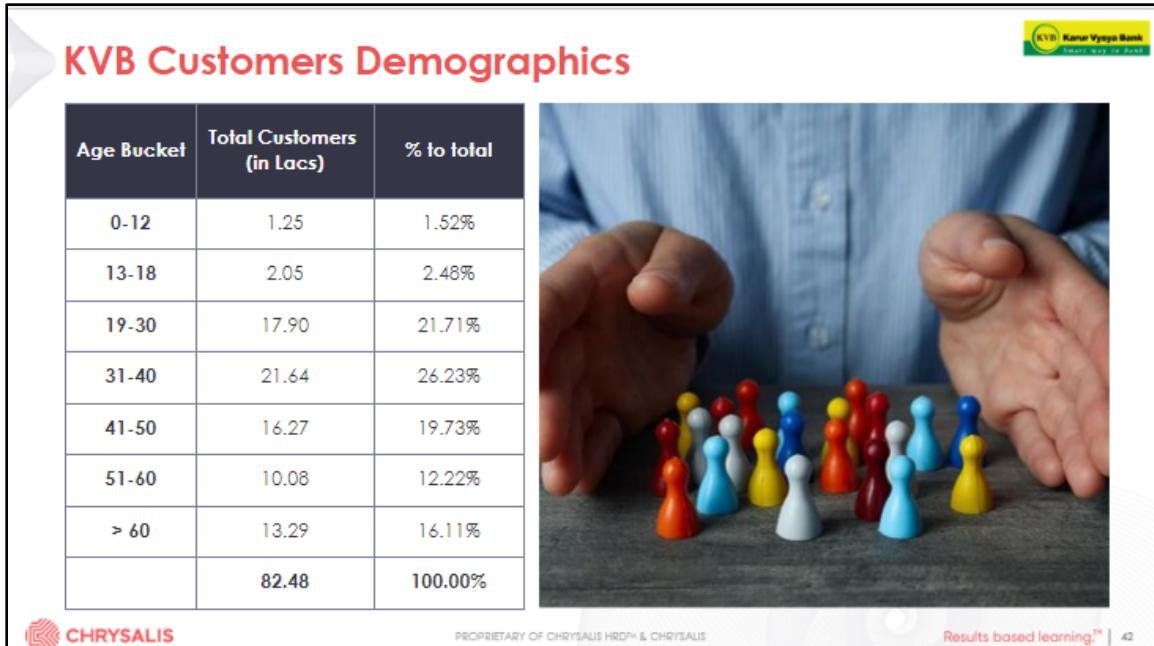
Module 2 was then summed up by telling the participants that while service to customers was critical, to thrive as a bank they needed to focus on customer experience.



Module 3 – Customers at KVB – Present and Future:

The next activity for the participants was to identify the age groups of their customers and the strength of each age group, percentagewise.

They were then shown the actual statistics received from their bank, as follows:

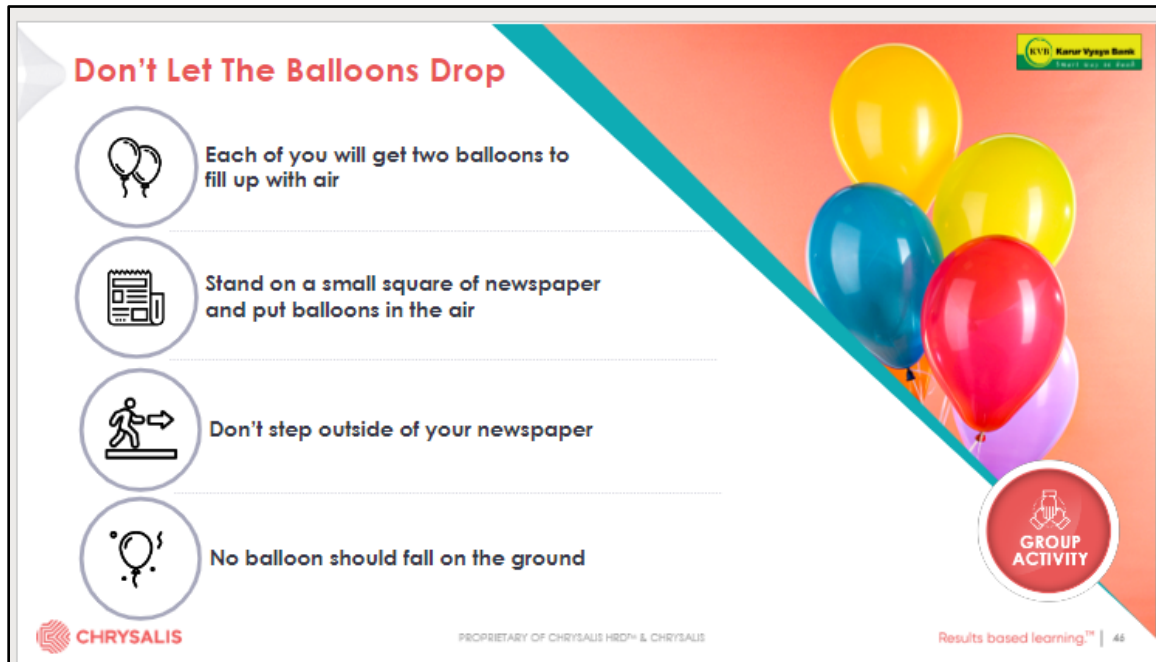


It was then pointed out to them that though KVB needs to increase the customer count in all age groups, they needed to especially focus on the 3rd to 5th age groups (19 – 50), in the interest of the bank’s business growth, as it was those groups which held the potential to contribute maximum to the bank’s revenue and business growth.

The next activity was a group discussion to identify their existing customers’ network and list ways of acquiring new customers through them and from different demographics.

Next was a physical activity where the facilitator stood at the center, with those employees in customer facing roles, standing around him/her, in the first circle. In the second circle stood those working in back offices / facilitating functions. In reply to the question who their customer was, those in the first circle pointed to the facilitator and those in the second circle pointed out their colleagues in the first circle. However, on further questioning they all agreed that ultimately, they were serving the ‘customer at the center’. Thus the message was driven home that irrespective of the role played by each and the office – front or back - they worked in, every one of them was serving KVB’s customers.

Then followed yet another physical activity of ‘Keeping balloons in the air’.



In the end, whoever managed to balance a pair of balloons longest was declared the winner. When asked what in their view was the objective of the game most of them answered as 'balance' and 'focus'.

It was then explained to them that they only had to keep any two balloons in the air, not necessarily their own balloons. The objective was that 'not one customer should be allowed to go out of the fold of KVB'. The participants then agreed that though originally, they thought it to be a juvenile game, now they could appreciate its true import.

Module 3 was then concluded with the message that though KVB has a strong customer connect, the bank needed to expand its customer base to thrive.

Module 4 – My Role and its Possibilities

This module discussed how one's role in KVB only indicates the responsibilities attached to it, but is not restrictive. How, irrespective of one's role, an employee has the potential to go the extra mile and grow the bank's business, by ensuring customer delight in every transaction.


The participants were asked to name the roles they played at KVB, the expectations of their older and younger customers and how these differed. It was then pointed out to them that depending on the expectation of the customer, they had to modify their service.

Case Studies - They were then asked to access 6 customer profiles, through the respective QR codes, one after the other. They were asked to identify at least 5 or more milestones in the lives of those customers, in the near future of around 2



years, the customers' emotions and their (participants') role in the customers achieving those milestones, by offering suitable products / services. They were asked to do this identification in the following handouts, by filling in the four columns. The message from this exercise was that every customer profile holds immense potential for bank's growth and by extension their own growth.

Playing the Role







My Customer	Details of Milestone	Customer's Emotions at the Milestone	Roles I Play at each Milestone

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The participants were then shown 4 hypothetical situations as follows:

Identify the emotions...

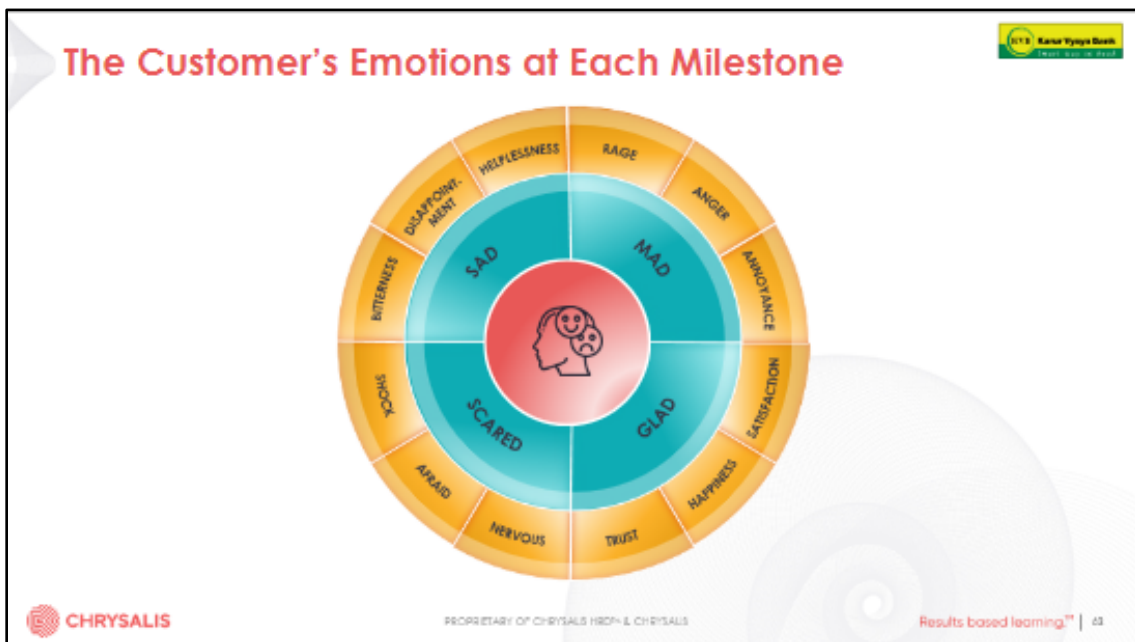
			
SITUATION 1	SITUATION 2	SITUATION 3	SITUATION 4
You ordered a television for the world cup match and by the evening it was installed	You are at the hospital, waiting to admit a friend who needs immediate medical care, and it's taking time	You are waiting at a railway station for a train which is delayed by three hours	Your debit card has been sent to the wrong address even though you specified this to the customer service representative

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They were then asked to identify the emotions they would experience in each situation.

