



96 Branches, 277 Batches, 4.6/5 Rating: KVB’s Training Achievement

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

Best Learning Supporting
 a Change Transformation Business Strategy

September 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.
Industry	Banking.
Stock Symbol	NSE: KARURVYSYA
Website	https://www.kvb.co.in/



Company Background



Company-at-a-Glance	
Headquarters	Gurgaon, India
Year Founded	1995
Employees	~80
Global Scale (Region)	Chrysalis is based out of India servicing and partnering with clients globally.
Customers/Output, etc. (Key customers and services offered)	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 behaviors 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.
Industry	Human Resources
Website	www.chrysalis.in



Budget and Timeframe

Budget and Timeframe	
Overall budget	1, 60,00,000
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	39
Timeframe to implement	FY 2023-24
Start date of the program	1 st November 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 economy to keep turning smoothly, banks are indispensable. Even during the COVID crisis, hospitals and banks were working, 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”, that we could save money securely, and make payments based on the authority of the bank – 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 or an ATM, but 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 slowly 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)

As the Australian futurist and author Brett King eloquently argues in his book *Bank 4.0*, the future of banking will be dictated more by Artificial Intelligence, Robotics, Machine learning etc., resulting in 'Banking Everywhere, Never at a Bank.'

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 foreign investment and global trade, with the objective of making it more market-oriented, consumption and competition driven. The goal was to expand the role of private and foreign investment, which was seen as a means of achieving economic growth and development.

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.



Gone are the days, when banking in India was only about accepting deposits from those having surplus funds, lending the same to the needy and making a profit in the process. Today's banks are into various allied services like selling Mutual Funds, Bonds, third party products, Insurance Products – both life and general insurance, providing Demat services, Investment Banking, Advisory Services, for instance to companies on mergers and acquisitions and so on and so forth. So much so that, now a days, a bank branch looks more like a financial supermarket, offering all financial products, including banking products and services, under one roof.

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 the entire gamut of financial products under one roof, all easily available to the customers across physical and digital channels.”

Coming to KVB's performance, the bank 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 landmarks achieved 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.

KVB is a traditional bank with a rich legacy of 107 years. In recognition of its consistent performance, the bank 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. 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.

To bring about the organization-wide change, KVB sought to equip its employees with the skills required to successfully face the emerging challenges. Towards this end, the bank appointed Chrysalis as the solution provider – to design and implement an offline training program, in two phases, for all its employees, in all cadres, Pan India.

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 achieve these objectives, KVB appointed Chrysalis HRD Pvt. Ltd., to design and deliver the current training initiative for all its employees, in two phases.



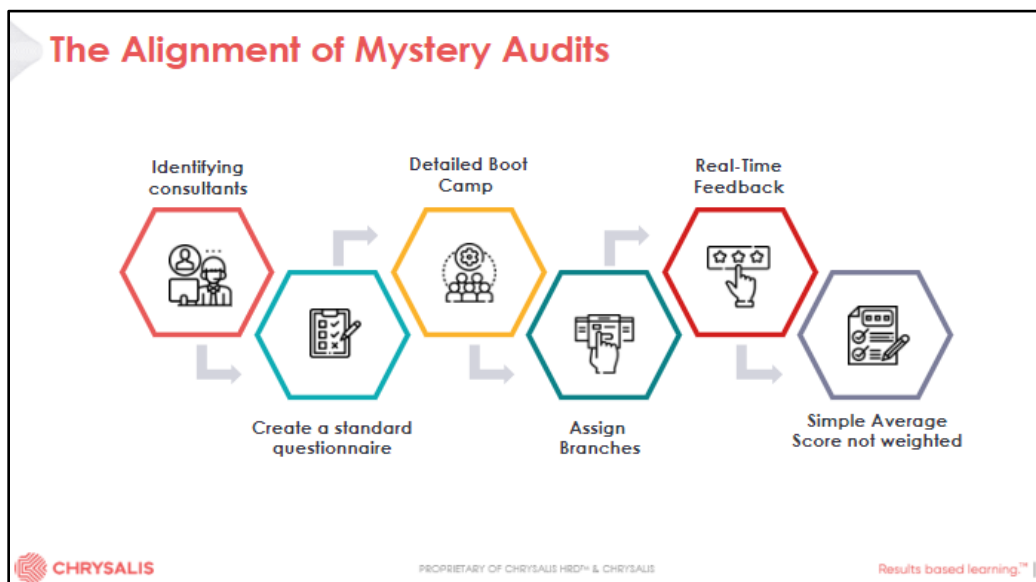
Before the design of the program, the Chrysalis team conducted a detailed diagnostic at the bank, by doing the following 4 types of Diagnostics, namely -

- Analytical
- Immersive
- Interactive
- Introspective

Chrysalis received and analyzed 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 analyzing the data provided.

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

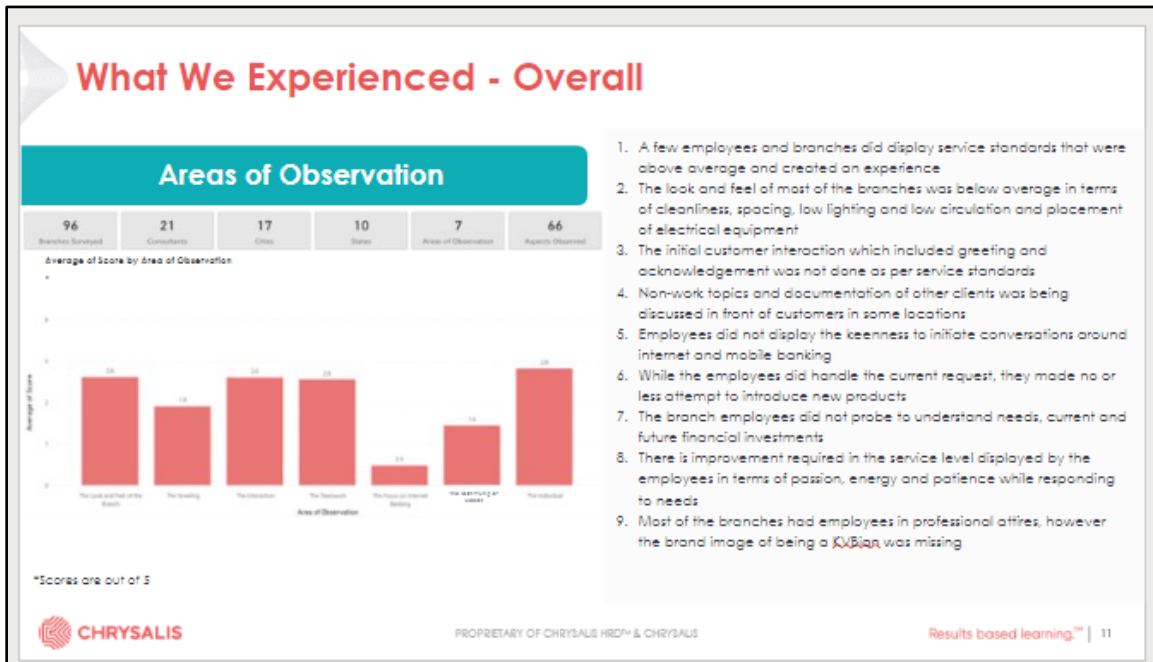


Chrysalis appointed consultants visited 96 sample branches of KVB, as 'new to bank customers' and verified in real time the following aspects –

- 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



The broad results from the mystery audit are reproduced below –



Another recurrent observation from the mystery audits was that while the employees were very good at greeting and attending to the existing customers, they tended to ignore the ‘new to bank’ customers. The latter had to approach a counter on their own and state the purpose of their visit to be attended by the person concerned.

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 received the following views from the top leadership and other employees about the bank, its customers, service, and business goals:


- Though we (KVB) have a rich legacy, our past is not going to help us in the future. Nor will aping other banks help us. 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.

