The Book of Stories

A Collection of Hum Hain... Hamesha Stories

kotak life

Koi hai... hamesha

kotak life

From L to R: Radhakrishnan (MT\GT Mentor), Maniggandan (ZTA South), Smrithi Ganesh (RHR TA – South 1 APC), Augustin Rani (RHR TM – South 1 APC), Nagesh Saralaya (RHR TM – South 2 APC), Parthasarathi (ZHR South).

Hiring and Developing with a people-centric approach

The HR Team for South APC Business Unit has started a new hiring model for Graduate Trainees (GTs). In the past, they had been recruiting Management Trainees (MTs), who come at a higher cost and also have a lower longevity in the organization due to an abundance of opportunities elsewhere. The team first engaged a third-party vendor, but as they couldn't turn the job around, the HR Team took it upon themselves to do this on their own.

It was a delayed campus recruitment with very few students available. The team reached out to 36 colleges and ended up hiring from 6 colleges. The Graduate Trainee Internship was offered to 39 students, of whom 29 came on board. The focus during the internship was on learning and making them understand the model. The interns were evaluated by the ZVP and ZHR based on their stability, acceptability and adaptability to the business model. As a result, the business could rest assured that the GTs would stay and grow with the organization for a longer time.

During the internship, the interns were taken through certain training modules and their performance was reviewed on a fortnightly basis. Model, role and internship expectations was set for the GTs for 90 days.

At the end of the period, the GTs were evaluated by the ZVP, ZHR and their assigned mentor, Mr. Radhakrishnan, and 22 of them qualified for recruitment. The team prepared their offer letters, employee code and appointment letters in a single day.

On 29th October, the team issued appointment letters for 22 GTs in the presence of Mr. Vivek Prakash (Business Head - APC), Mr. A.R. Srinivasan (Strategic Business Unit Head – South), Mr. Dayanand (Zonal Vice President - South) and Mr. V Parthasarathi (Zonal Head, HR). They had organized a Welcome Event on the Career for Life theme, with a collage of the interns' photos during their internship at Kotak Life. They also collected short audio messages from the parents of the trainees, along with their family photographs, and it was a deeply emotional occasion for everyone present.

Mr. Vivek Prakash expressed his happiness for the way the program was organized and expressed that this should be followed for all GTs and MTs joining Kotak Life as a best practice.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Hiring and Developing with a people-centric approach

The HR Team for South APC Business Unit has started a new hiring model for Graduate Trainees (GTs). In the past, they had been recruiting Management Trainees (MTs), who come at a higher cost and also have a lower longevity in the organization due to an abundance of opportunities elsewhere. The team first engaged a third-party vendor, but as they couldn't turn the job around, the HR Team took it upon themselves to do this on their own.

It was a delayed campus recruitment with very few students available. The team reached out to 36 colleges and ended up hiring from 6 colleges. The Graduate Trainee Internship was offered to 39 students, of whom 29 came on board. The focus during the internship was on learning and making them understand the model. The interns were evaluated by the ZVP and ZHR based on their stability, acceptability and adaptability to the business model. As a result, the business could rest assured that the GTs would stay and grow with the organization for a longer time.

During the internship, the interns were taken through certain training modules and their performance was reviewed on a fortnightly basis. Model, role and internship expectations was set for the GTs for 90 days.

At the end of the period, the GTs were evaluated by the ZVP, ZHR and their assigned mentor, Mr. Radhakrishnan, and 22 of them qualified for recruitment. The team prepared their offer letters, employee code and appointment letters in a single day.

On 29th October, the team issued appointment letters for 22 GTs in the presence of Mr. Vivek Prakash (Business Head - APC), Mr. A.R. Srinivasan (Strategic Business Unit Head – South), Mr. Dayanand (Zonal Vice President - South) and Mr. V Parthasarathi (Zonal Head, HR). They had organized a Welcome Event on the Career for Life theme, with a collage of the interns' photos during their internship at Kotak Life. They also collected short audio messages from the parents of the trainees, along with their family photographs, and it was a deeply emotional occasion for everyone present.