Though the emotions they felt was one of the four shown in the first circle surrounding center below, namely Sad, Mad, Glad, Scared, each of these also had some derived sub-emotions shown in the second circle. For instance, 'Glad' invoked Trust, Happiness and Satisfaction.





In summing up Module 4, the participants appreciated the fact that selling involves proactively identifying the needs of customers and then proposing the right solution that would satisfy their emotions at each step of the journey.

Module 5 – The SACRED Connection:

This module discusses how customer excellence may be provided by following the SACRED connection, which is an acronym that stands for:

- SPEED – Taking quick action
- ACCURACY – Precisely identifying customer needs
- CONSISTENCY – A level of performance that does not vary in quality over time.
- RELATIONSHIPS – The customer feeling connected to the bank.
- ETHICS – Observing moral principles in all business transactions.
- DIGITAL – The increasing use of computer technology.

Every KVBian needs to observe one or more of the said 6 pillars in every interaction with customers, irrespective of the channel through which they contact the bank.

Each of the pillars was discussed in detail and how each is equally important in customer experience.

They were then shown six true success stories from KVB of how some employees, working as a team and in collaboration with other colleagues in the bank, went the extra mile in delivering one or more pillars in providing great customer experience, that led to retaining customers who were on the verge of shifting operations to other banks, for better facilities and terms. In some cases, even accounts already shifted to other banks were brought back by the consistent follow up of KVB officials, without compromising on ethics and other pillars.

An example of one such success story is shown below as the story demonstrates the following pillars are involved in the successful retention of the relationship:

- Speed (Quick action)
- Relationship (demonstrating to the client how valuable their relationship was to the bank)
- Consistency (in follow up)



Success Story - 4


Janakpuri Branch: One customer was enjoying total WC exposure of Rs.375.00 lacs with BBU. They were banking with us since 2015. The said account was transferred from BBU to DO-SBG in April'23.

Within a few days after the transfer, HDFC official came to branch with DD for takeover of the limit. They sanctioned the limit of Rs.490.00 lacs (enhancement from existing limit of Rs.375.00 lacs with us) at ROI of 9.00% p.a and 0.10% PC.

KVB Branch refused to accept the PO of HDFC and met the borrower next day to understand their detailed need. During the meeting, customer expressed his requirement for enhancement and ROI issue. They had made their mind to shift to HDFC and signed the documents.

KVB Branch convinced them that they are important customers of our bank and requested time of 10 days to attend their requirements for enhancement and ROI. Further, customer was given the enhancement sanction (sanctioned in ECC DGM) and reduction in rate within the record time of 7-8 days with the help of DO Credit Team and DM, Delhi.

Thereafter the HDFC DD was liquidated on 31.07.2023 and the account at HDFC bank was closed without spending a single penny by the customer. Currently, the customer is happily banking with us.



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Module 5 was concluded with the poser whether the participants were ready to make SACRED a way of life, so that they could deliver 'delightful experience' to every customer they interacted with. They answered in the affirmative to do so in every transaction.

Module 6 – Recap and Closure:

This module summarizes the themes discussed in the earlier modules, obtaining a pledge from the participants to implement the learnings and obtaining their feedback on the program.

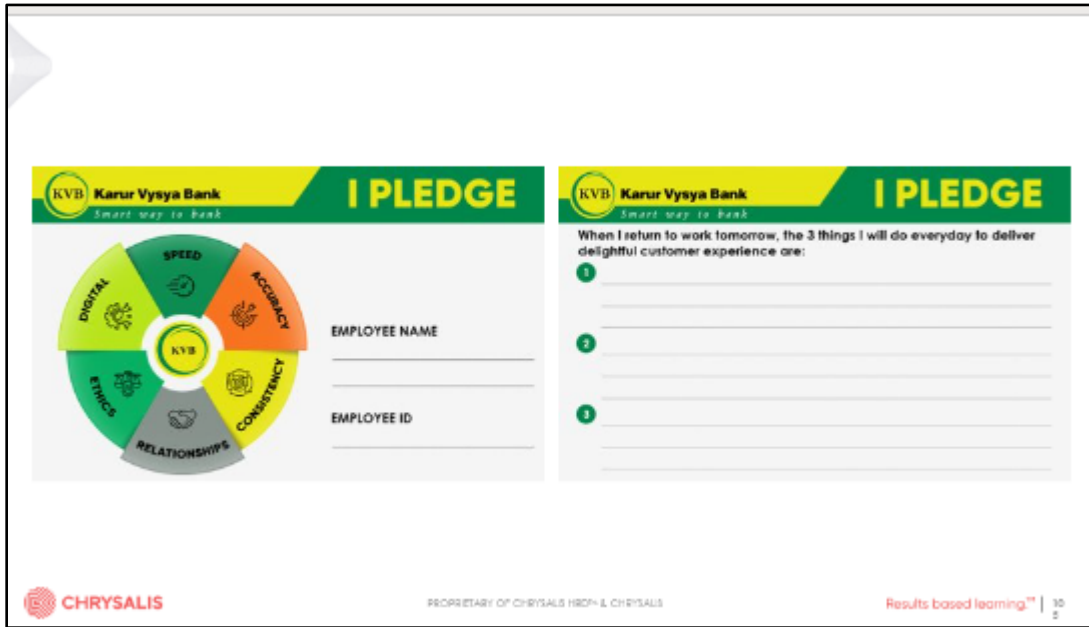
During RECAP, the participants were shown the names of some companies like NOKIA, Kodak, Orkut etc., which went into oblivion, as they chose to stay static.

The participants agreed that to ensure the bank's and their own growth, their only option was to 'adapt to changes and embrace challenges', working as a team.

A quiz was then conducted, which the participants were asked to access through a URL and answer in 10 Minutes. The questions were based on the topics covered in the earlier modules.

The names of the top 3 participants who completed the quiz in the shortest time and with the most correct answers were displayed on the screen. The correct answers were also discussed with them.

The participants were then provided the following pledge card and asked to note down the 3 things they would do on returning to work from the next day onwards to provide delightful customer experience. They were also told to always keep the cards with them, at work.



Finally, it was feedback time, when the participants were asked to provide their ratings on the various parameters, by accessing a QR Code shown on the screen.

During the program, they were also shown 3 short videos, having messages from the Bank’s CEO, Retail Banking Head and the Bank’s President, urging upon them to make the best use of the program, by wholeheartedly participating therein and then implementing their learnings on returning to work.

It was thus an activity filled program, less instructional and more participative, highlighting the importance of teamwork in providing customer experience.

Phase 2 Program: Unlike phase 1, this was full of role plays – each representing a different skill. Evidently, those in customer facing roles require competencies that include a set of skills, which are different from those working in enabling functions.

Role playing is considered a highly effective training activity where participants gain experience in handling difficult situations and develop creative problem-solving skills, by providing them a safe environment to encounter various complex business scenarios. In doing so, they develop confidence which helps them handle similar situations when they return to work.

The two Phase 2 programs had nine role plays each.

The participants were divided into groups of 3, with one playing the role of a customer, the second, the role of the employee and the third the role of observer.



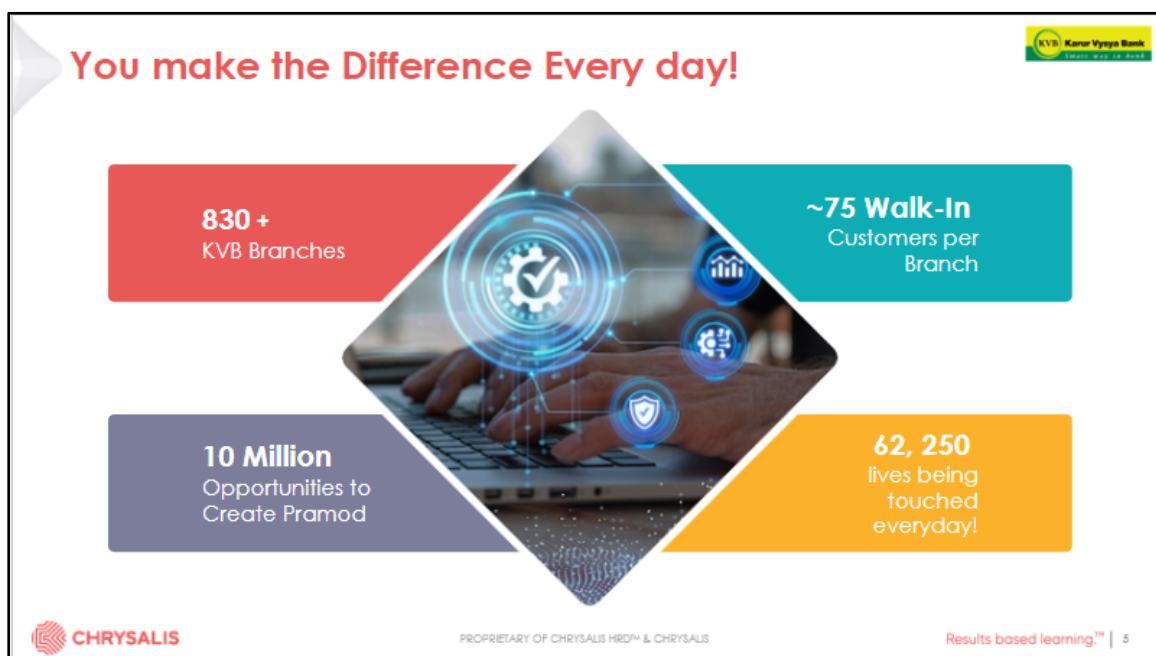
At the end of each role play, the observers were asked to present their observations.