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

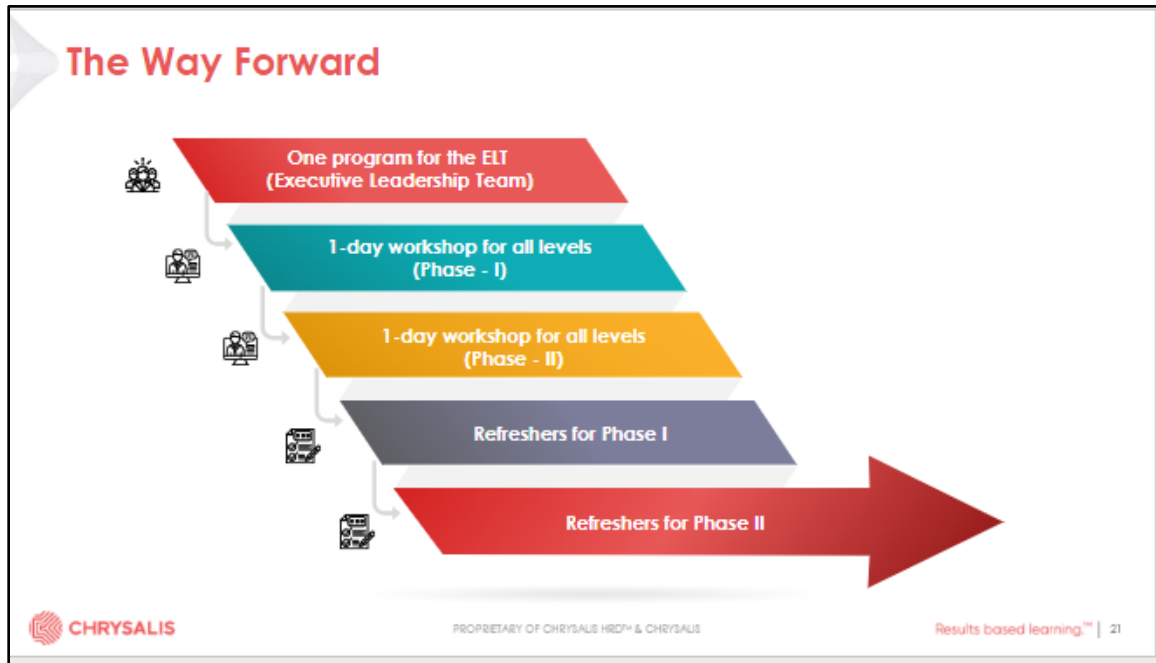
The Gaps We Identified

 Mindset Change/Shift	 Business Goal Alignment	 Passion and Ownership
 Customer Experience	 Customer Requirements	 Capturing millennials/ Gen Z clientele
 Consultative Selling	 Leveraging Technology	 Two-way communication

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



Thus, Chrysalis proposed to conduct the training program 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 was 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.

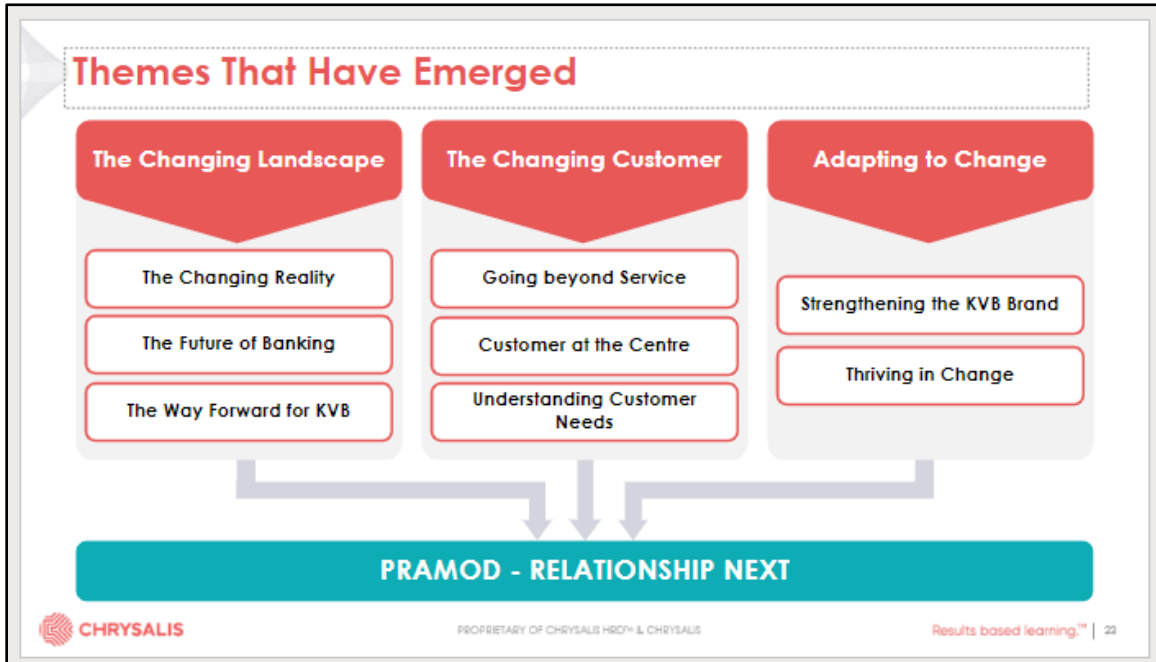
This program will also be curated in such a way as to prepare the employees for the Phase 2 program, to follow.

Phase 2 - ‘The Joy of Success’ - For this those who underwent the phase 1 program were divided into two groups. The first included those working in branches and other offices, directly facing, and interacting with customers. They underwent the program entitled ‘The Joy of Success’.

The second group comprised of those performing the enabling functions, which enable their colleagues in customer facing roles perform their tasks effectively. For them (the enablers), their customers were their colleagues in branches. This group underwent a different program entitled ‘The Joy of Success – Enabling Function.’



Chrysalis suggested to KVB that in curating content for Phase 1, it would focus on the following broad themes, identified from the mystery audits, as well as from the interactions with KVBians at various levels –



The changing landscape for banks in India is depicted below –





When banks in India are still talking of products such as personal/consumer loans to retail customers, Fintech companies are talking of newer 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.

Design of the Program

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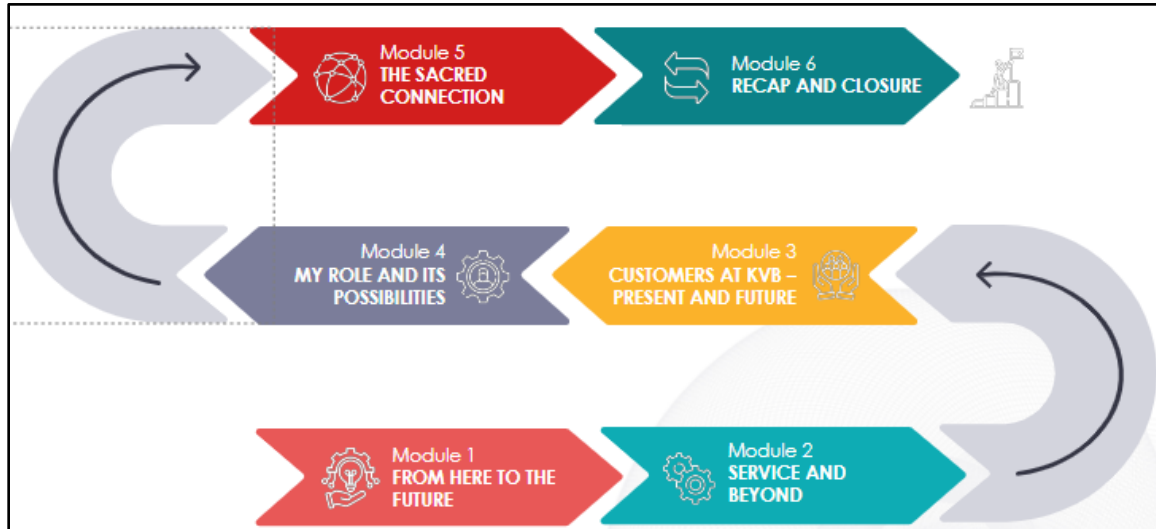
The next step was to develop an execution plan for the program.