Mr. Vivek Prakash expressed his happiness for the way the program was organized and expressed that this should be followed for all GTs and MTs joining Kotak Life as a best practice.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

No matter where help is needed, Hum Hain…Hamesha

We've all been hearing so much about the situation in Kerala. The floods have already caused tremendous loss of life and property, while lakhs of people continue to struggle for basic needs. In these circumstances, monetary and material aid is required but not sufficient. There is also a pressing need for on-the-ground assistance by volunteers.

In this regard, we are proud to say that 3 of our employees have willingly volunteered for this cause. Dr. Shambhavi Shere, Dr. Mangirish Rangnekar and Dr. Manoj Pendbhaje (from Kotak Bank) have travelled to Kerala to provide medical assistance at the camps set up for the flood-affected. Since hospitals and other medical services have been affected by the floods, doctors are needed more than ever, at this hour. To leave the comfort of their homes and travel to a flood-hit region is truly an admirable act of compassion. In doing so, they have displayed a real spirit of humanity and we are proud to have such members in the Kotak Life family.

By going out of their way to help others in an hour of need, our doctors are truly living our promise of Hum Hain…Hamesha.

"Meeting our doctors at the airport,
on their way to help out in an important cause,
really filled me with a sense of pride."

- Mr.G Murlidhar

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Being there for those in need is the essence of Hum Hain…Hamesha

With relief efforts in Kerala in full swing, Kotak Life too is doing its bit to help the residents in whatever way is needed. In many areas, there is an urgent need for a cleaning-up effort, in order to maintain basic hygiene and sanitary conditions. Alternate Channel, Cochin Team has organised a cleaning drive at 2 locations in Chalakudy, some 40 km from Cochin. The first is Shantipuram, a home for the mentally challenged, where over 450 residents are living. The second is Maria Shanthi Bhavan, an old age home housing over 150 elderly ladies.

Around 80 employees from Kotak Life have travelled to these places today, to conduct a thorough clean-up activity in and around the premises. Led by Mr. Deepak Varma (from Mumbai, HO) and Mr. Deep Paul (from Cochin), this dedicated group is unhesitatingly getting their hands dirty to help out the local residents. The cleaning drive is vital at this time, as the sanitary conditions in the aftermath of the flood are quite poor and highly conducive to the spread of diseases. The Cochin Team's efforts are a meaningful step towards restoring the normal lives for local residents after this disaster.

We, at Kotak Life, applaud their selfless acts. They have truly lived up to our promise of Hum Hain…Hamesha.

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

A brave and selfless act has the power to change people's lives…hamesha

In the face of the recent flood situation, people across the state of Kerala are facing a number of challenges. In the worst-hit areas, thousands are stranded due to roads being damaged or submerged. Seeing this situation, Mr. Sanu A, an ABDM at Kotak Life's Thrissur Branch has taken it upon himself to provide whatever help he can for the flood-affected. As the situation worsened, Mr. Sanu decided to travel to the interior regions of Thrissur District along with a team of volunteers to help in the evacuation efforts. Travelling by row-boats, Sanu and his fellow-volunteers organised a rescue effort in some of the remote parts, even before the Armed Forces had reached there. Due to disruption in mobile services, he lost contact with his own family for a few days while he was busy with the rescue effort. However, he did not let this deter him from his work. Even today, as you read this, he is present on the ground, assisting with the rehabilitation activities.

We, at Kotak Life, are proud of Mr. Sanu for his selfless actions. His actions are a shining example of the KLI spirit of Hum Hain…Hamesha.

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai… hamesha

kotak life

A helping hand goes a long way in making a difference…hamesha

Mr. Jaydeep Gupta is a Branch Managing Partner at our Vashi branch. He has displayed excellent customer service support to his client, late Mr.Bhansali's family, for registering a claim.