For the second Role play, the roles were interchanged. This resulted in the same trio of participants playing the 3 roles, thrice, at the end of the 9 role plays. This ensured that the participants, whether they were experienced, or freshers became well versed in playing all the 3 roles, namely customer, employee and observer, by the time the program ended.

The Phase 2 Program: 'The Joy of Success' for front line employees of KVB was designed as follows.

After the customary introduction to the program and the rules to be observed, the participants were asked what their idea of success was. After obtaining their views, it was stressed that 'Success is not an event, but a journey that we take.' They were also told of the famous quote by the Philanthropist Chris Gardner that 'Success is to find something that you love so much that you can't wait for the Sun to rise to start all over again.'

They were then shown the following statistics that with 75 walk-in customers per branch of KVB, on average, they had 10 million opportunities to create 'PRAMOD', which means 'Happiness for customers.'



It was then discussed with them how the best way to face challenges in the banking world was by taking full ownership of their actions.

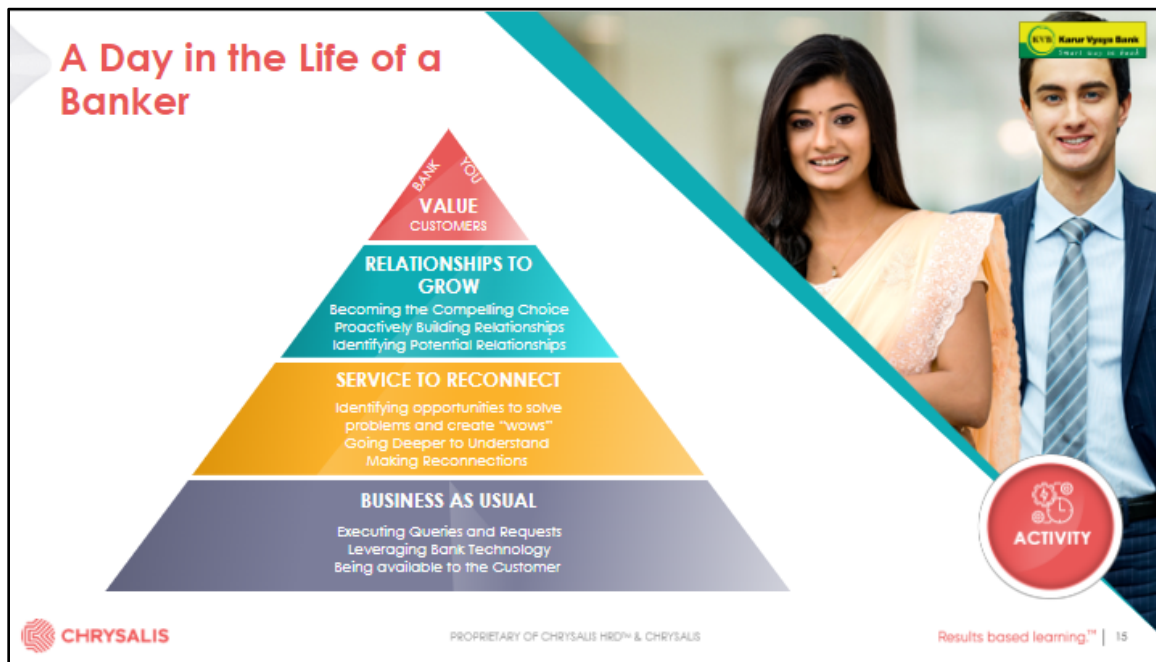


Next was an activity ‘Does My Image Make Me Look Credible?’ In this, they were shown the pictures of several youngsters of both sexes and asked which of them looked credible. All agreed that those dressed in flashy clothes and unconventional hairstyles did not inspire confidence. It was then explained to them that our appearance (which includes the image we project, our smile, tone and body language) plays an important role in establishing rapport and serving customers and hence the paramount need to be dressed professionally at work.

Next the participants were shown the following pyramid, which depicts a day in their life as a banker.

It shows 3 levels, namely:

- Business as Usual (BAU)
- Service to Reconnect (which includes reconnecting and reviving dormant accounts)
- Relationships to Grow (Bringing new relationships to the bank)



Level 1: The participants were then asked what percentage of their total time, in a day, they spent at each level. An overwhelming majority of the participants frankly admitted that around 90 percent of their time was taken up by BAU activities, such as ‘being available to the customer and executing their queries and requests’. As a result, they had very little time for the 2 levels above, in the pyramid.



It was then explained to them that engaging in BAU was no doubt essential to service customers. However, apart from satisfying the existing customers, if it did not add value to the bank, what was the solution?

They agreed that the only way they could reduce the time spent on BAU was to leverage technology and get the customers to start using KVB's D'Lite Mobile app. This way, they could execute most of their queries and requests without visiting or contacting the bank. In the process, their precious time, as well as that of the employees would be saved. That would leave the latter with sufficient time to focus on the other levels in the pyramid and would be a win-win for them, as well as the customers.

The following skills needed for BAU were then discussed with the participants:

- Listen to Understand
- Demonstrate DLite
- Reassure the Customer

They were also provided with 3 toolkits for the said skills (a sample shown below), which briefly explained to them what they needed to do to successfully demonstrate the skills.

The Toolkit 1 For Listening

Hear the Message	Engage in summarizing	Ask for Clarifications	Respond Appropriately
Make eye contact with the speaker.	Repeat key points back to the customer to ensure understanding.	Ask open-ended questions to gather more information.	Appear professional and attentive, display attentiveness in words and body language
Let the customer speak without interrupting	Summarize the conversation and identify and confirm the main ideas or concerns of the customer.	Request specific details when the information is vague.	Use language that is clear and understandable to the customer.
Focus on the customer and avoid checking phone or watch during the interaction.	Ask the customer if the summary was accurate before offering a solution	Ask follow-up questions to clarify any confusion.	Provide information or a solution that directly addresses the customer's issue.

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They were then asked to do Role Plays for the following 3 scenarios:

- Emergency Card Replacement - A customer visits the branch, anxious that their debit card is lost and is seeking a replacement.



- Confusion over Bank Charges – A customer appears with a bank statement, upset regarding some charges debited to the account and is wondering if they have been overcharged by the bank.
- Seeking Investment Advice – A customer seeks advice on the best way to save money for the future.

The members of the trio played the role of a customer, employee, and observer.

All 3 scenarios require the employee to follow the steps listed below:

- Listen attentively, using the HEAR tool, to understand the customer (picture shown below).
- Summarize the issue.
- Demonstrate how by using the DLite Mobile App, they could easily resolve their queries.
- Finally, Reassure the Customer.

The observer notes their observations on how well the role is played and the areas of improvement, if any. The 3 scenarios thus addressed the 3 skills named above.

A debrief session was then held to discuss how well the 3 roleplays were performed.

Level 2: The next level ‘Service to Reconnect’ involves Making Reconnections, Going Deeper to Understand, Identifying Opportunities to solve problems and creating wows.

KVB has about 9 million customers, of which over 50% are dormant. Market research shows it is 5 times harder to sell a product to a new customer than to do so to an existing customer. Hence, it was impressed upon the participants that they needed to reconnect with their dormant customers and revive their accounts. This was far more cost effective than bringing into the bank’s fold new customers, which too was important.

Reviving Dormant Accounts requires the following skills:

- Reconnect Conversations
- Questions to Know
- Revive the Relationship

The second skill ‘Questions to know’, included an activity where the participants were divided into 2 groups. These groups had to identify two famous individuals that the facilitator had in mind by asking the right questions. The rules of the game are explained in the following picture.



20 Questions to Know Me

- 1 The facilitator selects two famous individuals secretly.
- 2 The individuals can be from any field, like celebrities or sports stars.
- 3 Participants ask yes-or-no questions to guess the identities.
- 4 The facilitator can only respond with 'yes', 'no', or 'I don't know'
- 5 Participants have a limit of 20 questions to discover the answer

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Once again, the groups were provided with 3 toolkits and were given the following roleplays – one for each skill.

Reach out to Reconnect: The employee connects with a dormant customer, over phone or by mail, to revive their account. The customer arrives at the bank. The employee greets the customer and has a conversation explaining the initiative of the bank to revive the account and explores ways to do so, with updated services and products of the bank.

What questions to ask? – The customer has received a notification from the bank regarding some unusual activity in their account and has arrived at the bank. The employee greets the customer and asks the right questions (Crafting questions), clarifies understanding and confirms transactional details.

