Say YES to WOMEN’S SAFETY

CITIZEN’S CHARTER

YES COMMUNITY | YES BANK | ACTION BREAKS SILENCE | care
NGO Partner
Message from the Managing Director & CEO

YES BANK, being conscious of its responsibility as a Public Trust Institution, has incorporated sustainability within its core operations since inception in 2004. An integral part of its sustainability ethos is empowering women – through education, livelihood creation, addressing health concerns and assuring safety. Given our expertise, financial inclusion is used as a primary tool to create empowerment through promotion of sustainable livelihoods for women. In fact, a key focus at the Bank has been working in partnership with Self-Help Groups (SHGs) to create livelihood opportunities on the ground, thus contributing towards poverty alleviation, access to education, healthcare and better lifestyle.

In addition, over past 10 years, YES BANK has been at the forefront of tackling social issues by supporting social enterprises within the sustainability space including social infrastructure, renewable energy, and financial inclusion among others. While these interventions have focused on providing holistic financial services, the Bank always endeavours to go beyond the transactions to embrace sustainability in spirit. Hence, its commitment to put together a women’s safety initiative, beginning in fact with its own workplace which has promoted the institution of a dedicated 24x7 Emergency helpline number for its women executives.

Indeed, the ‘Say YES to Women’s Safety’ campaign strategically links to the Responsible Banking ethos of the Bank and is a step ahead in our overall women empowerment strategy. The self-defence workshops conducted in Mumbai and Delhi, provided invaluable, practical solutions to address women’s safety and mental strength. Over 500 women participated and as a next step, YES BANK would take these workshops across the country through our branch network using our unique community engagement platform: YES COMMUNITY. A charter containing safety proposals from the community itself, has been put up which will be shared with all relevant State and Central representatives and policy makers to help provide effective solutions that come from within the community thus creating a ripple effect. I believe, through this we have not only created a topical, but also an inclusive and participative model of engagement that directly links the community to decision makers of the country. It is my sincere belief that this initiative will go a long way in strengthening the broader ecosystem that is working towards ensuring not just women’s safety, in this country, but that of each and every citizen.

Sincerely,

Rana Kapoor
Managing Director & CEO
Message from Senior President & Country Head, Responsible Banking

The safety of women is a matter of deep concern. In India, the spate of recent unfortunate incidents of violence against women have lent a grave tone to the concerns around women’s safety, compelling stakeholders to undertake urgent and concrete actions to secure women’s wellbeing.

YES BANK in a proactive approach, took a determined step towards ensuring women’s safety through dedicated talks and demonstrations on self defence and personal safety conducted by world renowned self defence expert, Debi Steven. The aim of the workshops were to empower women and equip them with tools to protect themselves in their daily lives and to bring about a mental shift. The campaign was targeted to serve as a valuable introduction to some practical solutions to address women’s fears about welfare and personal safety.

Debi Steven during the workshops stated that presence of mind and ability to respond in a dangerous situation holds the key to safety. She also taught some simple yet effective self defence techniques that can be easily incorporated in daily routine.

With our plans to extend this workshop to locations around the country, we would be looking to incorporate feedback that we have received from participants. And, one of the key inputs has been to increase the durations of the sessions in order to help women learn more self defence techniques. That in essence is the underlying objective of these workshops – to create a feedback loop that helps us enhance the content that we are providing so as to efficiently help address community concerns. We are confident that we will create a large impact by using this inclusive approach to empowering the women of our community.

Indeed, the workshops finds resonance in the broader ethos of Responsible Banking embodied by the Bank wherein building safe and sustainable societies for girls and women becomes an integral part of our focus on sustainability.

Namita Vikas
Senior President & Country Head, Responsible Banking
Debi Steven Encourages you to break the silence

'SAY YES TO WOMEN'S SAFETY' campaign is a very positive step towards addressing women's safety issues in India. There are many positive outcomes of the campaign. Through this campaign YES BANK encouraged women to talk about their fears and their safety issues. They were able to 'break the silence' by participating in a live twitter chat with me and also during the personal safety talks and demonstrations that I did in both Mumbai and Delhi.

The Former Commissioner of Delhi Police commented to me that how incredible it was for him to see the women share their fears and experiences with each other in a public debate about their safety. I certainly believe that the talks and demonstrations helped the women feel more confident and empowered. They felt that now they had solutions available. By the end of the workshop, participants clearly stated that they believed and understood that martial arts was not self-defence.