With the identification of program objectives and the behavior changes required in the employees, KVB and Chrysalis worked together to design and develop a team 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 the facilitator, with the participants, with the help of a PPT, running to 90+ slides. However, the program would be filled with activities and case studies. In that sense, it would be more participative than theoretical.

Module 1 – From Here to Future –

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.

It was stressed that they could achieve these goals only by working collaboratively as a team.

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/NzAC841w3K>

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 experiences a customer has with a company over the duration of the relationship.

In the past, banks focused on providing service to customers, whereas today the focus is on their experience, which is a sum total of the following factors –



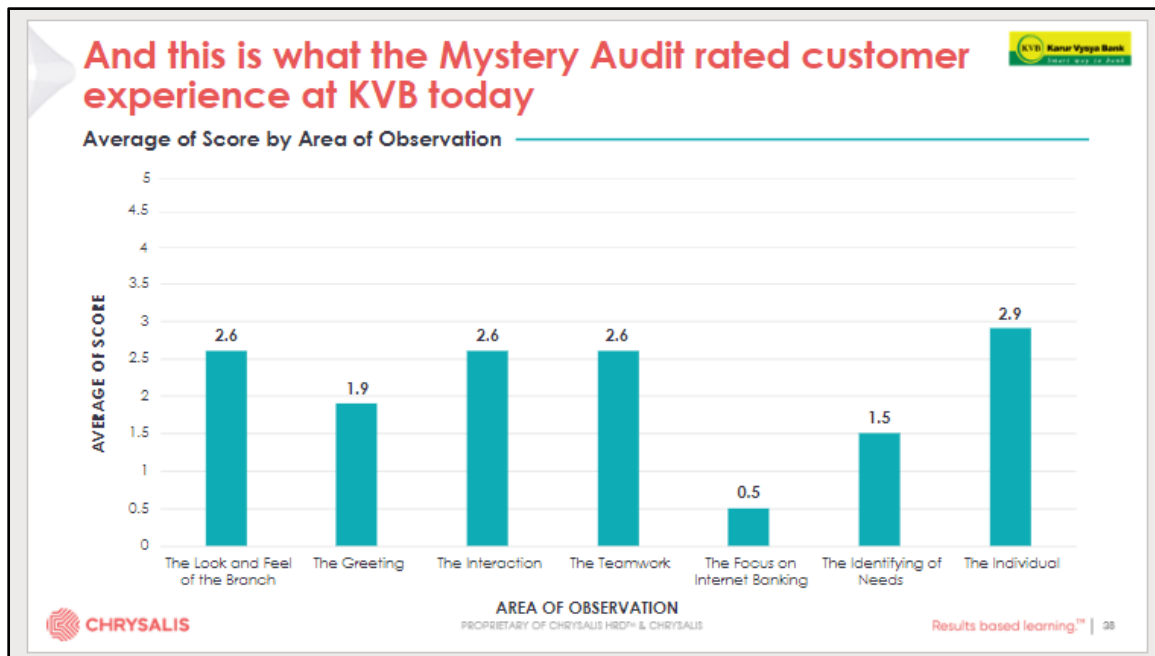
The participants were then asked to enter examples of KVB Customer experience observed by them and the gaps therein, by filling in the last 2 columns in the handout already provided to them. The participants were then asked what they need to focus on to bridge the gap between service and experience.



Self-assessment - The groups of five 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.

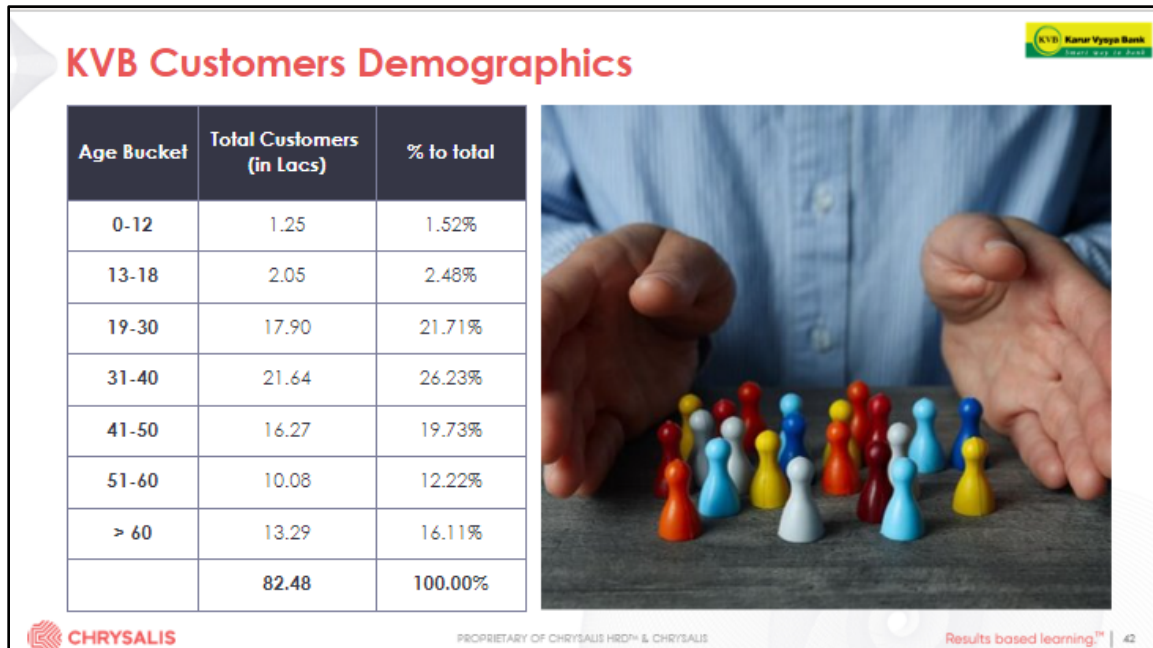


Module 2 was then summed up by telling the participants that while service to customers was critical, to thrive as a bank they needed to focus on customer experience.



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’.

The infographic is titled "Don't Let The Balloons Drop" and is set against a background of colorful balloons (yellow, blue, red, purple) on the right side. It lists four rules for the activity:

- 1. Each of you will get two balloons to fill up with air
- 2. Stand on a small square of newspaper and put balloons in the air
- 3. Don't step outside of your newspaper
- 4. No balloon should fall on the ground

Additional elements include the KVB logo (Kannur Vysya Bank - Your way of bank) in the top right, a "GROUP ACTIVITY" icon in a red circle at the bottom right, and the CHRYSA LIS logo at the bottom left. The text "PROPRIETARY OF CHRYSA LIS HRD™ & CHRYSA LIS" and "Results based learning™ | 48" are also present at the bottom.

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 below -

Identify the emotions...