Reviving Relationships: The employee reconnects with a customer to revive a dormant relationship, by asking the right questions, ascertains current needs and shares current updates about the bank's services and digital tools and how these could align with the customer's present needs.

In all the 3 roleplays, the observer notes their observations on how well the role was played and what were the areas of improvement, which were presented to the class, followed by a debrief.

Level 3: The third level was 'Relationships to grow'. It involves identifying potential relationships, proactively building relationships, and becoming the compelling choice (i.e., making KVB the compelling choice of customers).



This level requires the following skills:

- Identify relationship pools.
- Build relationships proactively.
- Provide solutions to needs.

Here too, they were provided with 3 toolkits and were then engaged in doing three roleplays – one for each skill.

- Identify Relationship Pools – A bakery owner is actively involved in community services but is now banking with another bank. An employee reaches out to her with a tailored proposition to have a relationship with KVB and then through her contacts with other businesses in the area.
- Build Relationships Proactively – A recently married customer is seeking guidance to manage his finances jointly with his spouse. An employee identifies this as an opportunity for proactive financial planning, has a ‘You’ conversation, talks of benefits to the customer and identifies specific products of KVB that will meet the customer’s requirements, after ascertaining their specific financial concerns and goals.
- Providing Solutions to Life Goals – A single parent with the goal of securing their child’s future by providing the best educational opportunities is looking for the best suited financial path. The employee discusses the various options and proposes the bank’s product(s) best suited to the customer’s objective and risk tolerance.

In all the roleplays, the observer noted their observations on how well the role was played and the areas of improvement, if any, followed by a debrief session for each skill.

Besides the roleplays, there were many other open group activities, such as:

- Two short videos by the bank’s leaders
- An exercise for identifying potential customers for the bank.
- The steps involved in building relationships proactively.
- How Win-Win relationships are created with customers.
- An online questionnaire on how the participants would apply their learnings to achieve the objectives of the program.

The various needs of the customers, how to identify and satisfy these, were also discussed.



Towards the end, a detailed feedback was obtained from the participants and the program was concluded.

Thus, all the role plays and activities built into the program for front line employees were geared towards providing hands-on experience to the participants to demonstrate specific skills and the competencies which are in-demand for today's bankers.

The Phase 2 Program: 'The Joy of Success – Enabling Function' – This workshop was for those employees working in enabling functions and was designed as follows.

After the customary introduction and the rules to be observed, the participants were asked what their idea of success was. After obtaining their views, it was stressed that 'Success is not an event, but a journey that we take.'

They were then shown the statistics that with 75 walk-in customers per branch, on an average, they had 10 million opportunities to create PRAMOD – Happiness for customers.

The following true story from the life of Charlie Plumb, the US Airforce combat pilot, was shared with them.

Plumb's plane was shot down by the Vietnamese, during his 75th mission and he was taken prisoner. He spent the next 6 years as a POW. After he was released, he went back home. One day, when he was having dinner at a restaurant, a man walked up to him and listed all details about Plumb.

Surprised, Plumb asked him how he knew so much about him.

The stranger replied, "I was the one who packed your parachute. Hope, it worked!"

"If it had not, I wouldn't be here, talking to you," Plumb replied gratefully.

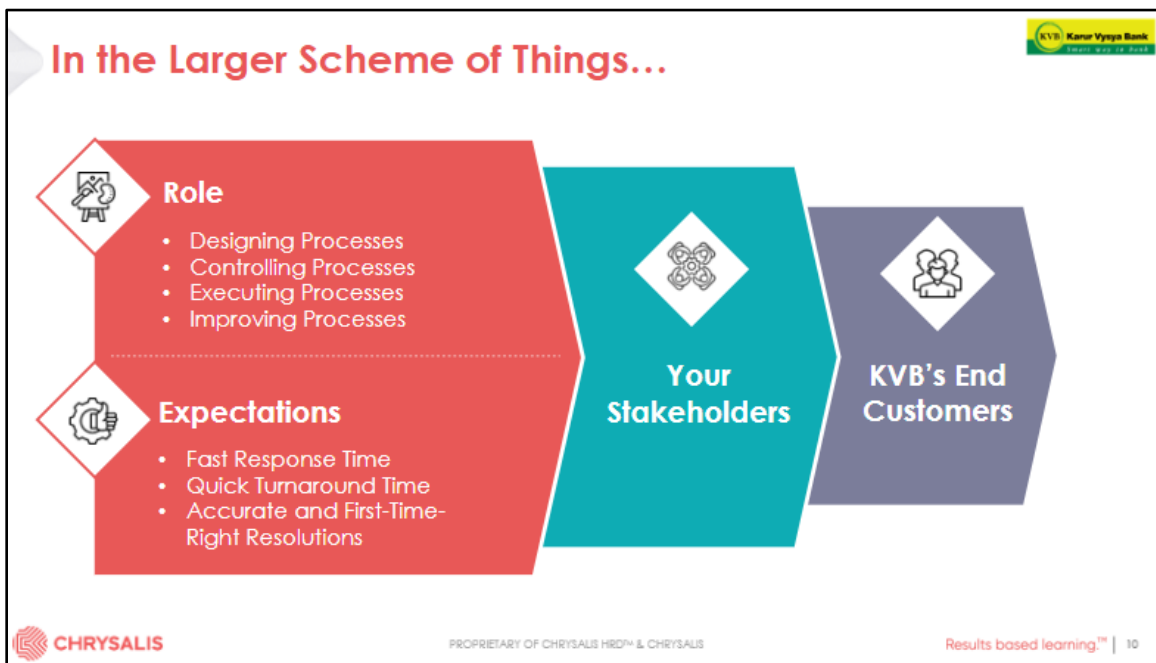
On returning to America, Plumb became a motivational speaker. During his talks, he would often mention the above interaction to stress the fact that we all have one or more parachute packers, who contribute to all that we achieve in life.



The participants were then told that they, working in enabling functions, were like that parachute packer. But for their contribution, the front-line staff could not deliver service to the end customers of KVB!

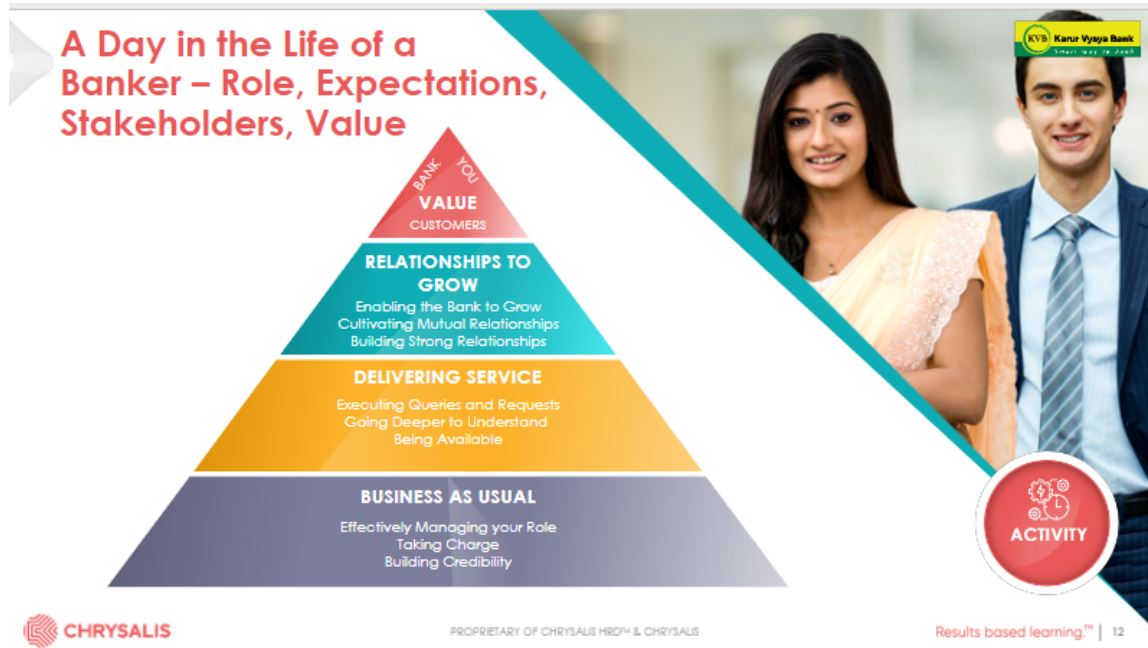
The participants were also reminded that though their stakeholders were the front-line staff, their end customers were KVB’s customers.

The roles and the expectations from them were as follows:





Next the participants were shown the following pyramid, which depicts a day in their life as a banker in enabling function. It shows 3 levels, namely Business as Usual (BAU), Delivering Service and Relationships to Grow.



They were then asked if any level in the pyramid took precedence over the rest. They replied that all 3 levels were equally important for them to effectively play their roles and enable their colleagues in the front offices to play theirs.

Level 1: The first level at the bottom of the pyramid is 'Business As Usual'.