Ms. Kirti Bhansali, daughter of late Mr. Bhansali, came to Ghatkopar office to file a claim for her father's policy. However, she was not aware of where her father had taken the policy and was expecting a drawn-out process for receiving the claim amount. She was quite stressed, as the family was in immediate need of financial support. Moreover, she didn't have all the documents in order and was completely in the dark as to how to file the claim.

Seeing her confusion and anxiety, Mr. Jaydeep stepped forward to help her out. He not only assisted her in completing the procedure but also visited her residence to help her compile all the necessary documents. He finally made sure that the customer's daughter received the entire claim amount. Ms. Bhansali expressed her heartfelt appreciation for his guidance in her time of need.

This spirit of helpfulness has made Mr. Jaydeep Gupta shine out as a champion of our promise, Hum Hain…Hamesha.

"Thanks to Mr. Gupta, we got the claim amount smoothly, despite not knowing the details of the process."

- Ms. Kirti Bhansali

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Empowering distribution partners is the key to success...Hamesha

Mr. Nayan Shah, a Branch Managing Partner in Andheri, has done a remarkable job by helping a Life Advisor become an Internal Agency Partner, even while the Life Advisor was hospitalised and unable to work from the field.

Mr. Balakrishna Gopal had joined Kotak Life - Agency Partner Channel as Life Advisor and was enjoying working here. However, after working for a month, he was severely ill and needed to be hospitalised. As a result, he could not continue with his work. Mr. Nayan Shah visited him in hospital to check how he was doing. While there, he came to know that Balakrishna not only had good prospective clients, but also had the zeal to continue working. However, he was unhappy about missing the important JFM period due to his illness. Mr. Balakrishna already had the dream of becoming an Internal Agency Partner (IAP) and building his own team.

Mr. Shah promised to help him fulfil this dream. He personally took the prospect list, met all the clients and worked to make up Mr. Gopal's shortfall for the IAP completion target.

Finally, almost all the prospects were successfully converted. Mr. Gopal is now an IAP and handling team of LAs.

Mr. Nayan Shah recognised his advisors's willingness to grow, and worked hard to enable this growth, even when the LA had personal difficulties.

In doing so, he has set an example of long-term partnership and engagement with the distribution.

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

kotak life

Unexpected crises call for a helpful spirit...Hamesha

Shailesh Chawan from the Marketing team travels every morning by the company bus from Thane. He was seated in the bus one morning when a few other employees boarded at a stop on the way. Almost immediately after boarding, one of them, Mr. Rajeev Asthana, complained of weakness and a heavy pain in his chest. Seeing that he was showed signs of collapsing, Shailesh promptly came to his side, steadied him and got him to lie down on the seat.

Meanwhile, he had the bus redirected to the nearest hospital and got him admitted there. He also informed Rajeev's wife and only once she arrived did he leave the hospital to return to the head-office.

Through this selfless act of helping a colleague, Shailesh has embodied the promise of Hum Hain...Hamesha.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Customers' protection comes first...hamesha

Mr. Nishit Sanghavi from the Customer Service team has taken ownership of and resolved an issue of policy-revival for a customer.

The customer had missed one payment, for which his policy should ideally have gone into ACM Mode (which keeps the life cover intact). However, when the customer contacted him, Nishit saw that it had gone directly into Lapse Mode instead, which was unusual. Nishit contacted the respective team to check the reason and discovered that, due to a system glitch, the policy had moved into Lapse instead of ACM. As a result, the life cover benefit was no longer available to the customer.

First, Nishit informed the customer of the payment due and received the same. However, knowing that the life-cover for the customer was suspended, Nishit did not rest and continued to follow-up on the status of the policy. Upon finding that it was still under Lapse Mode, he coordinated with Policy Servicing and IT Teams and got the system issue resolved. Not only was the policy revived, but Nishit also suggested the auto-debit facility for premium payment for a hassle-free experience, which the customer immediately opted for.

