



UNIVERSITY & SCHOOLS RELATIONSHIP MANAGEMENT
(USRM)



Inside This Issue

- First Cut: December Issue
- Thoughts & Articles by Mr. Rana Kapoor, MD&CEO, YES Bank
- Campus Connect Initiatives
- From the Desk of Yes School Of Banking
- Careers@YBL

September 2015

First Cut: December Issue

[Please click here for detailed report](#)

Recent Trends: Global headwinds to intensify in December, fundamentals to support

- ✓ Financial volatility ensuing from the market’s disappointment from the ECB’s stimulus measures is likely to intensify further as we approach the day of the US FOMC meeting. In anticipation, financial markets across emerging economies are already seeing downside pressures.
- ✓ While India is likely to witness bouts of volatility; ample forex reserves , including favorable economic fundamentals should help cushion the impact.
- ✓ Meanwhile, incoming lead indicators continue to highlight a recovery, albeit still not broad-based. PMIs for November slowed to hover near the crucial-50 level which denotes stagnation. On FYTD basis, industry’s contribution in credit offtake remained negligible, while that of personal loans category continued to be healthy.
- ✓ On the positive side, while core sector growth remained unchanged, month-on-month momentum in certain sectors (fertilizers, cement) has shown successive increases.
- ✓ On the fiscal front, 7th Pay Commission report just-released has put the focus on the viability of the fiscal consolidation path for FY17 .While the government is likely to face a tightrope maintaining public spending, staggering the payments over the next few years could lessen the impact.
- ✓ For the economy as a whole, the 7th CPC wage hike is likely to be a boost to discretionary consumption, as also noted during previous pay hikes. In the medium term, continued focus on reforms such as ease of doing business, Make in India and progress on labor reforms is to expected to propel growth closer to 8% in FY17

[Find below our forecast for upcoming macroeconomic indicators:](#)

Date	Data	Period	YBL Forecast	Previous	Comment
11 Dec-2015	IIP (% YoY)	October	9.9	3.6	Pre-festive ramp up in production is expected to lead the IIP higher, apart from healthy growth in mining and electricity production. Favorable base would act as an additional support. However this month’s print should be seen in conjunction with November reading which could see a pullback.
14 Dec--2015	CPI (% YoY)	November	5.25	5.00	While continued adverse base-effects would push the overall reading higher, lower momentum in food prices (especially perishables) compared to last year is likely to help.
14 Dec-2015	WPI (% YoY)	November	-2.59	-3.81	WPI inflation is expected to come in higher while remaining firmly in the negative zone driven by sequential pick up in fuel inflation and sticky food prices. Subdued manufacturing prices would act as a continued downside.
10-15 Dec- 2015	Trade Balance (USD bn)	November	-10.50	-9.80	Trade deficit is expected to deteriorate marginally as exports are expected to remain ranged while non oil imports could see an uptick on higher gold imports.

Source: CEIC, Bloomberg, YES BANK Ltd.



Managing Director & CEO Speaks

Articles

Housing of All Dream

The Indian Express, November, 2015

Even as India is rapidly urbanizing in the current decade, driven by strong industrial and economic growth, there is a significant shortfall in terms of housing that threatens to hamper our country's socioeconomic development. Over 300 million people are expected to shift to urban cities over the next decade, which will result in a housing shortage of epic proportions. The solution to this critical component of holistic socioeconomic development of our country lies in **exponential growth** of the **Affordable Housing Sector**; which will have a **significant multiplier effect** by improving the living standards of citizens and contributing towards making our cities pillars of comfort, efficiency and security. Against this backdrop, it is certainly encouraging that Affordable Housing forms an integral part of the Government's Development blueprint, as this will be a key enabler for the sustainable growth of new India's SMART cities.

[Click here to read the full article](#)

Lets Pick Those Brains

The Economic Times - November

The Indian startup fraternity has made a thumping start, revolutionizing the global economy and spurring a new era of sustainable development; and given an optimistic administrative landscape, it has the potential to fuel not only national, but also global aspirations of the 21st century. For the first time in India's history, we are witnessing a wave of 'new age entrepreneurs' who are redefining the contours of business operations. Not only are they challenging the stereotypes and bringing out innovation oriented models, they are also creating economic wealth and have emerged as the new engines of growth. India now ranks 3rd amongst global startup ecosystems after US and UK, with more than 4,200 new-age companies; a growth of 40% year on year, with over 72 percent of the founders being less than 35 years of age.