There are many ways to make India safe for women. First, women and girls should continue to feel that improvements are being made by the police and legal services. It is vital for them to have confidence in the judicial system. Secondly, workshops should be organised for young boys to teach them through a mentor system how woman should be treated and respected. Thirdly, all teenage girls should be taught self-defence techniques by a reputable self-defence instructor when she reaches high school. It is important that all women and girls are encouraged to break the silence regarding any violence against them.

Debi Steven,
Founder, Action Breaks Silence

Message from CEO, CARE India

For millions of women in India violence, discrimination, and denial of their basic freedom are a daily reality. CARE India believes it is important to align and lend support to existing processes by addressing the issue of violence against women, and help strengthen policies, procedures and mechanisms in India, to change long standing and deep seated social norms, which make rampant acts of gender based violence an acceptable practice.

This collaboration with YES Bank helps CARE India to extend its commitment to eliminate violence against women in all its forms, and at every level. We appreciate the efforts taken by YES Bank to raise awareness about this important issue and build capacity of its women staff for enhancing their personal safety.

Muhammad Musa,
CEO, CARE India
About SAY YES TO WOMEN’S SAFETY campaign

Under aegis of its community engagement platform—YES COMMUNITY, the Bank hosted innovative self defence talks and demonstrations across two of India’s largest cities i.e. Mumbai and Delhi from February 14-18, 2014 in partnership with the leading non-profit organisation, CARE India.

The first day of the workshops in both cities was divided into two parts with the first comprising women invitees from not-for-profits (e.g. Akanksha, Asoma, CARE), foundations (Ambuja Cement Foundation) and the second consisting of women participants from the Bank’s customer base and the second day focused on workshops for the Bank’s executives. This holistic approach helped the Bank reach out to and train over 500 participants in the two cities.

Both sessions were inaugurated by high-ranking police personnel-Shri Vijay Vatkar, DCP – Security, Mumbai Police and B. K. Gupta, Former Commissioner of Police, Delhi. Following the welcome addresses delivered by senior women executives at the Bank, Debi Steven introduced the concept of Action Breaks Silence and screened an engaging audio visual. She then went on to imparting basic yet effective defence techniques.

The Bank further leveraged traditional and social media to increase outreach and spread the message to a broader community of women. The first of these was a radio interview conducted on Fever 104 FM with Debi Steven and YES BANK’s representatives Namita Vikas, Senior President & Country Head, Responsible Banking and Rinki Dhingra, President & Country Head, Multinational Corporations Relationship Banking.

This was followed up on social media wherein the initiative was featured on Facebook and Twitter with a campaign inviting ideas on how to strengthen women’s safety in India; ten best ideas were selected by YES BANK and CARE India and presented as a charter to all state Chief Ministers, Union Ministers, State Ministers and Key Bureaucrats. A live Twitter chat was also conducted with Debi Steven to facilitate direct interaction for women and girls across India.
WOMEN’S SAFETY Workshop

R K Gupta, Former Delhi Police Commissioner, Rinku Dhingra, President & Country Head, Multinational Corporations Relationship Banking, YES BANK and Debi Steven inaugurate Say YES To Women’s Safety campaign in Delhi.

Vijay Varier, DCP-Security, Mumbai Police and Chitra Pandey, Senior President & Country Head, Liabilities Management, Cards and Direct Banking, YES BANK present a token of appreciation to Debi Steven at the inauguration in Mumbai.

Debi trains women in Delhi

Debi Steven demonstrates a self-defence technique

Debi Steven demonstrates a self-defence technique

Working women attend self-defence talk and demonstration
The safety of women in India is a matter of concern. In its continued endeavour to help build safe and sustainable communities, YES BANK in association with the world renowned personal safety expert, Debi Steven has started a new initiative – ‘SAY YES TO WOMEN’S SAFETY’ campaign.

HOW CAN WE MAKE INDIA SAFE FOR WOMEN?
Share with us your suggestions and ten best ideas will be presented to the Government of India in the form of a charter. Let’s join hands and say YES to women’s safety.

Debi Steven,
Personal Safety Expert from the UK
Citizen's Charter for Women's Safety in India

As a part of the campaign, people were asked on YES BANK's Facebook page to share ideas on 'HOW CAN WE MAKE INDIA SAFE FOR WOMEN? We got a phenomenal response and YES BANK and CARE India together have shortlisted some best ideas which could help in strengthening women's safety in India.

Public Places

✓ Organising and arranging public transport only for women and driven by women
✓ Ensuring that there are enough women constables in traffic police who are posted on road
✓ Streets across cities/towns and villages should be well-lit after dark to make the streets safer
✓ There is a strong need to install security cameras at locations across India - when perpetrators know they are being watched, it may make them think twice or at least if nothing else, will be strong evidence against them and the crime itself.