The following skills needed for BAU were then discussed with them:

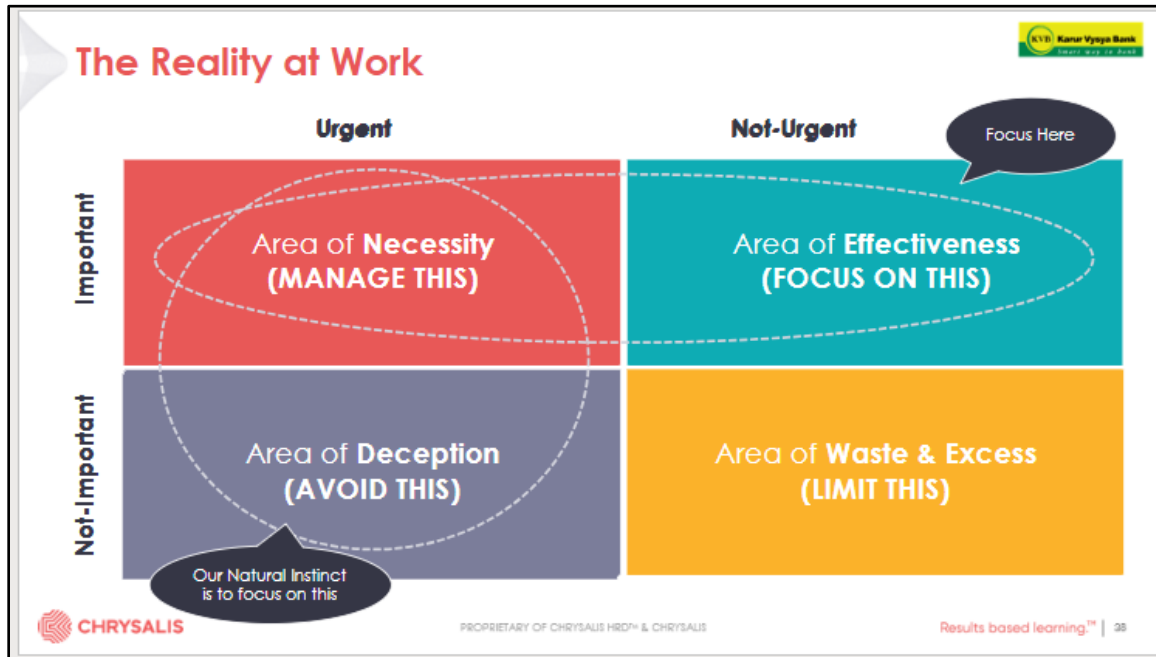
- Building my Personal Brand – Which is based on one's reputation, built by one's competence and strong character. The 3 aspects of reputation were discussed at some detail with them.
- Owning my Responsibilities – Includes sequencing one's activities in the order of importance and then executing them, besides taking full ownership of one's tasks, Results, Impact of one's work on other team members and Contribution to the Organization's success.
- Managing my Time Well – Includes using the Time Quadrant to divide one's activities every day into 4 quadrants, namely:
 - Urgent-Important (UI)
 - Not Urgent-Important (NI)
 - Urgent-Not Important (UN)



- Not Urgent-Not Important (NN)

The activities in the first quadrant 'UI' need to be addressed immediately; those in the second 'NI' need to be focused on next; those in the third 'UN' may be delegated and those in the last 'NN' to be deleted/ignored.

Examples of each quadrant were provided to the participants.





The participants were also provided 3 Toolkits (sample shown below) to develop and practice the above skills.



The Toolkit 2 For Ownership

TECHNIQUE	WHAT CAN YOU DO	EXAMPLE 1	EXAMPLE 2
Spot It	Identify opportunities or issues where you can make a difference.	For example, you notice a recurring error in the DLite app in semi urban networks and recognize it's an issue to address	For example, you notice new hires taking a much longer time to approve a transaction because they first check the same with senior team members
Align With It	Ensure that your actions are in sync with the organization's goals and your own role.	You take the DLite error issue to the Tech team and explain how this will impact a lot of end customers and they will stop using the app altogether	You see that this is getting the internal stakeholders agitated and they have to follow up a lot with new team members as well as apologize to their customers for the delay
Act On It	Take proactive steps to address the opportunities or issues you've identified.	You check with other stakeholders on the app issue, and then collate a new checklist to send to the Tech team. With this checklist, they will be able to make updates that will prevent the DLite app from crashing.	You recommend to your seniors that you can create an SOP document for the common but new types of transactions that new hires face challenges with. You create a draft and socialize it with your leaders for their input.





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Level 2: The next level ‘Delivering Services’ includes the following skills:

Listen to Understand

Question to Know

Reassure by Closing Loop.

The participants were provided 3 Toolkits to develop and practice the above skills.

They were then engaged in playing a roleplay on ‘Listen to Understand’, which involved the following 3 scenarios:

Scenario 1: KYC (Know Your Customer) Issue Online – A retail bank employee has reached out with the issue that some customers are upset that they are unable to upload the KYC documents online, as the site keeps crashing.

The employee listens intently, asks relevant questions, summarizes the issue, and then reassures the stakeholder by providing complete information on how the issue is resolved and checks for closure.



Scenario 2: Suspicion of Online Fraud – A retail banker has contacted the Legal and Compliance Team that one customer has suspicion of fraud in his account and wants his Internet Banking to be deactivated.

The employee listens to the stakeholder, asks questions about the suspected fraud, gets information, deactivates the account, and explains the process for re-activation of the facility and closes the loop within TAT (Turnaround time).

Scenario 3: Regeneration of PIN - A retail banker has reached out to the Operations Team for regeneration of debit card Pin for a customer, who does not have access to Net Banking and the nearest ATM is far away.

The employee listens to the stakeholder, asks relevant questions, gets the required information, regenerates the PIN, and closes the loop within TAT.

In all 3 scenarios, the observers note their observations on how well the roles were played and what were the areas of improvement.

Next, the participants were engaged in performing a roleplay on the skill ‘Question to know,’ which involved the following 2 scenarios:

Scenario 1 – Loan Rejected without citing

Scenario 2 – Recommendations of New Initiatives for KVB Employees

Next, the participants were engaged in playing a roleplay on the skill ‘Reassure by closing the Loop’.

At the end of the roleplays, there was a debrief of how each was played and what were the areas of improvement etc.

Level 3: The next level ‘Relationships to Grow’ includes the following skills:

Build Relationships Proactively

Resolving Conflicts

Creating a Win-Win

The participants were provided 3 Toolkits to develop and practice the above skills.



They were then engaged in performing 3 roleplays to demonstrate the 3 skills. For instance, for Creating a Win-Win, they did the following roleplay:

A new portal has been opened in KVB, where stakeholders have to enter details, online, after meetings and calls with customers, of newly opened accounts with a balance exceeding a threshold limit. A retail banker feels that this is of little use, but if more details of the account were entered it would help to provide a holistic view of the customers to them.

The employee recognizes the significance of the suggestion. However, its implementation requires Tech team's intervention. Hence, the employee uses the Win-Win method, talks about the desired results, guidelines, resources and assures the stakeholder of the action that will be taken to implement the suggestion.

In all the nine roleplays, the observers noted their observations on how well the role was played and what were the areas of improvement, which were discussed in the class.

Besides the roleplays, there were many other open group activities, such as:

- Two short videos by the bank's leaders
- Another video on 'taking ownership'.
- Discussion on the barriers to taking ownership and the consequences of not taking it.
- The importance of listening intently and using the HEAR tool.
- An exercise for the participants to identify two celebrities the facilitator has in mind by asking a maximum of 20 questions.
- The various types of questions and their role in eliciting information
- A puzzle on conflict resolution about a sinking ship with 10 sailors, of which only 6 could be saved and which six would the participants save, with justification.
- A discussion on the importance of Collaboration.
- An online questionnaire on how the participants would apply their learnings to achieve the objectives of the program.

Thus, all the role plays and activities built into the program for employees working in enabling functions were geared towards providing hands-on experience to the participants to demonstrate specific skills and the competencies which are in-demand for bankers.



Delivery of the Program

A detailed execution plan was developed for the Phase 1 program as follows:



For Phase 2, a similar execution plan was developed.

Once the program for the 2 phases was designed end-to-end, the materials (PPTs, case studies, toolkits, roleplays etc.,) were reviewed by the top management of KVB and their valuable suggestions were incorporated in the training material. Post their sign-off, communication was sent from the bank's HR Head to all DOs (Divisional Offices) controlling the branches and other business units, about launch of program, Participants were nominated by the branches and other offices, batches were created and then the programs were rolled out. The L&D Head and the HR Managers ensured that the target universe was covered through nominations and that those who were nominated attended the programs without fail.

Meanwhile, Chrysalis conducted TTT (Train the Trainer) for all the nominated facilitators, which included a detailed walk through of the content for both the programs of Phase 2. Each facilitator then had to do a teach back of a part of the content to ensure that they were clear as to the objectives and content of the program. During the teach back, they were provided pertinent feedback, if any, to ensure excellence in delivery.