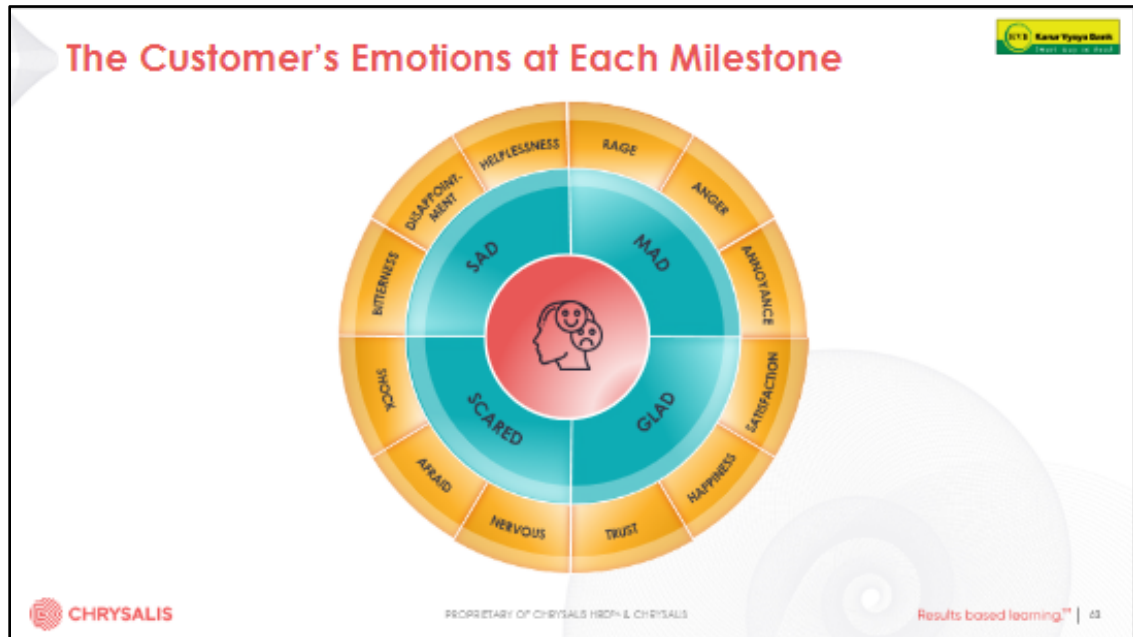


			
SITUATION 1	SITUATION 2	SITUATION 3	SITUATION 4
You ordered a television for the world cup match and by the evening it was installed	You are at the hospital, waiting to admit a friend who needs immediate medical care, and it's taking time	You are waiting at a railway station for a train which is delayed 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 - 2

Ramanagaram Branch: One of our existing customers and his spouse closed all jewel loans with our bank due to poor customer service. They availed lesser quantum of loan with other banks.

One of the employees of KVB followed up with the customer for more than 3 months. The employee went back to the branch to share the issues customer faced with jewel loans. With many follow ups and assurance and details of loan provided, the customer closed their loans with other bank and availed them again with our bank this year and we were able to bring back the customer



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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.

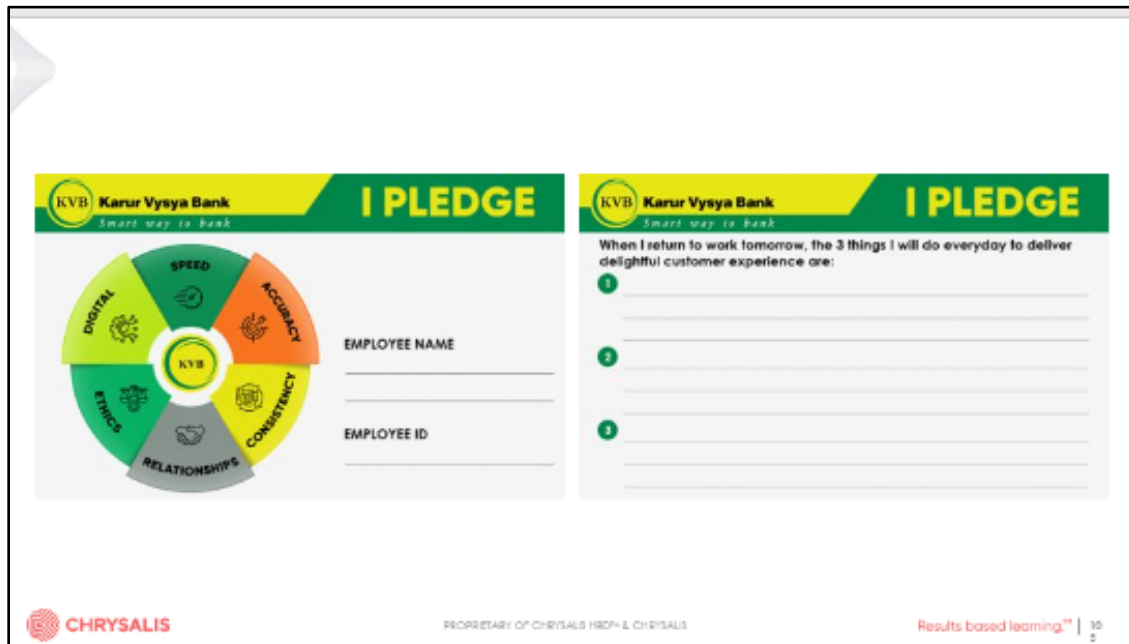
During RECAP, the participants were shown the names of some companies like NOKIA, Kodak, Orkut etc., which went into oblivion, as they chose to stay static.

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.

Phase 2 Program - For this phase, the focus was more role specific. The participants were divided into two groups. The first included those working in branches and other offices, directly facing, and interacting with customers. They underwent the program entitled '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. For them (the enablers), their customers were their colleagues in branches. This group underwent a different program entitled 'The Joy of Success – Enabling Function.'

Phase 2, unlike the earlier phase, was full of role plays – each representing a different skill. Evidently, those in customer facing roles require a different set of skills than those in enabling functions.

With the identification of program objectives and the behavior changes required in the employees, KVB and Chrysalis worked together to design and develop a team development program for phase 2, in accordance with the validated hypotheses. The aim was to drive individual behavior towards the desired team and business outcomes.

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 Phase 2 program for customer facing employees, as well as those in enabling functions, had nine role plays each. The participants were divided into teams 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 observer noted down and presented their observations.

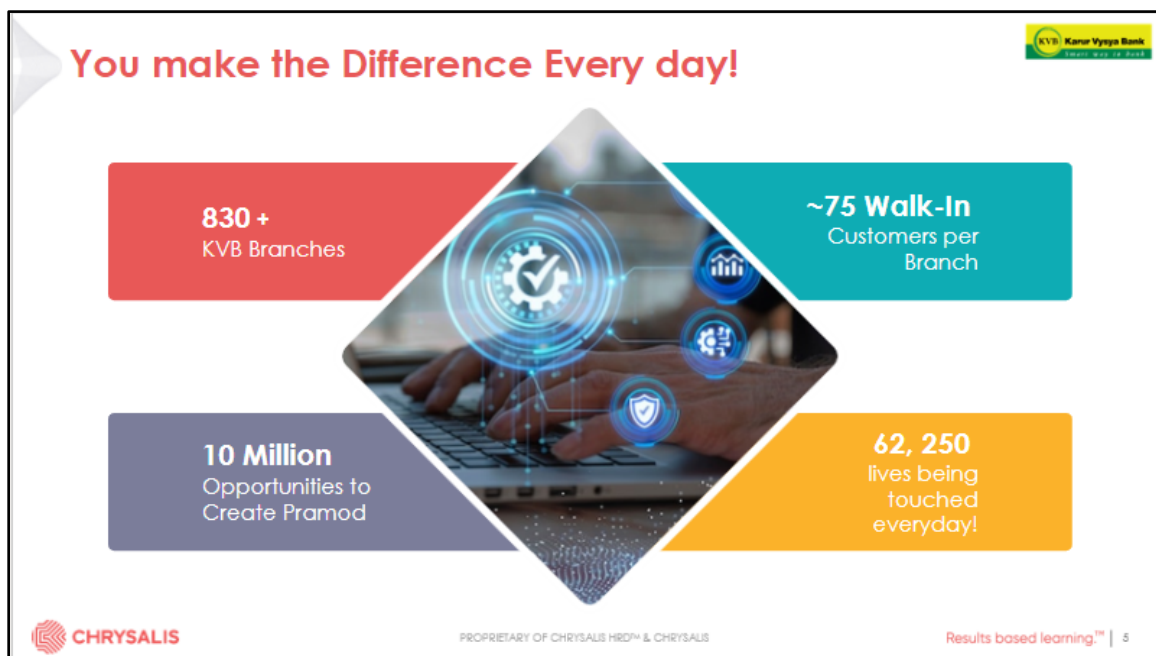
For the second Role play, the roles were interchanged. This resulted in the same trio of participants playing the 3 roles, thrice, at the end of the 9 role plays. This ensured that the participants, whether experienced, or freshers became well versed in playing all the 3 roles, by the time the program 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, 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, 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 the challenges in the banking world was by taking ownership of their actions, working as a team.