Schooling

✓ Sensitization lessons in school. Men and women are equal and should be treated as equals - this should be part of the education curriculum from kindergarten.
✓ Making self-defence classes mandatory for girls from Grade 5 onwards

Legal

✓ Harsher and quicker sentencing for those guilty of committing crimes against women. It may deter others for fear of punishment

Police

✓ Gender sensitisation training for police force
✓ Single window assistance for women providing security, legal advice, counselling and medical assistance 24x7

Recognition

✓ Public awards wherein people who help others and especially women in distress are recognised and rewarded publicly
COMMUNITY FEEDBACK

Increasing violence against women, internal and external, reached its peak with Nirbhaya case in December 2012 when the nation woke up. Notwithstanding, speedy trial and conviction, regulatory changes and allocation of budgetary support that followed, the rate of violence continues unabated. This is not specific to any region in the country, it happens in all corners of the India and in the world. While a attitudinal changes are necessary to contain this menace, synonymous to brutality, short term measure is to help our women protect themselves. Socially and committed to this cause, YES Bank partnered with a equally determined lady Ms Debi Steven from the UK to launch ‘Action breaks silence’. Attending a short workshop she conducted recently at India Habitat Centre, New Delhi, I felt assured that ladies undergoing this short training in most situations will escape from potential assault and seek help. I hope their action ends the silent sufferings of our women and works as deterrent for potential criminals in the days to come. I compliment YES Bank for under taking this initiative and wish the programme continued coverage and success.

- Dipankar Santal, CEO, TERI-BCSD

“Ripe with humour and practicality, Debi Steven’s self-defense workshop was an eye-opener when it came to our misconceptions about self-defense. Starting with our reluctance to cause pain, progressing to how our protective motherly instincts make us more that well-equipped to defend ourselves and showcasing moves that will and won’t work in a real-life conflict, the workshop (though short) was educational indeed. Listen to your intuition! and martial arts is not self-defense’ were messages that came through loud and clear. But perhaps the strongest message by far, was the fact that life in 2014 is not exactly a peaceful walk in secure park, and every woman ought to live with the confidence that she can defend herself, should the need arise.”

- Averil Nunes, Features Editor (Women & Lifestyle), Zee Media Corporation

“All our participants have strongly recommended the workshop for our other women colleagues as well. We wish to thank YES BANK for choosing one of the most relevant and engaging topics for empowering today’s women. Many thanks to Debi and her colleague for the enriching talk and demonstration held on Self Defence. We look forward to having many such events in future. We wish to express our sincere gratitude to the Management and team of YES BANK for inviting us to witness this event.”

- Jisha Varghese, Ambuja Cement Foundation

“A Sanskrit saying goes, ‘Buddhir yasya, Balam tasya’, meaning, ‘One who has wisdom has power too (strength)’, a maxim best illustrated by the David vs. Goliath story. The pillars on which SELF DEFENCE rests are Alertness and Intuition, a key point highlighted in Debi Steven’s session. But from where do heightened wisdom, intuition and 24X7 alertness come from? This comes from LIFE FORCE! What nature of engagement unleashes a HIGH LIFE FORCE? Roots of goodness are nourished by making good causes which translates as HIGH LIFE FORCE. It is through altruistic actions that individuals develop a higher state of being, have the life force to stay alert, use courage combined with wisdom to have the prudence to ward off dangers and thus protect self and others. Such individuals show proof of having attracted the positive forces of the cosmos to draw protection from harm- such as bodily injury, treachery, etc.”

- Indira Varadarajan, Executive Director, SNS Foundation

“The rising concerns over women’s safety in India makes it imperative to empower women. The nation-wide ‘Say YES to Women’s safety’ campaign was more than martial arts training; it emphasised more on mental strength and knowledge of practical self-defense techniques. This truly helped women participants realize and unleash their inner power. For me, personally, there was a shift. It has given me the confidence to have the ability to respond given any difficult situation.”

- Preksha Lavaga, CEO, YES Foundation
Self-defence campaign in town

Last week, Yes Bank, India’s fourth-largest private sector bank, unveiled the world-renowned London-based self-defence expert, Doli Steven, to launch its new campaign—Say Yes to Women’s Safety. As part of the campaign, Steven trained over 500 women in Delhi and Mumbai in the art of self-defence. It provided insights into how one can cope with risks to personal safety through strengthening one’s mental abilities. At the launch of the campaign, Rana Kapoor, MD & CEO, Yes Bank, said, “Women’s safety in India is a matter of concern. Through training women and girls in self-defence, the Say Yes to Women’s Safety campaign aims to create awareness among women on safety issues and help them be better equipped for their safety.”