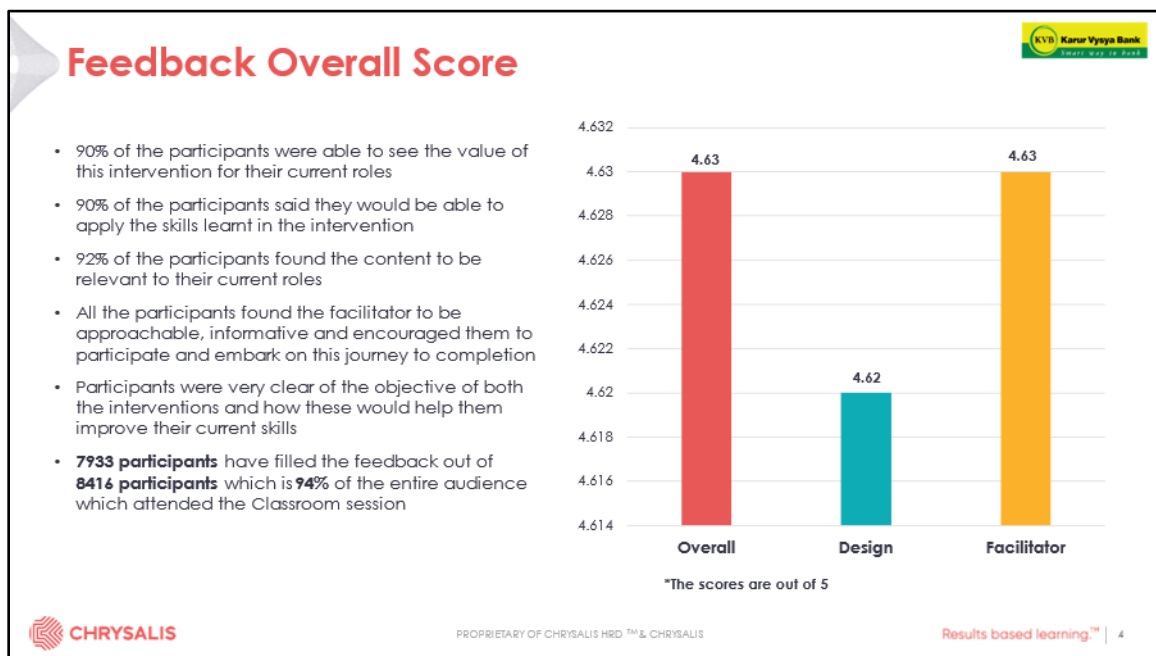
The logistics for the programs, such as training venue, OHP, white boards, with markers and adequate handouts in the form of case studies, toolkits, roleplays, notepads etc., were taken care of by KVB’s HR Managers. It was ensured that the facilitators reached the venue, every day well in time to conduct the sessions from 9.30 am to 5.30 pm, with a lunch break of 40 minutes and two Tea breaks of 15 minutes each.

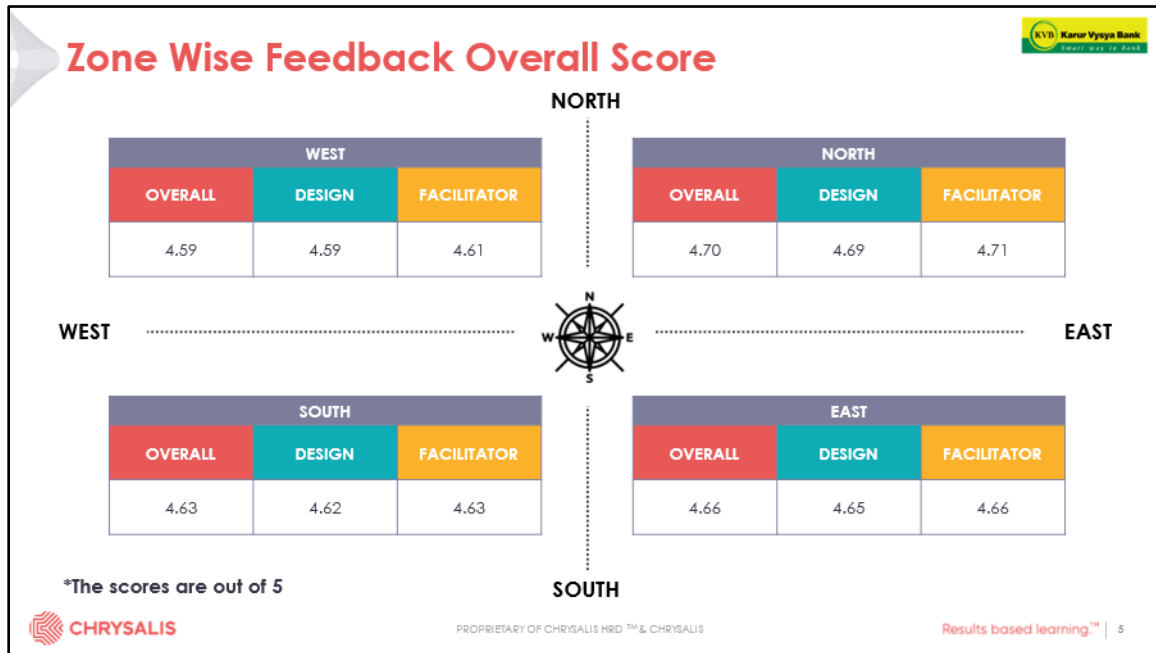
There was one facilitator from Chrysalis who was deployed on this program to conduct the entire journey. All workshops were conducted face-to-face for the participants.

Measurable Benefits

The following data reveals how the phase 1 program was delivered:

- Number of employees trained – 8416.
- Number of batches conducted Pan India - 277.
- Average count of employees per batch – 32.
- Intervention Locations – 20.
- Number of facilitators – 39.
- Program Start Date – 18, Dec 2023.
- Program End Date – 11 Jan 2024.
- Feedback received from the participants on a scale of 1 – 5 –
- Overall Intervention – 4.63
- Intervention Design – 4.62
- Facilitator Rating – 4.63





Feedback on a scale of 1 to 5 was also obtained on the following parameters, with the participants providing a rating of 5 or 4 in most cases:

- I was clear about the objective of the intervention
- I was able to see the value of this intervention for my current or future roles
- I was an enthusiastic participant in the entire process of the intervention
- I made an attempt to learn from the program
- I found the content and examples relevant to my industry, function and role
- I was able to get answers to my doubts
- I was able to learn the skills that were taught in the program
- I was excited by the content
- The facilitator inspired me to apply the techniques from the intervention
- Overall experience of this intervention
- Would you recommend this program to your colleagues

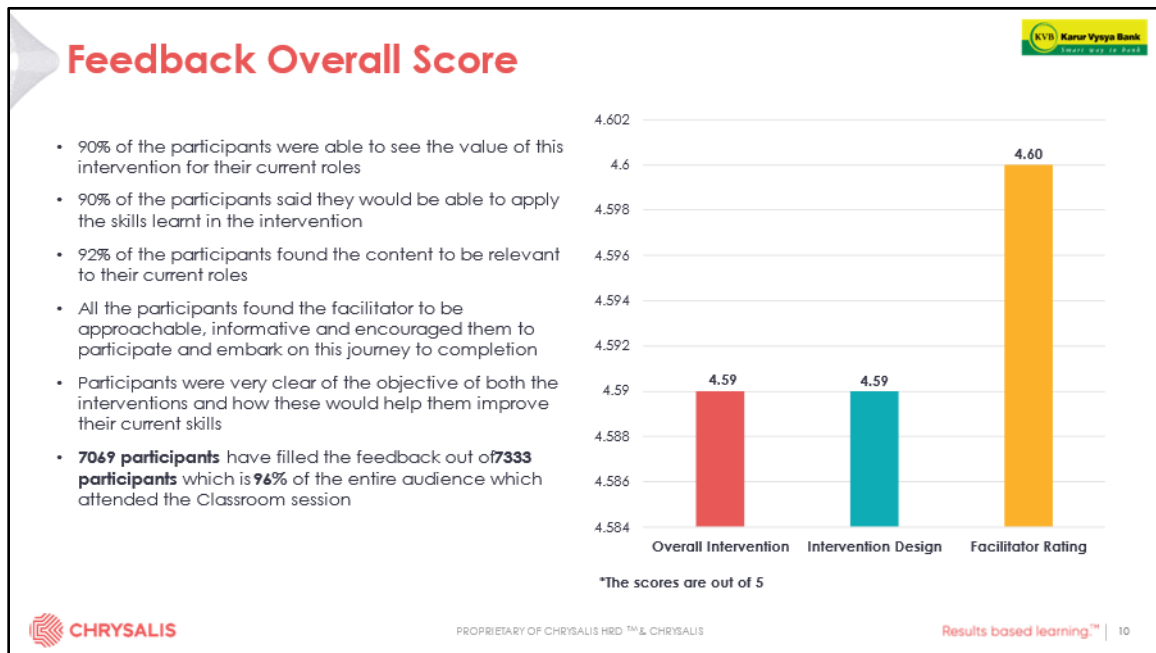
Apart from the above, subjective feedback was obtained to the following questions:

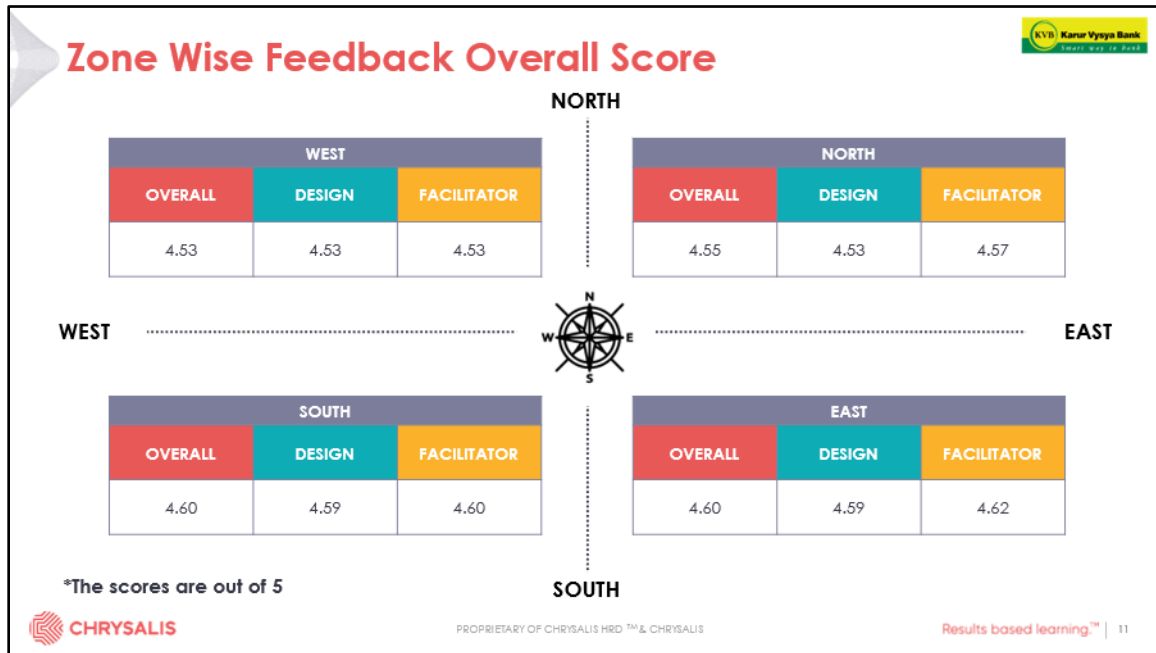
- First learning takeaway
- Second learning takeaway
- Third learning takeaway
- What could be done to make the Intervention better?