Next was an activity ‘Does My Image Make Me Look Credible?’.

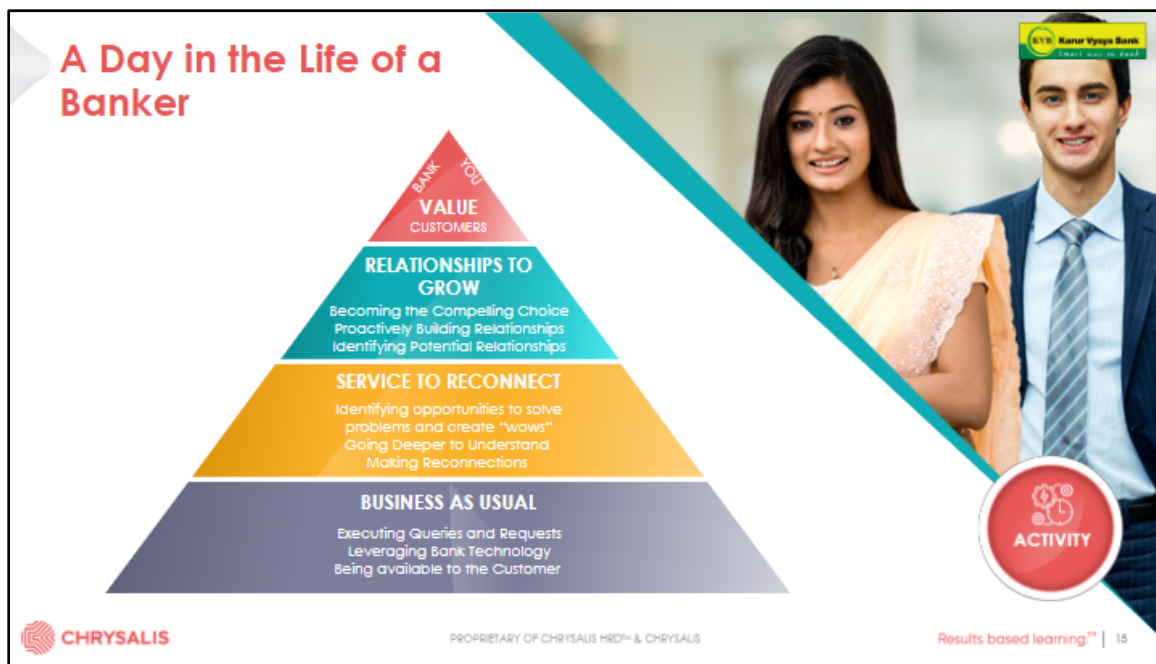
In this, they were shown the pictures of several youngsters of both sexes and asked which of them looked credible. All agreed that those



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 they 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 and
- Relationships to Grow.



Level 1 – The participants were then asked what percentage of their total time, in a day, they spent in each section. 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 servicing customers without engaging in BAU was not feasible. However, if apart from satisfying the existing customers, if BAU 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 make the customers start using KVB's D'Lite Mobile app. This way, the customers could execute most of their queries and requests without visiting or contacting the bank, in the process, saving their own and the employees' precious time. 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 D'Lite
- Reassure the Customer

They were also provided with 3 toolkits (a sample shown below) for the said skills, 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.
- 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 enabled the participants to exhibit the 3 skills named above.

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

Level 2 - Moving on to the next level 'Service to Reconnect', it 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 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, though that too was important.

Reviving Dormant Accounts required 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 role-plays – one for each skill.

In all the 3 roleplays, the observer notes their observations on how well the role was played and what were the areas of improvement.

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 the 3 role-plays – one for each skill.

In all the roleplays, the observer noted their observations on how well the role was played and what were the areas of improvement.



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.
- An exercise for the participants to identify two celebrities the facilitator had in mind by asking a maximum of 20 questions.
- How Win-Win relationships are created with customers and so on.
- 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 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 bankers. In addition, the need to work as a team with their colleagues in branches, as well as in back offices in perfect collaboration, was stressed for the growth of the bank and by extension, of their own.

The Phase 2 program – ‘The Joy of Success – Enabling Function’ – This was for those employees working in enabling functions and was designed as follows.

After the customary introduction, 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.

A 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.

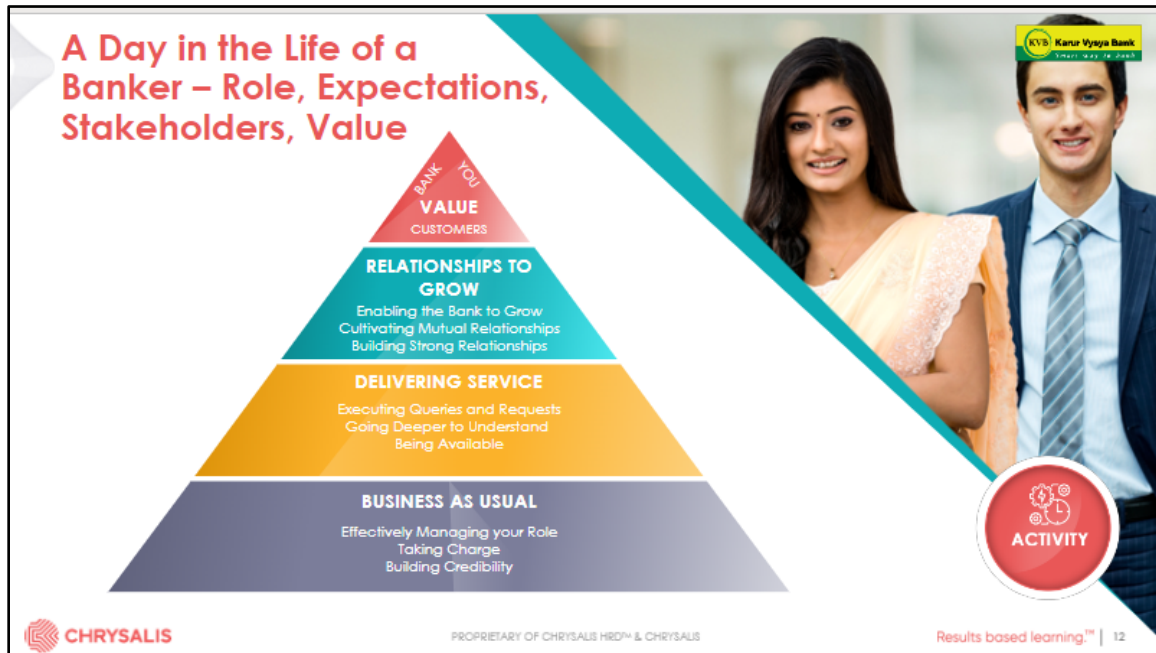
On returning to America, Plumb became a motivational speaker. During his talks, he would often mention the above interaction to stress the fact that we all have one or more parachute packers, who contribute to all that we achieve in life.



The participants were then told that they, working in enabling functions, were like that parachute packer. But for their contribution and collaboration with the front-line staff, by working as a team, the latter 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.

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.