Nishit's efforts ensured that the customer's life cover was restored in time and that he would stay secured, hassle-free, hamesha.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Fulfilling our promise to customers is our priority...hamesha

Mr. Nitish Anand, a Branch Operations manager at the Kanpur branch, has gone out of his way to deliver the Hum Hain...Hamesha experience to one of our customers' family. Nitish learned that a customer, Mr. Trivedi, had passed away but his wife had not claimed the payout sum. Even though his wife had changed her address, Nitish contacted the advisor and got the new address. He then visited her and found out that she had been unaware about her late husband's policy.

Mrs. Trivedi was very glad when Nitish informed her about it and said that she would soon visit the branch with the required documents for the claim. However, due to health issues, she had to go out of town and could not find the time. Still, Nitish continued to follow up and remind her of the pending claim. Finally, she returned to Kanpur and visited the branch with all the documents. Nitish completed all the formalities and got her claim amount paid out. The claim had come to Mrs. Trivedi at a time when she really needed it, and she sincerely thanked Nitish for his efforts.

Thanks to Nitish Anand's proactive attitude, we at Kotak Life can proudly stand by our promise that *Hum Hain...Hamesha.*

> "The way he followed up to get my claim paid, I felt I am in safe hands with Kotak. Nitish has been very sincere and helpful and I wish him success in the future."

Mrs. Yashodhara Trivedi

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Going further to help out a customer makes a difference...hamesha

One of our customers, an elderly gentleman, visited the Ludhiana branch for surrendering his Kotak Life policy. The BOE, Mr. Chandan Sharma, first took time to explain to him the importance of policy retention. However, the customer told him that he needed the funds urgently for some personal use. Understanding the situation, Chandan got him to fill the required form and sent it for further processing.

Unfortunately, the surrender request was initially rejected due to a signature mismatch. Due to his advanced age, the customer was unable to come to the office in the hot weather for submitting the signature updation form.

Chandan went the extra mile by personally visiting the customer's residence to complete the signature updation request. He also provided his personal number to the customer in case of any further assistance he might require. Ultimately, he followed up and ensured that the case was resolved and that the customer received his surrender amount in full and on time.

Mr. Chandan Sharma has earned the customer's appreciation through his willingness to help out in a time of need.

> "The way Mr. Chandan Sharma helped me complete the formalities, even coming to my house for the form filling, was wonderful. I appreciate his efforts in making me feel comfortable and assured."

Customer, Ludhiana Branch

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Persistence to ensure a customer's benefit shines through...hamesha

Mr. Ravindra Nimbalkar, a Branch Operations Executive (BOE) at our Sangli branch, was assigned a case of a matured policy that had fallen into stale category. The customer, Mrs. Faridah Jivani, had been sent the notification, but had not responded. Nor was she contactable on the numbers saved in our system.

Ravindra first tried to locate her through Facebook but without success. He then searched client's address on Google Maps and reached out to a few general stores in the area. Through them, he could reach one of the neighbours, who in turn informed that Mrs. Jivani had relocated a few years ago and provided her relatives' number. The relatives, initially, would not trust Ravindra and refused to divulge any information. However, he persisted, sharing his branch address, contact details, etc. for verification, and managed to convince them of his credentials.

As it turned out, Mrs. Jivani was now in London, so Ravindra contacted her through WhatsApp, informing her of the matured policy. As she was entirely unaware of the process for receiving the amount, he explained all the requirements and the process on call. Finally, she was able to email the necessary documents and her request was duly processed and the amount received.

By making it his priority to ensure that the customer received her dues, Ravindra set an example of the spirit of Hum Hain...Hamesha.

> "I couldn't believe that in this day and age, someone would go so much out of their way to help a customer like this. A very big thanks to Ravindra for his efforts!"

Mrs. Faridah Jivani

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Creating better accessibility and tighter coordination...hamesha

Mr. T Vijaykrishnan has helped the APC Channel identify a new and ideal solution for teleconferencing among teams.