The following data reveals how the phase 2 program for the front-line employees was delivered:

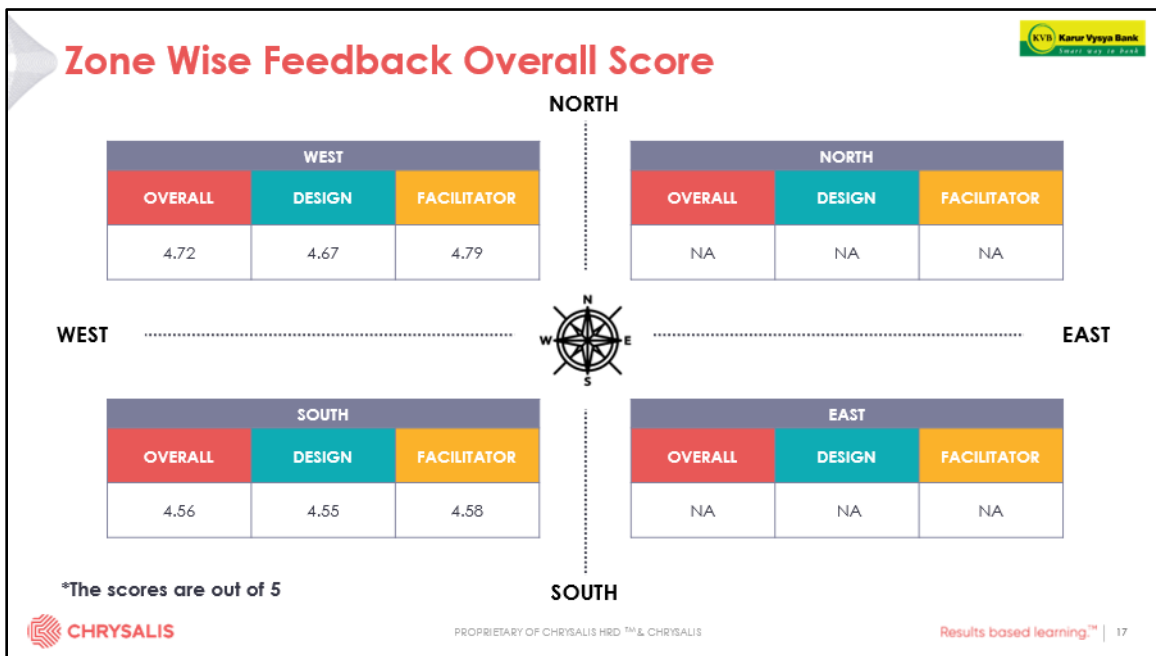
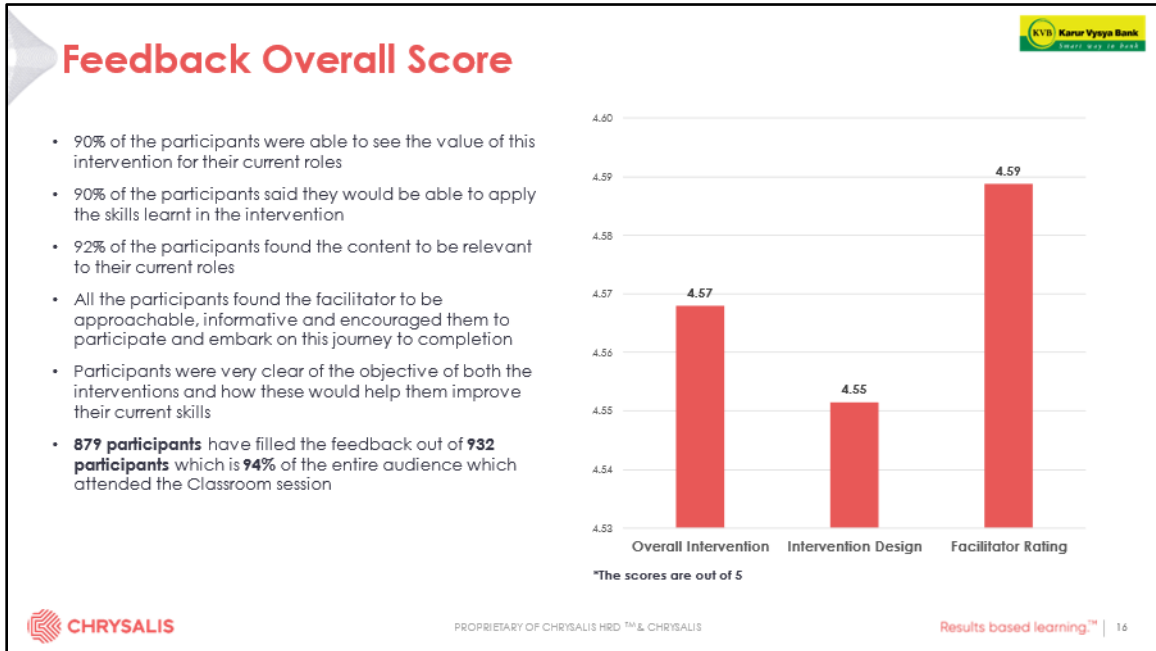
- Number of employees trained – 7333.
- Number of batches conducted Pan India - 240.
- Average count of employees per batch – 32.
- Intervention Location – 18.
- Number of facilitators – 24.
- Program Start Date – 05 Feb 2024.
- Program End Date – 29 Feb 2024.
- Feedback received from the participants on a scale of 1 to 5 -
- Overall Intervention – 4.59
- Intervention Design – 4.59
- Facilitator Rating – 4.60





The following data reveals how the phase 2 program for the enabling functions were delivered:

- Number of employees trained – 932.
- Number of batches conducted Pan India - 240.
- Average count of employees per batch – 33.
- Intervention Location – 4.
- Number of facilitators – 8.
- Program Start Date – 19 Feb 2024.
- Program End Date – 29 Feb 2024.
- Feedback received from the participants on a scale of 1 to 5 -
- Overall Intervention – 4.57
- Intervention Design – 4.55
- Facilitator Rating – 4.59



From the feedback, it was concluded that the program was highly beneficial to the participants in developing the skills and competencies needed to perform their roles well.

The feedback was further thoroughly analyzed by the leadership of KVB for designing future training programs and the way forward is to role-specific journey which will commence in FY 2024-25



The end focus of 'PRAMOD' was to ensure that the employees have the right skills, resources and competencies to achieve the bank's business objectives listed below:

1. Increase in Activating Dormant Customer base
2. Increase in Acquiring New Customers
3. Digital Penetration (No. of Customers conversion to digital channel for transactions/ increase in numbers of usage of Mobile Banking/Internet Banking).

To see the progress and track the numbers, a space has been created on wherein the Branch Managers need to login in everyday and put in the data on the three areas to measured.

There are three parts to it:

1. Submission of Data
2. Dashboard
3. Reports

This will be tracked by Chrysalis on a weekly basis and shared with the KVB Team. The process is to start in 1st week of June.