[Click here to read the full article](#)

Solar Power make hay while the sun shines

Mint, November, 2015

Of late, we have seen some intriguing discussions on the rationale and viability of the proposed five-fold increase in targeted installed solar power capacity from 20 GW to 100 GW by 2022. To achieve the targeted capacity, it is imperative that an environment is cultivated which induces confidence in investors to objectively invest in this sunrise sector. This necessitates development of a prudent policy framework which is ably supported by regulatory commitments. Proposed Renewable Energy Act by Ministry of New and Renewable Energy (MNRE) is a vivid step in the right direction. Implementation of said framework would be the catalyst for the targeted capacity additions without necessarily adding any significant fiscal burden on the relevant stakeholders.

[Click Here to read the full article](#)

From the Desk of YES School Of Banking

What's the priority for BFSI employees?

Around 29 per cent of the respondents rated the size of the company as the most important factor while joining or switching companies, whereas 27 per cent felt career prospects was the topmost priority.

- ✓ 73 per cent opted for job satisfaction over the fact that their existing company was an MNC, a private Indian organization or a public-sector company
- ✓ While compensation wasn't the primary reason for changing jobs for most respondents, bad bosses emerged as the most frequent reason for attrition
- ✓ In terms of motivating factors, strong learning and development programmes were the most effective motivation tools for 32 per cent of the respondents. Around 23 per cent felt salary above market standards was the ultimate motivational tool to be more productive and result oriented. Of the remaining 19 per cent, 14 per cent and 12 per cent of the respondents, movement across functions, flexible working hours and high variable pay were the topmost motivational factors, respectively

Trends in the Industry

40% of new hires at **Accenture** will be women by 2017

- ✓ In FY 2015, approximately 39 per cent of the company's over all hires new hires, were women
- ✓ Four of the 11 independent directors on Accenture's board – including its Lead Director – are women

KPMG powered by Oracle launched new services to enhance HR processes

- ✓ KPMG has launched two powerful services for Oracle Cloud Applications. These services will focus on strategy, business intelligence, and performance management for the human resources (HR) and finance functions.
- ✓ It provides pre-defined operating models and optimized process flows for HR, Finance, and Sales functions, delivered with pre-configured Oracle Applications Cloud to speed up business transformation

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“Disruptive Innovation” has moved beyond from a catchphrase in the last decade, to an essential component of business strategy - the passionate young minds of today not only dream big but also continuously push the boundaries to create paradigm shifts in businesses.

The YES BANK Transformation Series, since its inception in 2010 has championed this spirit of innovation and design thinking - encouraging young thought leaders of the world to push the envelope. Over the last five years more than 15,000 students have joined this quest which provides them with an experiential dimension to learning and an opportunity to actualize innovation.

The 4th edition received an overwhelming response with over 10,500 teams and 16,000 participants from top institutes including all the IIMs, FMS, XLRI, MDI S.P. Jain among others and international institutes like Yale University, University of North Carolina and Asian Institute of Management, Philippines. A 24 member Advisory Council comprising of captains of the industry, thought leaders, emerging entrepreneurs and leading journalists was convened to judge the top entries and choose the winners at the finale.

10000+ teams are participating across the world. receive:

- ✓ 1st Prize: INR 1,50,000- **Team Rothschilds, ISB Hyderabad**
- ✓ 2nd Prize: INR 1,00,000- **Team Case Stoppers, IIM-Trichy**
- ✓ 3rd Prize: INR 50,000- **Mandevian Transformers, MDI**
- ✓ [Click here](#) for media coverage.

Careers @ YBL

Current Openings

At YES BANK, we look forward to further augment our Human Capital with Professionals who believe in the principle of Carpe Diem - Seizing the Opportunity, Everyday.

To future accelerate our growth plans, we are seeking experienced, entrepreneurial professionals with 2-12 years of relevant banking and financial services experience, strong analytical skill sets and a proven track record (MBA's/ Engineers/ CA's) in **Multinational Corporations Relationship Banking, Government Relationship Management, Indian Financial Institutions.**

Please [Click here](#) to apply for the above mentioned positions.

Write to us

Please address your responses/communications to USRM@yesbank.in
For specific partnerships related queries you may get in touch with our USRM Partners below,

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