- RBC

Vijay Varadarajan, DCP-Security, Mumbai Police, and Chitra Pandey, Senior President & Country Head, Liabilities Management, Cards and Direct Banking, Yes Bank, present a token of appreciation to Doli Steven.

Doli Steven demonstrating a self-defence technique.
About YES COMMUNITY

By approaching sustainability with a 360 degree view, YES BANK aims to be at the forefront of mainstreaming sustainability within the global financial sector and the broader stakeholder spectrum.

YES COMMUNITY is the Bank’s unique community engagement programme that helps the Bank build strong bridges with communities around it’s over 500 branches across India. Through this movement, the Bank connects with communities on relevant social and environmental issues.

The Bank believes that its branches can be effectively utilized as knowledge sharing centers, or ‘Choupais’, to build strong community relations and help shape meaningful conversations on real life issues, thus moving the relationship beyond transactional value.

The program has scaled up in the last year through its calendar of social events, based on national and international days of importance for the Bank and the community. It has also created a feedback mechanism for community which enables the Bank to improvise this program.

Under YES COMMUNITY, the Bank has hosted community events on pertinent issues such as preventive healthcare, education, clean and green drives, energy efficiency practices, workplace health and safety, disaster management plans, waste management and recycling and rain water harvesting, among others.

The YES COMMUNITY model is delivered on the ground in collaboration with an NGO partner to ensure effectiveness. The Bank has tied up with international, national and regional NGO partners to enable branches effectively deliver on ground the topics taken up in line with the Calendar.

Today, YES COMMUNITY has grown both in size and reach. With over 500 branches across India hosting community events, the Bank touched several thousands of community members in the last few months alone.

The positive response from the community, and the long-term relations that the Bank has forged through this programme, have been the true measures of its impact. Some of the most impactful activities conducted under YES COMMUNITY in this year are outlined below.

International Women’s Day, March 8:

On the occasion of International Women’s Day, YES BANK invited local police and non-profit organisations to its bank branches to talk to women on safety issues.
Uttarakhand Relief, July 2013:
YES BANK mobilized a nationwide collection drive to raise funds and materials for relief operations in Uttarakhand. The Bank raised over Rs. 22 Lac and 300 kg of relief material.

Save the Rhino Campaign, December 2013
Under YES COMMUNITY, the Bank partnered with the Government of Assam to launch a campaign across the North-East to raise awareness on protecting the rhino.

World Environment Day, June 5:
The bank launched a nationwide “Empty Plates” campaign to highlight food wastage among communities and conducted an Environmental Quiz for clients.

Children’s Day, November 14:
Over 1000 schools across India participated in the YES! I am the Change social film festival of the YES Foundation, viewing short films on pertinent social and environmental issues.
Self Defence Tips From Debi Steven

"Keeping your hands open allows you to use every finger as a lethal weapon - to scratch to gouge to rip the attacker's face"

"If you are trapped and can't escape you need to look submissive to strike the ego of the man which in turn will lower his guard so when you do strike him the pain will be totally unexpected"
Say YES to RESPONSIBLE BANKING

Mainstreaming Corporate Social Responsibility through Community & Sustainability Initiatives

ISO 14001: 2004
First Bank in India to be awarded ISO 14001:2004 certificate
2013

The Kotak Sustainable Finance Awards
Recognized for Outstanding Business Sustainability Achievement
Germany, 2013

FT
Sustainable Bank of the Year - Asia/Pacific
FT / IFC Washington, London

Corporate Social Responsibility Award,
Bangalore, 2013
Sustainability Award,
London, 2012

CII-ITC Centre of Excellence for Sustainable Development
CII-ITC Sustainability Awards - Sustainability Asia Summit

UNEP Finance Initiative
First Indian Bank to be a Signatory
Since 2006

United Nations Global Compact
Only Indian Bank to be an active Signatory
Since 2009

CDP Climate Disclosure Leadership Index 2015
First Indian Bank to be on the Carbon Disclosure Leadership Index for three consecutive years 2013, 2012, 2011

Agribusiness & Rural Banking (ARB) | Inclusive & Social Banking (ISB) | Education | Health | Microfinance |
Renewable Energy & Environment | Sustainable Investment Banking (SIB) |
Food & Agribusiness Research Management (FARM) | Strategic Government Advisory (SGA)

YES BANK

517 Branches Pan India | 1158 ATMs | 8645 YES BANKers

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