

COMMUNICATION

YOU ONLY NEED ONE



YONO SBI

BACKGROUND

YONO was conceived as a one-stop-shop combining core banking activities with other financial activities; every day and other lifestyle needs.

The idea was to create a single digital ecosystem comprising:

1. A Digital Bank section for all banking needs.
2. A Financial Super Store section to take care of all investment needs. This section provides an avenue to access all investment options such as Mutual Funds, General Insurance, etc. investments into various financial instruments such as stocks through the offerings of various SBI Joint Ventures' products present on YONO SBI Customers can also apply for Credit Cards through this section.
3. A Shop & Order section to take care of all shopping and lifestyle needs. This section allows customer to shop from merchants such as Amazon, Myntra, Shoppers Stop, Tata Cliq etc. on the Shop side & IRCTC, OYO, Swiggy, Yatra etc. on the lifestyle side.

It is available as a mobile app on Google Playstore and Apple App Store, as well as a portal for desktop/other device users.

Since its launch on the 24th of November, 2017, YONO SBI has logged in over 10 million downloads and is the #4 on the list of Top Free Apps amongst all Indian Financial services app on the Google Playstore.

CHALLENGE

1. One App, Many Features

As the app has a lot of features it is difficult to communicate relevant features to the customer, which will drive action on their part. Hence, distilling the essence of what the app does, and translating it into a language of benefits that the customer understands and relates to is a challenge. Another challenge is to highlight the convenience of having access to multiple useful features on one platform

2. Fighting The Perception Battle

As evidenced by app usage by current customers, YONO SBI is still primarily seen to be a banking app. The other sections namely the FSS (Financial Superstore), and Shop & Order section, could do with a lot more traction. We need to break this mould.

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AUDIENCE

The audience comprises two distinct sets of people:

1. Existing customers of SBI, broken into:

a. Users above the age of 40 years: Task for these users is to expose them to the benefits that the app provides and encourage them to conduct their regular banking activities on the app –such as updating passbooks, making fund transfers, managing their deposit accounts, changing standing instructions given for transactions such as to etc.

b. Users in the age bracket of 20-39 years: Task is to encourage deeper exploration of YONO offerings such as FSS products and use-cases such as shopping and making lifestyle purchases on the app, while continuing other day-to-day transactions such as small fund transfers through UPI, availing cashbacks, discounts and activity based rewards and the like.

2. New customers to SBI.

Task is to build trust in the idea of a “Digital SBI” – which combines the legacy and reputation of SBI with the best in class features thus on-boarding new customers into the SBI fold.

OBJECTIVE

To create a campaign that establishes the proposition clearly and single-mindedly, for all the audience segments mentioned above.

The objective of this brand campaign is to fight the perception battle, and increase both, downloads and usage of the YONO SBI platform. The campaign must be able to convince the audience that YONO SBI is MORE than a banking app, and showcase the benefits of the platform through its varied features.

DELIVERABLES (CHOOSE ANY ONE)

- A 4-ad campaign for print with outdoor (OOH)
- Storyboard for a 60-second television spot
- Digital campaign for Facebook, Twitter, etc., consisting of web banners, posters, videos, and/or others

SUBMITTING YOUR ENTRY

- Post 1-4 A2 Presentation Boards or
- Upload a PDF

IMPORTANT DATES

Entry collection opens	3 July 2019
Entry deadline	30 August 2019 (Online) 30 August 2019 (Physical)
Jury session	7 September 2019
Awards ceremony	21 September 2019

DOWNLOAD SUPPORTING MATERIAL HERE

KYOORIUS YOUNG BLOOD AWARDS: TERMS & CONDITIONS

This contest is organised by Kyoorius Communications Pvt. Ltd. having its offices at 2nd Floor, Kohinoor Estate, 165 Tulsi Pipe Road, Lower Parel, Mumbai 400013 hereinafter referred to as "Kyoorius".

Eligibility Criteria

Young working professionals or full-time design students aged 28 and below i.e. born after 1 July 1991 can enter the Kyoorius Young Blood Awards.

1. Entering the Contest

- 1.1 Entry is open to individuals working alone or in groups of up to 2 persons working as a team.
- 1.2 All members of a team must meet the eligibility criteria outlined above. If you enter as a team, the winning entitlements will be handed to the primary entrant.
- 1.3 Entrants should register on the Kyoorius Young Blood Awards site, download a brief, generate a response to that brief and submit their work digitally in accordance with the deliverables as laid out in their chosen brief and in accordance with the Submission Guide.
- 1.4 Entrants can download and respond to as many briefs as they wish; they may also submit more than one response per brief. Each response is considered a separate entry.
- 1.5 All Responses must be the original work of the entrants. Entrants who incorporate any images, writing, music, or other creative material belonging to someone else must obtain the other party's permission. Entrants may be asked to evidence their ownership of the response and should keep dated records of all working materials.
- 1.6 All Entries must be submitted via our online entry system, hosted at awards.kyoorius.com. Physical work where relevant, may be submitted as supporting material only. Kyoorius accepts no responsibility for lost or undelivered entry material. Proof of postage does not guarantee that work has been received by Kyoorius.
- 1.7 In order to assist Kyoorius in promoting the winning work after judging, all entrants are asked to provide or confirm credits for each entry. These must include:
 - a. Full names of entrant(s), including all team members
 - b. All contact details of entrant(s) – mobile, postal & email address
 - c. Full names of tutor(s) (as applicable)
 - d. All contact details of tutor(s) if applicable – mobile, postal & email address
 - e. The name & address of the college, university or company
- 1.8 Contact details of winning & nominated entrants will be passed to sponsors, in order to help promote the winning work.