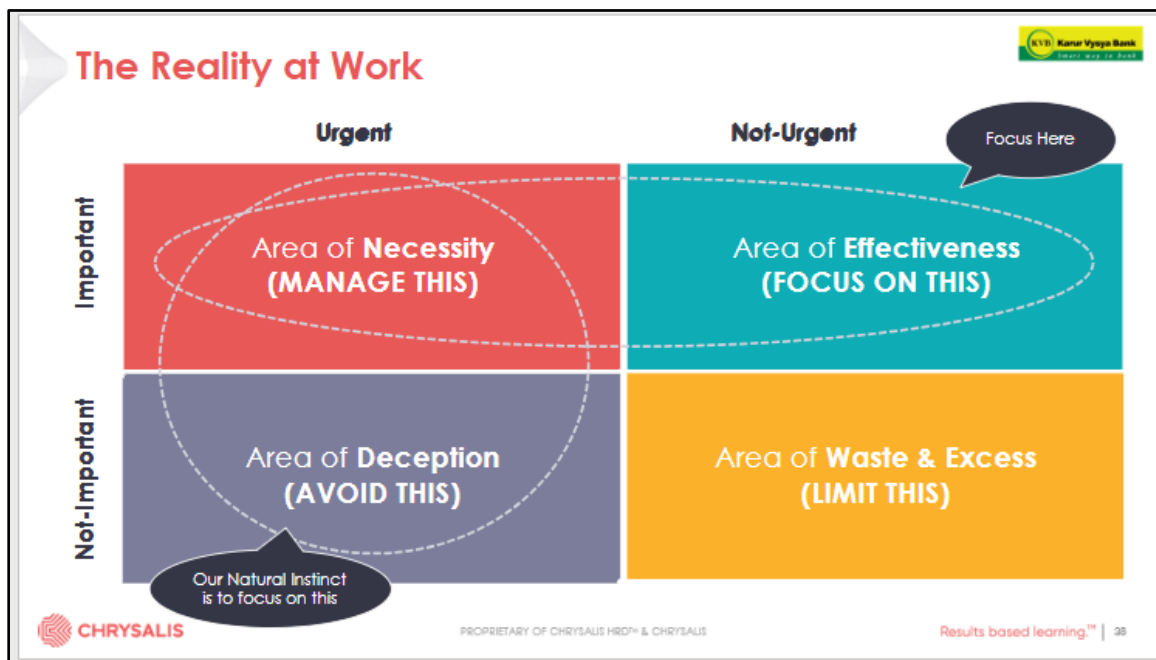
The following skills needed for BAU were then discussed with them -

- Building my Personal Brand – Which is based on one’s reputation, built by one’s competence and strong character. These 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 reminded that ‘Time once lost is lost forever’. Hence, the paramount need to spend one’s precious time judiciously.

They were also provided 3 Toolkits to develop and practice the above skills.

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 with 3 Toolkits to develop and practice the above skills.

They were then engaged in playing a roleplay on ‘Listen to Understand.’ This roleplay 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 role-plays on the skills 'Question to know,' and Reassure by Closing the loop'.

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 with 3 Toolkits to develop and practice the above skills.

They were engaged in doing role-plays on the 3 skills.

In all the nine role-plays described above, 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, during de-brief.

Besides the role-plays, there were many other open group activities, such as –

- Two short videos by the bank's leaders
- Another video on 'taking ownership'. In this, a tree falls across a road and blocks the traffic. Everyone on either side of the blocked road is awaiting the authorities to remove the tree. Just then a school boy walks up to the tree and tries to lift and clear it. Seeing the ownership taken by the little boy, others join him and the tree is removed. A beautiful video that stresses the importance of teamwork and collective effort.
- 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 expected of them as enablers and working in collaboration with the front-line employees.

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 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.

Change Management Efforts

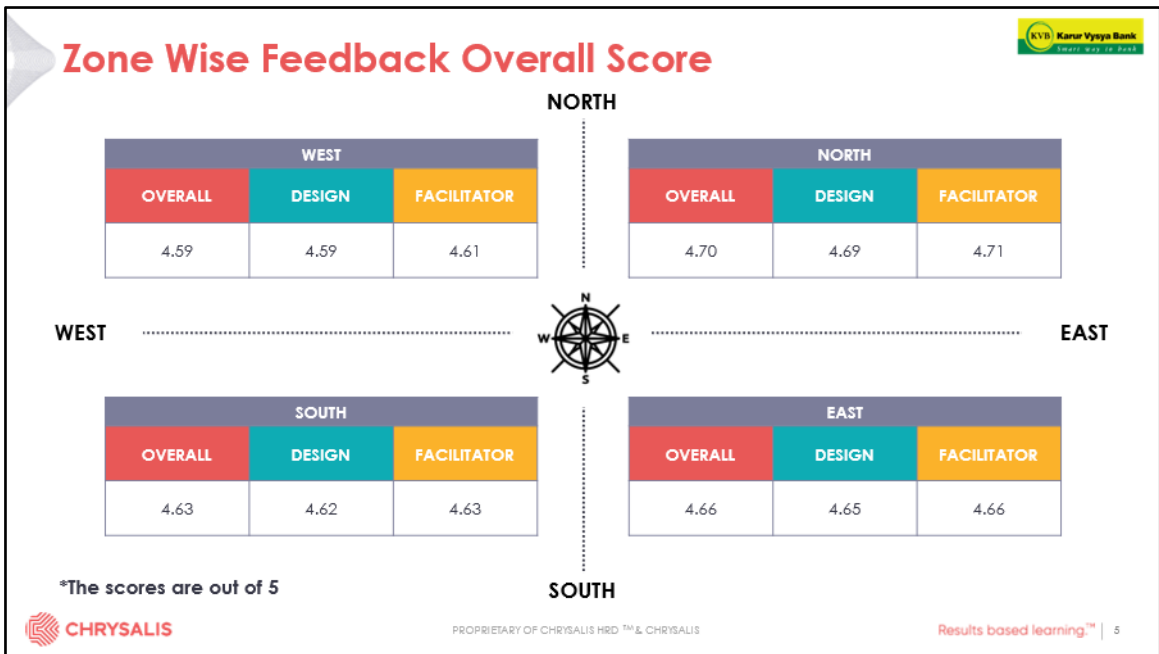
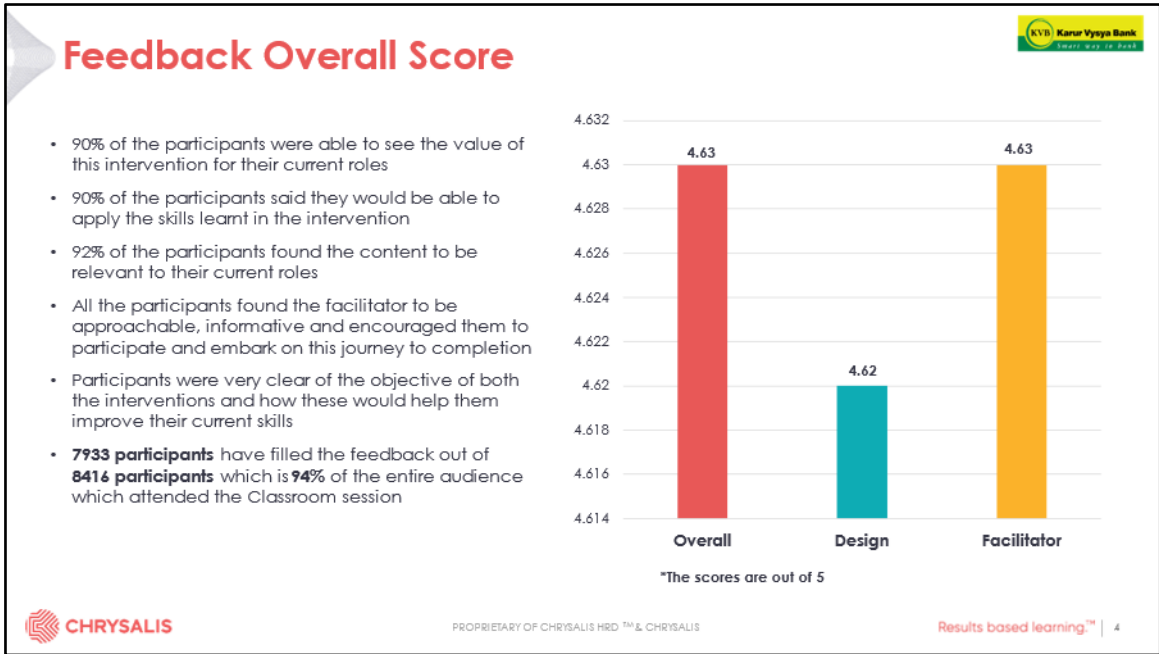
It is easy to kickstart a program because of the initial excitement and the enthusiasm of the participants at KVB. Instructions went out to all branches and offices of the bank from the top management highlighting the importance attached to the program and the need to participate therein and make it interactive.