Submit Data: 14-05-2024 [Dashboard /](#)

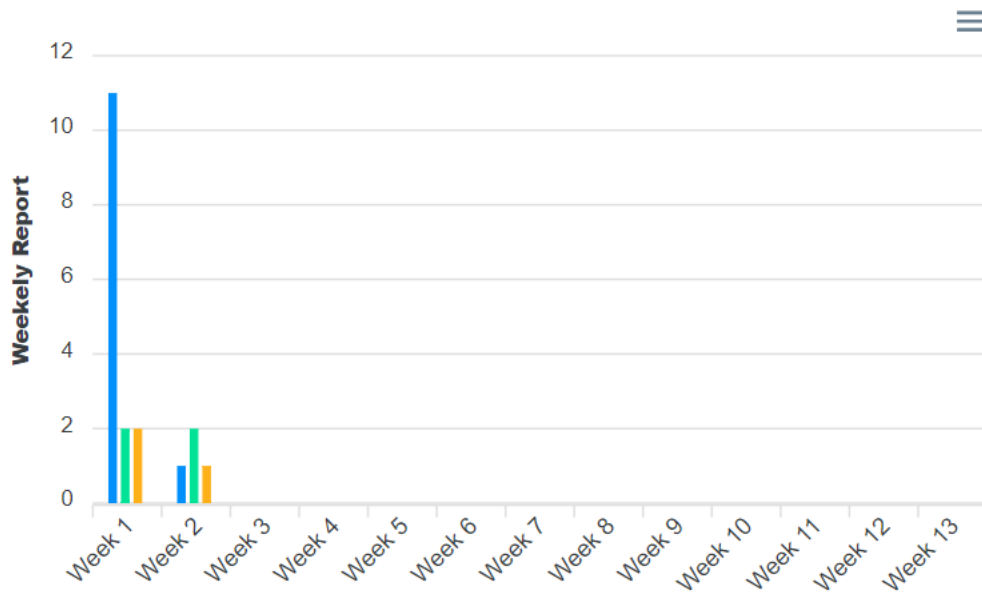
Submit Form

Digital Penetration	<input type="text" value="Digital Penetration"/>
Dormant Account Reviewed	<input type="text" value="Dormant Account Reviewed"/>
New Accounts	<input type="text" value="New Accounts"/>



Statistics

Bar Chart



All Reports

Dashboard / All Forms

Simple Datatable

10 entries per page

Sno.	Name	Start Date	End Date	Status	Action
1	KVB 1	05-04-2024	14-05-2024	Active	Show

Showing 1 to 1 of 1 entries



Overall

Overall, the program was completed, as scheduled and with the enthusiastic participation of the employees.

The feedback received from the participants and the senior leadership of the bank was that it was a unique and innovative team development program that was:

- More practical than theoretical
- Skills oriented
- For each skill, the participants were divided into teams and were asked to discuss a case study and then discuss their findings before the class; this way they would be well prepared to practice the skills at work.
- There were several activities and exercises to ensure the full engagement of the participants, with the purpose discussed at the end to drive home the message.

Thus, the whole program was designed towards skill development of the participants which they could practice as a team when they got back to work to ensure, contributing to the bank's growth and their own development.

The program and its associated processes and documents (for Phase 1) are uploaded at My Chrysalis SharePoint and integrated with KVB's learning platform:

The screenshot shows a SharePoint interface for a site named 'CHRYSLIS'. The main content area displays a folder named 'Diagnostics' with a list of files and folders. The files include 'Diagnostics Construct', 'Diagnostics Insights', 'Diagnostics Report_Development', 'Recordings', 'Research', '03_DSS_KVB_201123', and '04_DAS_KVB_201123'. To the right, there is a survey titled 'Intervention Design Evaluation Form'. The survey details include: Survey Name: Intervention Design Evaluation Form; Survey Description: A program is only as effective as the end result. You as facilitators are the best people to evaluate the effectiveness of this program. Your feedback on the design of this program is invaluable to us. Please take this survey to help us get better at what we do.; Time Created: 20-11-2023 13:32; Number of Responses: 0.

Name	Modified	Modified by
Diagnostics Construct	20 November, 2023	Kirat Sandhu
Diagnostics Insights	23 November, 2023	Kirat Sandhu
Diagnostics Report_Development	28 November, 2023	Kirat Sandhu
Recordings	8 January	Kirat Sandhu
Research	29 November, 2023	Kirat Sandhu
03_DSS_KVB_201123	20 November, 2023	Kirat Sandhu
04_DAS_KVB_201123	22 November, 2023	Kirat Sandhu

Survey Name:	Intervention Design Evaluation Form
Survey Description:	A program is only as effective as the end result. You as facilitators are the best people to evaluate the effectiveness of this program. Your feedback on the design of this program is invaluable to us. Please take this survey to help us get better at what we do.
Time Created:	20-11-2023 13:32
Number of Responses:	0



Design				
<input checked="" type="checkbox"/>		Name	Modified	Modified By
		Blueprint	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh

Development				
<input checked="" type="checkbox"/>		Name	Modified	Modified By
		12_Work in Progress	... 20 November, 2023	<input type="checkbox"/> Subham Sarkar
		01_Email from the Managing Director_KVB_111223	... 12 February	<input type="checkbox"/> Shilpee Singh
		14_PPT	... 16 December, 2023	<input type="checkbox"/> Kirat Sandhu
		14_Ppt_Old	... 14 December, 2023	<input type="checkbox"/> Rajat Prajapati
		14_PPT_Raw Stock	... 1 December, 2023	<input type="checkbox"/> Sheila Vasan Singla

Completed Intervention				
<input checked="" type="checkbox"/>		Name	Modified	Modified By
		20_AV Material	... 20 November, 2023	<input type="checkbox"/> Subham Sarkar
		21_elearning	... 20 November, 2023	<input type="checkbox"/> Subham Sarkar
		22_Mobile Learning	... 20 November, 2023	<input type="checkbox"/> Subham Sarkar
		Process Documents	... 20 November, 2023	<input type="checkbox"/> Subham Sarkar
		01_Diagnostics Report_121223	... 16 December, 2023	<input type="checkbox"/> Kirat Sandhu
		02_Manager Orientation	... 8 January	<input type="checkbox"/> Kirat Sandhu
		14_PPT_Final_191223_With Videos	... 9 January	<input type="checkbox"/> Kirat Sandhu
		14_PPT_Final_191223_Without Videos	... 14 February	<input type="checkbox"/> Kirat Sandhu
		29_PS	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
		32_TS	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh

At the end of the program, online feedback was collected from all participants, analyzed and shared with KVB leadership.

The program and its associated processes and documents (for Phase 2) are uploaded at My Chrysalis SharePoint and integrated with KVB's learning platform:



CHRYSLIS 230302_Pramod: The Joy of Success

Notebook Home

Return to classic SharePoint

Sync Add shortcut to OneDrive Pin to Quick access Export to Excel Automate Integrate ...

Completed Intervention

Name	Modified	Modified By
20_AV Material	2 January	Subham Sarkar
21_elearning	2 January	Subham Sarkar
22_Mobile Learning	2 January	Subham Sarkar
Process Documents	2 January	Subham Sarkar
01_Final Roleplays.docx	30 January	Kirat Sandhu
01_Timesheet_300124.xlsx	30 January	Kirat Sandhu
02_Participant Toolkit_310124.docx	7 February	Kirat Sandhu
14PPT_The Joy of Success_With Videos.pptx	8 February	IT Helpdesk
Document.docx	3 January	Anish Thomas
The Joy of Success_Without Videos.pptx	14 February	Farheen Khanam

CHRYSLIS 230303_The Joy of Success_Enabling Functions

Return to classic SharePoint

Sync Add shortcut to OneDrive Pin to Quick access Export to Excel Automate Integrate ...

Completed Intervention

Name	Modified	Modified By
20_AV Material	1 February	IT Helpdesk
21_elearning	1 February	IT Helpdesk
22_Mobile Learning	1 February	IT Helpdesk
Process Documents	1 February	IT Helpdesk
01_Final Roleplays.docx	15 February	Kirat Sandhu
02_Participant Toolkit.docx	15 February	Kirat Sandhu
14PPT_With Videos_150224.pptx	18 February	Rajat Prajapati
14PPT_Without Videos_180224.pptx	18 February	Kirat Sandhu
Timesheet_Enabling Functions_140224.xlsx	15 February	Kirat Sandhu



Props and Printables

✓	Name	Modified	Modified By
	25_From Today to Tomorrow Activity Icons - 2x2inch	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Customer Profiles	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_History Timeline	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Playing the Role	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Recap Quiz on Quizziz_Facilitator's Copy	... 15 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_SACRED Toolkit	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Self Assessment version of Mystery Audit	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Customer Experience at KVB	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Service Bank_Backgrounder	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Service Bank_Caselet 1	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Service Bank_Caselet 2	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Service Bank_Caselet 3	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Timeline Activity_Facilitator's Copy	... 16 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_I Pledge Card	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	29_PS	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	31_PR	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	32_TS	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh

Handover

✓	Name	Modified	Modified By
	Handover_PDFs	... 20 November, 2023	<input type="checkbox"/> Subham Sarkar
	25_From Today to Tomorrow Activity Icons - 2x2inch	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Customer Profiles	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_History Timeline	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Playing the Role	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Recap Quiz on Quizziz_Facilitator's Copy	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_SACRED Toolkit	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_Self Assessment version of Mystery Audit	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Customer Experience at KVB	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Service Bank_Backgrounder	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Service Bank_Caselet 1	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Service Bank_Caselet 2	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_Handout_The Service Bank_Caselet 3	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	25_I Pledge Card	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	29_PS	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	31_PR	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh
	32_TS	... 17 December, 2023	<input type="checkbox"/> Shilpee Singh



Client Material

✓	📄	Name	...	Modified	Modified By
		01_Email from the Managing Director_KVB_111223	...	15 December, 2023	<input type="checkbox"/> Shilpee Singh
		BANK JOURNEY 1	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		CASA Report to Chrysalis	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		Evolution journey	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		KVB Caller Tune wav file	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		KVB presentationv4	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		KVB_Terminology_Details	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		LIST OF SENIOR LEADERS OF THE BANK	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		NEW_CUST_WITH_PRODUCT	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		Strategies from the CFO_1412	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		SUCCESS STORIES OF BRANCHES	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh
		WIN BACK OF LOST CUSTOMERS	...	14 December, 2023	<input type="checkbox"/> Shilpee Singh

TTT

✓	📄	Name	...	Modified	Modified By
		TTT_KVB_161223_Part 1	...	17 December, 2023	<input type="checkbox"/> Kirat Sandhu
		TTT_KVB_161223_Part 2	...	17 December, 2023	<input type="checkbox"/> Kirat Sandhu



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