Although a number of different tools and softwares were being used for this purpose, all of them had some issues. There was no single, accessible solution to help connect the teams. One day, his personal friends' group organised a joint video call using the Zoom Conferencing app. Vijaykrishnan saw how smoothly the call took place and instantly recognised its potential in the company.

The very next day, he suggested the idea to the Zonal Head, who was also on board for trying it out. There was an upcoming conference call scheduled, which he suggested could be used as a trial run. Around 80 participants from branches across Tamil Nadu participated in this video call, and it went very smoothly, without any glitches or call drops.

The software was also found to be very economical, cost-wise and in terms of data consumption. Today, all major reviews/launches/conferences are being done efficiently across all the territories of APC using this tool, considerably saving travel and accommodation costs for many attendees. Moreover, the data-sharing facility allows factual reviews to be conducted easily, allowing real-time visual engagement between key stakeholders. Recently, the SmartSell app was successfully launched from Head Office to ninety branches across the country in one go, without any technical glitch

We applaud Mr. Vijaykrishnan's effort in bringing in a new level of accessibility within the organisation, and enabling better communication and coordination among the teams.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Real value to customer earns respect and appreciation...hamesha

Ms. Forum Jain has displayed a keen sense of customer-oriented thinking by resolving a customer's issue in a short time, thus earning his appreciation.

Mr. Shikhar Mohan received his policy proposal in mid-October. However, he decided to cancel the policy after a couple of weeks.

Mr. Mohan was following up repeatedly for the refund, as he was in urgent need of funds. By the time his issue was taken up by Forum, he was extremely irate and was ready to escalate the matter to higher management. Forum contacted multiple departments to find the source of delay and came to know that, due to a system issue, the refund was stuck.

She was coordinating with the IT Team to get the issue fixed, when she noticed a discrepancy in the refund amount. She found that the entire amount was initiated for refund, whereas certain medical charges should have been deducted.

Forum first got the amount rectified in system, and then re-initiated a follow-up to ensure that correct amount was refunded to the client within a week. Finally, the client received the due amount and was quite satisfied with the speed and quality of service provided by Forum.

Instead of waiting for a revert as per established procedures, Forum had recognised the urgency of the matter and followed up with respective teams to close the case on priority. Moreover, her alertness in detecting the discrepancy in amount prevented unnecessary loss of funds to the company.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Timely assistance & intervention help deliver the right customer experience...hamesha

We would like to share the story of how Mr. Damodar Baliga from Mangalore retained a customer by giving him meaningful assistance with his policy issue.

Dr CB Vedamurty (Additional Superintendent of Police) who is an acquaintance of Damodar, had a few doubts and issues with his Kotak Life Policy. Dr. Vedamurty has two policies with us in his children's names. One of the policies' premium had been deducted from the account but the other one had not been deducted.

Damodar visited his office and, in his presence, spoke to the Branch Operations Executive. From him, he learned that the ECS facility for one of the policies had not been setup due to a signature mismatch, and the customer had not been informed of the same. The customer was already asking the procedure to cancel both the policies. So, Damodar informed him again about the policy features and benefits, and showed the recent bonus declaration rates of the products in which he had invested. This finally convinced him not to cancel the policies. He also got the ECS mandate signed and processed immediately. Mr. Vedamurty is now happy with the services rendered, and has also assured that he would be referring his friends and family to buy a Kotak Life policy.

> "Thank you, Damodar, for assisting me in resetting ECS mandate and explaining the policy features and benefits"

Dr. CB Vedamurty

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Hiring and Developing with a people-centric approach

The HR Team for South APC Business Unit has started a new hiring model for Graduate Trainees (GTs). In the past, they had been recruiting Management Trainees (MTs), who come at a higher cost and also have a lower longevity in the organization due to an abundance of opportunities elsewhere. The team first engaged a third-party vendor, but as they couldn't turn the job around, the HR Team took it upon themselves to do this on their own.