However, some participants who had to travel long distances to the venue of the training did face some difficulties in reaching, on time. The facilitators took the firm stand that if the program commenced late, to that extent, the conclusion would get delayed in the evening. This had the desired effect and punctuality improved and the participants started reaching the venue on time.

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?

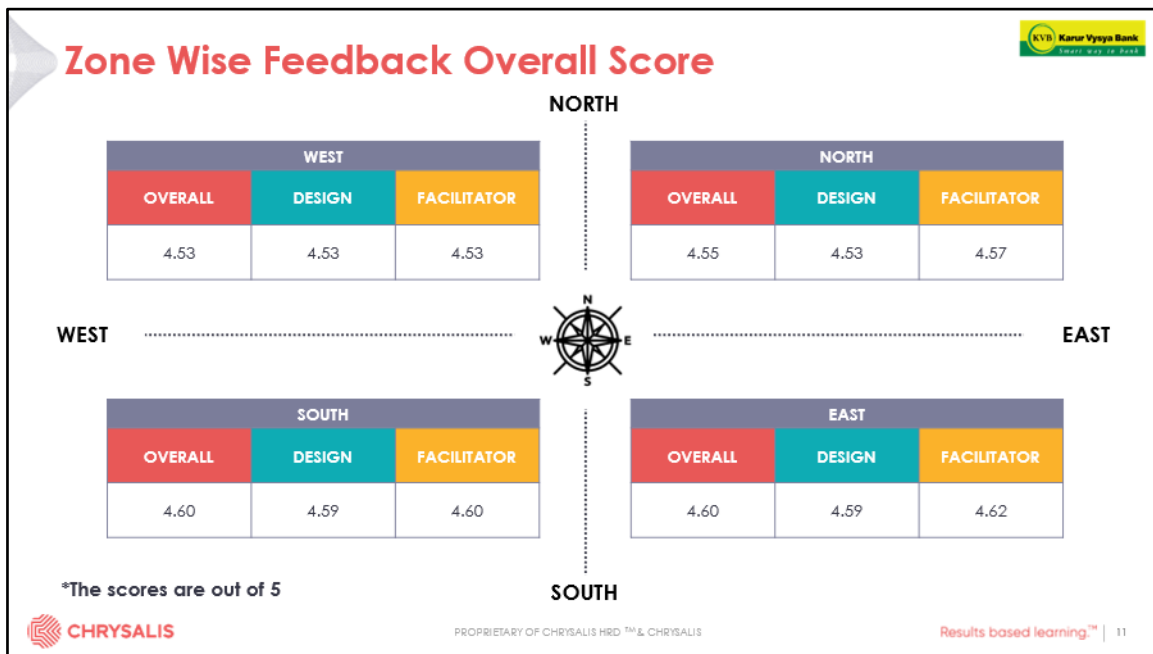
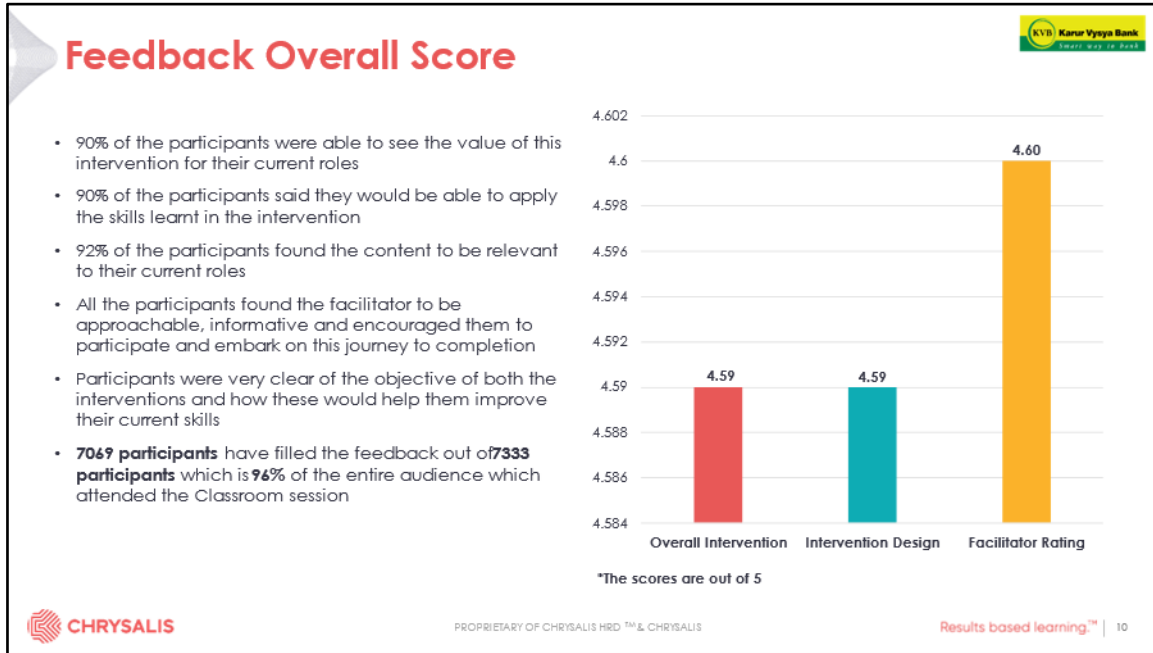
The above feedback was thoroughly analyzed by the leadership of KVB for designing future training programs.

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 -



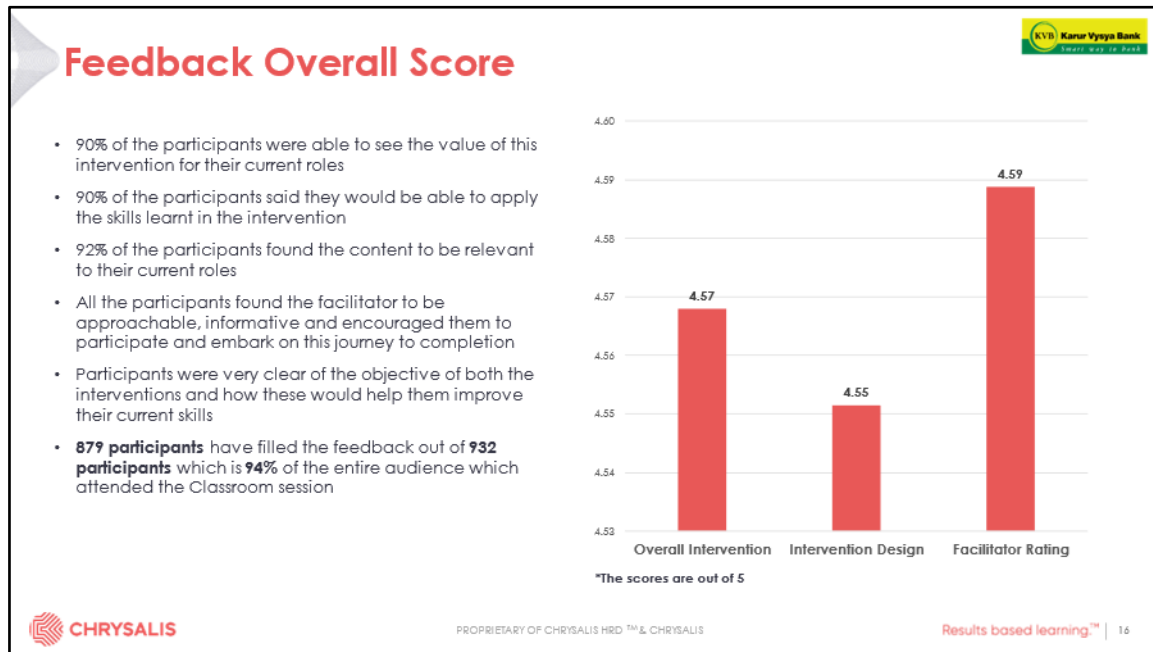
- Overall Intervention – 4.59
- Intervention Design – 4.59
- Facilitator Rating – 4.60

