



YES Bank
Mumbai, India
www.yesbank.in

Industry:
Financial Services

Annual Revenue:
Not disclosed

Employees:
2,792 (as on June 30, 2007)

Oracle Products & Services:
Oracle Database 10g
Oracle Application Server 10g

Oracle Partner:



Nucleus Software Exports Ltd
www.nucleussoftware.com

“We were looking for the best banking solutions provider and the best technology vendor in the market. Nucleus Software and Oracle offered the right blend of quality solutions, high customer commitment, technical expertise, and invaluable experience in the financial domain.” – Rana Kapoor, Founder/Managing Director and CEO

YES Bank Turns to Innovative Banking Solution from Nucleus Software to Enter Retail Lending Market

YES Bank is the outcome of the professional entrepreneurship of its founder Rana Kapoor and his highly competent management team to establish a high quality, customer-centric, service-driven, private Indian bank catering to emerging India. It has grown into a full service commercial bank that has steadily built corporate and institutional banking, financial markets, investment banking, corporate finance, business and transaction banking, and retail and private banking business lines across the country. It is well equipped to offer a range of products and services to corporate and retail customers.

Challenges

- Acquire new customers in an established market that spans a wide geographic area
- Install a robust, reliable, and scalable solution that would support the bank’s move into retail lending
- Gain a better understanding of customers to improve service and cross-sell products

Solution

- Selected the FinnOne Retail Lending suite from Oracle Certified Advantage Partner Nucleus Software to manage retail-banking activities
- Achieved smooth rollout by engaging Nucleus Software to oversee the installation across all branch offices in India
- Ensured high availability and stability by implementing Oracle Database 10g to run the solution
- Succeeded in selling personal and small business loans to existing customer base as well as new clients
- Achieved efficient end-to-end loan management, from customer acquisition to loan disbursement and collecting repayments
- Gave customer service staff access to a complete picture of transaction history so they can better respond to queries
- Enabled the bank to identify up-selling and cross-selling opportunities, boosting revenue
- Established strong presence in an established market with potential for further expansion