It was a delayed campus recruitment with very few students available. The team reached out to 36 colleges and ended up hiring from 6 colleges. The Graduate Trainee Internship was offered to 39 students, of whom 29 came on board. The focus during the internship was on learning and making them understand the model. The interns were evaluated by the ZVP and ZHR based on their stability, acceptability and adaptability to the business model. As a result, the business could rest assured that the GTs would stay and grow with the organization for a longer time.

During the internship, the interns were taken through certain training modules and their performance was reviewed on a fortnightly basis. Model, role and internship expectations was set for the GTs for 90 days. At the end of the period, the GTs were evaluated by the ZVP, ZHR and their assigned mentor, Mr. Radhakrishnan, and 22 of them qualified for recruitment. The team prepared their offer letters, employee code and appointment letters in a single day.

On 29th October, the team issued appointment letters for 26 GTs in the presence of Business Head - APC, Strategic Business Unit Head - South, Zonal Vice President - South and the Zonal Head of HR. They had organized a Welcome Event on the Career for Life theme, with a collage of the interns' photos during their internship at Kotak Life. The parents of the trainees also attended, and it was a deeply emotional occasion for all of them.

The APC Business Head expressed his happiness for the way the program was organized and expressed that this should be followed for all GTs and MTs joining Kotak Life as a best practice.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Hitesh Wadhwa, CSD - Inbound

Hitesh Wadhwa Ensuring that people & processes are always in service of the customer

A few months back, our customer, Mr. Jitendra Kumar Jena, had made a payment for revival of his policy, but the revival had failed. Hitesh Wadhwa from Customer Care Inbound Team received the case and saw that, due to the time elapsed since the last payment, the Major Revival Form needed to be filled out. This was the reason for the revival being stuck. He first informed the customer about this additional step of the process, and ensured it was completed properly. However, there was again an issue with the payment.

Hitesh checked and realised that the customer had also applied for a change in payment-mode from yearly to half-yearly. Due to the modal factor for half-yearly payment, the system now reflected an increased premium amount to be paid. Since the customer had requested the payment mode change after the payment, the premium amount should not have increased. Hitesh assured him that he would sort the matter out. He then followed up with all the teams involved and got the policy-mode change reversed, so that the amount could be adjusted (without the modal factor). The customer did not have to do anything at his end, and the policy was revived, much to his satisfaction. He really appreciated Hitesh's efforts in quickly sorting out an issue which had been troubling him for months.

By being proactive and persistent, Hitesh Wadhwa has delivered a memorable service experience to his customer and lived up to the spirit of Hum Hain...Hamesha.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Mahesh Kudva, FIG Team

Standing by the customer's family in their hour of need...hamesha

A few months back, Mahesh received a case from the Group Claims Team. Mrs. Kanthi Patkar's husband had availed a business loan from Kotak Bank and was secured with our Kotak Group Assure Policy. Unfortunately, however, he had committed suicide a few years later. His family was not aware of the policy until Mrs. Patkar came across a photocopy of the policy. By this time, the policy was almost one and a half years overdue. At first, she visited the local Kotak Life branch, but without the original documents, she was unable to process the claim. She then sent the email to the Group Claims Team which reached Mahesh. Mahesh promptly picked up this case and resolved to help her out in this hour of need, when the family was recovering from the loss of their loved one. Using the loan account number, he contacted the bank team and retrieved the documents needed from their end. Using these, he then got our own Operations Team to activate the policy in the system to register the claim.

Mahesh further followed up on this by calling Mrs. Patkar and discussing the complete details of the claim process. He sent her the detailed required documents list, and also made arrangements for pick-up of documents from her home. He brought these documents to Head Office, completed all the formalities and submitted them to Claims Team. After the due investigation and document check, Claims Team gave the go-ahead to settle the claim. After a total of 30 days, we settled the policy and paid the claim amount to the nominee.