2. Sponsors' Logos and Names

- 2.1 Sponsors may submit their own branding or that of the sponsors' clients for the purpose of inviting responses. The logos issued to the entrant may not be used for any commercial or republication purposes.
- 2.2 All sponsors operate strict controls on the use of their names, trademarks and logos. Any misuse of sponsors brands by an entrant will lead to the disqualification of all that entrant's responses and may expose the entrant to legal liability and subsequent legal claims.
- 2.3 By submitting a response, entrants agree to use the sponsor branding only in accordance with these terms and conditions, and any prevailing sponsors' terms and conditions.
- 2.4 The sponsors permit entrants to use the submitted branding for the sole purpose of responding to the brief sponsored by that sponsor.
- 2.5 Entrants may:
 - a. Only use sponsor branding on Responses submitted to the Kyoorius Young Blood Awards 2019.
 - b. Include a submitted Response in their personal portfolio after the winners have been announced, in exactly the same format as that submitted to the Kyoorius Young Blood Awards 2019.
- 2.6 Entrants must not:
 - a. Use sponsor branding on any other material or for any other purpose;
 - b. Upload their submitted Response to any Online location before the Nominations have been announced, whether as part of an open or access-restricted site, unless all sponsor branding is first removed from the uploaded version of the response;
 - c. Denigrate sponsors or sponsor branding, subject sponsor branding to derogatory treatment or otherwise bring the sponsor and /or its brands into disrepute;
 - d. Do anything to suggest that the entrant is endorsed, associated or otherwise affiliated with the sponsor;
 - e. Provide or make available sponsor branding to any third party for any purpose whatsoever.
- 2.7 For the avoidance of doubt, the sponsors for the Kyoorius Young Blood Awards 2019 are as listed on the briefs page on awards.kyoorius.com
- 2.8 For the avoidance of doubt, the sponsor clients for the Kyoorius Young Blood Awards 2019 are as detailed on the individual briefs
- 2.9 Entrants who submit a response that contains any trademark or logo, or other branding other than those specifically submitted by the sponsors, may be asked to re-submit their work without such branding trademark or logo, or other branding other than those specifically submitted by the sponsors, may be asked to re-submit their work without such branding.

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3. Ownership of Your Work

- 3.1 Entrants retain ownership of their responses submitted into the contest, but where such work incorporates sponsor branding entrants may only use the work for personal references and promotion as part of a portfolio.
- 3.2 By submitting a response, entrants grant Kyoorius and the relevant sponsor an exclusive license for the duration of copyright protection to reproduce or reproduction of their entry in all media in order to promote, or act as a historical record of, the Kyoorius Young Blood Awards or a sponsor's involvement with the Kyoorius Young Blood Awards; or as part of any Kyoorius publication (whether online or offline).
- 3.3 Entrants agree that, should a sponsor wish to develop or use a response for commercial purposes, the entrant will enter into negotiations with that sponsor to agree terms for such development or usage before negotiating with any other party in relation to the response.
- 3.4 No additional agreement will be needed for the winning entry. The sponsor of the brief can use the winning entry for commercial purposes.

4. Judging the Contest

- 4.1 Kyoorius will appoint a jury that shall be composed of judges who, in Kyoorius' sole discretion, have the appropriate qualifications to judge the work. Responses will be considered in accordance with the awards selection criteria. These are:
 - a. An excellent creative idea
 - b. Great craft or execution
 - c. Answers the brief
- 4.2 Each jury will award a select number of the responses whom the jury considers, in its sole discretion, to be the best responses.
- 4.3 The jury is not limited in the number of responses it can award, and similarly there is no guarantee that a jury will grant an award in each brief, if they do not feel that work is of the standard required.
- 4.4 The jury has the right to edit pieces submitted as part of a response and to ask for only certain parts of the response to be displayed or promoted.
- 4.5 General feedback will be gathered from the jury, and may be made available to view on the Kyoorius Young Blood Awards website when the nominations are announced. Individual feedback will not be available.
- 4.6 If Kyoorius is made aware of any concerns that a response does not constitute the original work of the entrant, Kyoorius will contact the entrant and ask for evidence that proves the entrant's assertion to be the creator of the work.
- 4.7 Kyoorius will also contact credited tutors for further information if applicable.

5. Prizes

- 5.1 The prizes to be awarded to the winning entry are:
 - a. One Red Elephant Trophy
 - b. Right to use the relevant Red Elephant Mark
 - c. Entry in the Kyoorius Awards Annual 2019
 - d. A fully paid trip to London Design Festival 2020 for the entrant team, subject to:
 - Return economy-class fare to London
 - Rs 50,000 per team towards boarding, lodging and local expenses, subject to team's confirmation of travel
- 5.2 The prize awarded to the nominated entries is:
 - a. Entry details in the Kyoorius Awards Annual

6. General Points

- 6.1 Kyoorius reserves the right to make changes to these Terms and Conditions, if necessary, from time to time.
- 6.2 The Terms and Conditions are subject to Indian law and any dispute that is not resolved by consultation between the parties shall be referred to the courts of India.

For enquiries relating to the Kyoorius Young Blood Awards, email awards@kyoorius.com