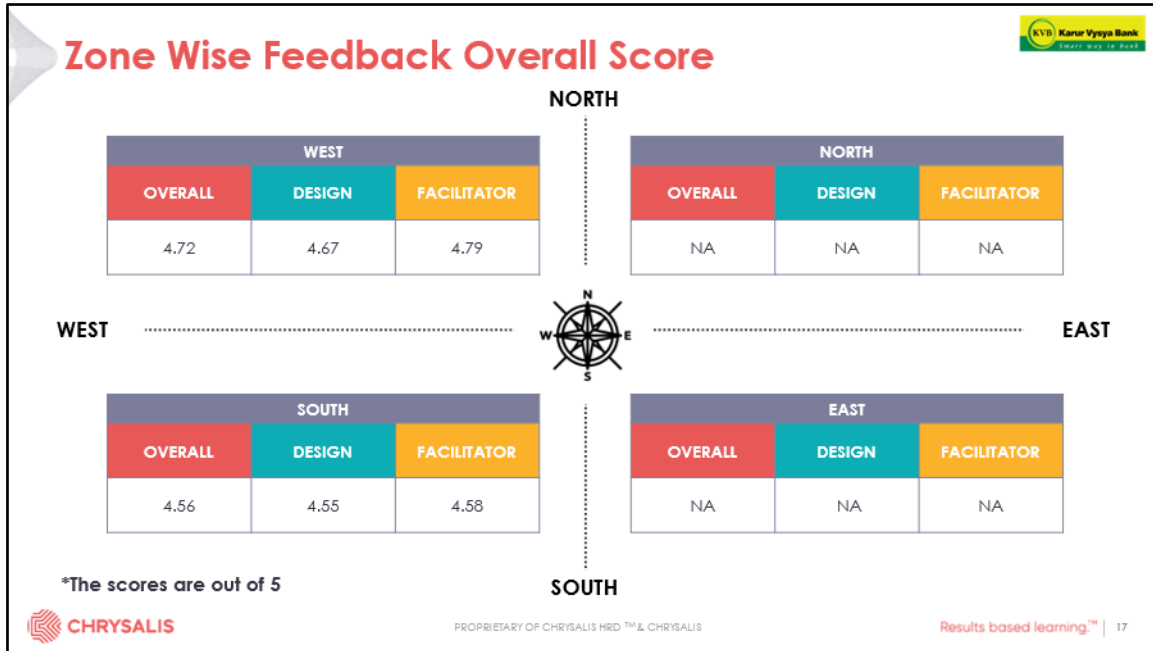




The following data reveals how the phase 2 program for the enabling functions were delivered -

- 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





Thus, detailed feedback was obtained from the participants to measure the effectiveness of both the programs in supporting the bank’s ‘Change transformation business strategy’.

From the feedback, it was concluded that the programs were highly beneficial to the participants in developing the skills needed to perform their roles well and work as a team.

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 /](#)

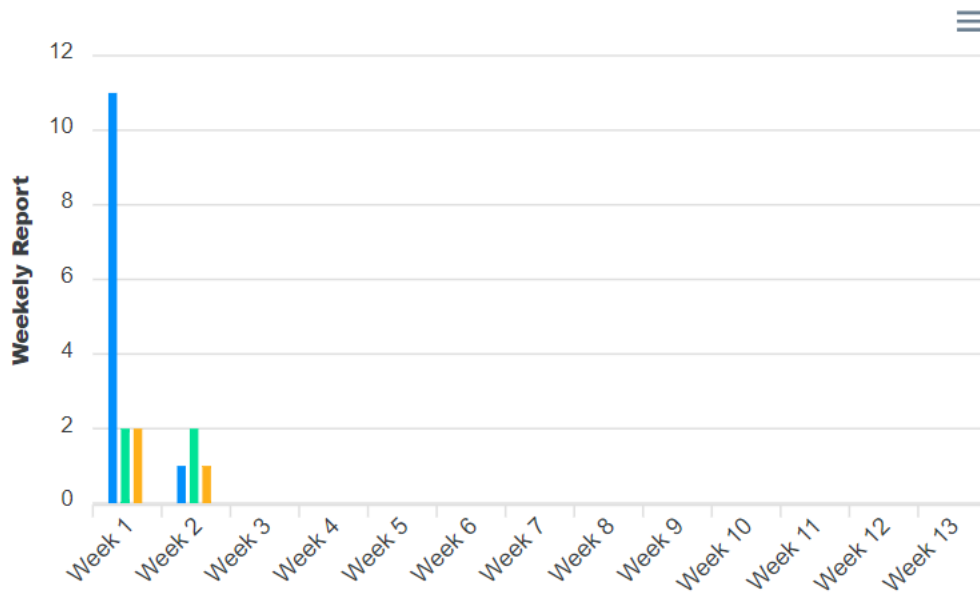
Submit Form

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 learning program best supporting a ‘Change transformation business strategy learning’ 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.

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 page for a site named '230301_Pramod: Relationship Next'. The page is divided into two main sections. On the left, there is a 'Diagnostics' folder containing several files:

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

On the right, there is an 'Intervention Design Evaluation Form' section. It includes a 'Survey Name' field with the value 'Intervention Design Evaluation Form', a 'Survey Description' field with a paragraph of text, a 'Time Created' field with the value '20-11-2023 13:32', and a 'Number of Responses' field with the value '0'. There are also two checkboxes at the bottom: 'Show a graphical summary of responses' and 'Show all responses'.



Design				
✓	📁	Name	Modified	Modified By
	📄	Blueprint	... 17 December, 2023	👤 Shilpee Singh

Development				
✓	📁	Name	Modified	Modified By
	📁	12_Work in Progress	... 20 November, 2023	👤 Subham Sarkar
	📄	01_Email from the Managing Director_KVB_111223	... 12 February	👤 Shilpee Singh
	📄	14_PPT	... 16 December, 2023	👤 Kirat Sandhu
	📄	14_Ppt_Old	... 14 December, 2023	👤 Rajat Prajapati
	📄	14_PPT_Raw Stock	... 1 December, 2023	👤 Sheila Vasan Singla

Completed Intervention				
✓	📁	Name	Modified	Modified By
	📁	20_AV Material	... 20 November, 2023	👤 Subham Sarkar
	📁	21_elearning	... 20 November, 2023	👤 Subham Sarkar
	📁	22_Mobile Learning	... 20 November, 2023	👤 Subham Sarkar
	📁	Process Documents	... 20 November, 2023	👤 Subham Sarkar
	📄	01_Diagnostics Report_121223	... 16 December, 2023	👤 Kirat Sandhu
	📄	02_Manager Orientation	... 8 January	👤 Kirat Sandhu
	📄	14_PPT_Final_191223_With Videos	... 9 January	👤 Kirat Sandhu
	📄	14_PPT_Final_191223_Without Videos	... 14 February	👤 Kirat Sandhu
	📄	29_PS	... 17 December, 2023	👤 Shilpee Singh
	📄	32_TS	... 17 December, 2023	👤 Shilpee Singh

At the end of the program, online feedback was collected from all participants, analysed 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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