The words of appreciation from the nominee capture all there is to say about our promise to our customers.

> "Kotak Life says that Koi Hai Hamesha...for me it was Mahesh Kudva. For the past 2 years I was trying to submit the claim. Your quick response to my mail, helping me understand policy details, arranging my document collection from Hyderabad and processing my claim to making sure my Claim amount was truly wonderful. Thank you for your support throughout the process."

Mrs. Kanthi Patkar

Earn your Brand Pin

Click Here
To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Richa Vyas, BOE, Gurgaon Branch

Going the extra mile to ensure customer satisfaction

Richa Vyas, the BOE at our Gurgaon branch received a case of a policy that had matured but was not claimed. As a first step, she tried all the available contact numbers, but was unable to reach the customer. Next, she visited the address registered on the system but he had already shifted from there.

Richa tried finding him on Facebook but was not sure that it was the same person. She event sent messages through Facebook but did not receive any reply, as he was apparently not using his account for a long time. Further, she contacted some financial services companies to obtain his updated contact details, but to no avail. In many of the major banks, his account details were inactive and no details could be found.

Finally, Richa found his contact details with an investment company. On the first call to the customer, he refused to entertain her, as he didn't remember taking any policy from Kotak Life. However, Richa gave him all the details of his policy, and also explained the procedure for claiming the payout sum.

Soon afterwards, the client willingly visited the Gurgaon branch with all the requisite documents. He also wrote a letter in appreciation of Richa's efforts to reach out to him and ensure that he received his claim.

> "I had completely forgotten about my policy. I would not have received my claim if Richa had not reached out and explained the process to me. Thank you, Kotak Life!"

- Customer at Gurgaon Branch

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Mithun Parida, BOE, Cuttack Branch

With great customer service come great returns

Mr. Mithun Parida, the BOE at our Cuttack branch, has gone to great lengths to ensure that a customer, Mr. Prasanta Kumar, received his due claim.

The mobile number registered with us had changed and the customer was unresponsive on email as well. Hence, Mithun decided to travel almost 100 km to the customer's home-town, Khaira, Odisha. Upon reaching his house, he met the customer's brother and sister-in-law. The relatives were unexpectedly unfriendly, denying any knowledge of the client, and were on the verge of driving him out of the house. However, Mithun's pacifying and patient explanation of the situation had the desired effect. They apologized and called him back to inform him that Mr. Prasanta had shifted to a new address due to some family issues. Mithun left for the new address, another 40 km away. Even at the new location, he did not find the customer. Instead, he met his father-in-law, who took Mithun's phone number and told him he would convey his message to Mr. Prasanta.

Finally, he got a call from him and was able to confirm that it was indeed the same customer that he had been searching for. Within a few days, the customer visited the branch to submit the necessary documents and got the amount the credited in his account.

He was so impressed by the service provided by Kotak Life through Mithun, that he purchased a new policy on the spot.

Mithun's story shows us that we earn the customers' appreciation as well as new business, when we live up to our promise of Hum Hain...Hamesha.

> "Mr. Mithun reminded me about my policy and got the amount credited, for which I am highly grateful. I highly appreciate that you took great effort and visited my residence to find me."

- Mr. Prasanta Kumar

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Standing by those who stood for the nation

In the wake of the tragic terror attack at Pulwama, the entire nation stands in solidarity with the families of all those who were martyred. We, at Kotak Life, are deeply saddened by this tremendous loss. However, we are proud to have had the opportunity to serve the loved ones of the heroes. We are also proud of the way our employees across various teams worked together seamlessly and promptly, in support of this cause.

After the news broke, while the nation was grieving, Claims Team member **Jayesh Gohil's** very first thought was of how Kotak Life could be of any assistance. He decided to check if any of the victims were our customers. The government had released a list of the martyrs and, on this list, Jayesh found a name that matched one of our customers – Mr. Maninder Singh Attri. As some of the details were not matching, he forwarded the matter to his colleague, **Nikhil Poipkar**. Nikhil immediately contacted **Komal Arora** from Branch Ops Team at Amritsar to verify the details in full. Komal double-checked the address and, to make sure, she sent **Sourabh Mahajan,** BOE at Gurdaspur branch, to visit the address. Upon arriving, Sourabh found that this was indeed the home of the Mr. Attri. Incidentally, in the past, Mr. Attri had also briefly worked as a Kotak Life Advisor, before joining the CRPF around 1.5 years ago. He met with Maninder Singh's father and brother and offered his deepest condolences for their loss.

Up to this point, the family had not even applied for the claim. So, our BOE informed them about the policy and collected the KYC documents for the claim. Komal also spoke to them on phone and assured them of a speedy settlement of the claim. The very same day, she forwarded these documents to the Head Office, where Nikhil and **Jacob Nandan** from Claims Team got them processed on priority.

On the 20th of February, just 2 days after Jayesh first raised the matter, the claim amount was credited to the account of Mr. Attri's brother, the nominee. Sourabh personally visited their home and handed them the payment letter. That day, the victim's father called up Komal to say that he was touched by the proactive and swift action on Kotak Life's part, making him feel that everyone involved was like his own family.

Working together as a tightly-knit unit, our Claims and Operations Teams have delivered a genuinely heart-warming experience to the family of our customer and the nation's hero.

Our jawans are ever ready to risk and lay down their lives for the nation, and in return we are proud to say that for their families, in their time of need, Hum Hain...Hamesha.

Earn your Brand Pin

Click Here
To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Arbaaz Shaikh, FIG, Chembur Branch

Bringing a change of heart through great service

Mr. Jitendra Makhijani had taken a loan last year from the master policyholder. At that time, the credit life insurance cover was pitched to him for his loan, but he had refused to purchase it, as he felt that he was already had sufficient insurance cover. Recently, Arbaaz Shaikh from FIG Team, Chembur Branch, was going through the past cases which were not covered by us, and that was when he called Mr. Makhijani to inform him that his loan was not covered and pitched the insurance cover again. While talking to him, he found that the customer had certain other concerns and was going through a rough phase, financially. Arbaaz scheduled a meeting with him at his home to discuss things in detail. Mr. Makhijani disclosed that he had applied for a top-up loan and had given all the required documents to the Branch Manager, but immediately afterwards, the manager left the organization and became unresponsive. The customer had no idea who he should coordinate with and was in an urgent need for a top-up.

This is where Arbaaz decided to step in and sort the issue out. As the top-up ticket size was very small, nobody from the master policyholder's side was eager to pick up this case. Arbaaz requested one of the BMs to take up this case but the customer found them to be unresponsive to his follow-ups. Finally, Arbaaz decided to become the mediator and gave him regular updates on the status of his request. When he went to meet Mr. Makhijani for the second time, he pitched him insurance cover on the full loan amount. The customer had been so pleased with the quality of his service that he immediately agreed to take insurance on the full value and full term of the loan.

Arbaaz' constant support to Mr. Makhjani won his heart and convinced him to become a customer, despite his initial apprehensions. That is the power of our promise, Hum Hain...Hamesha.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Nanda Gopal Katru, BOE, Rajahmundry Branch

Sincere praise earned through empathy and effort

One of our customers, Mr. Satyanarayana had taken the Kotak Retirement Income Plan in Delhi, in 2005. By the time the policy matured in 2015, he had moved to his hometown in Andhra Pradesh, and he did not receive his annuity cheque at his new address.

He cross checked with a few branches in Delhi and contacted our call-centre as well, but he was unable to get the proper information. At this time, Mr. Satyanarayana was advised to contact the Kotak Life branch at Rajahmundry. He visited the branch, met the BOE, Nanda Gopal, and explained his problem. Nanda Gopal understood the issue and explained the reason for the delay. There were certain documents required, which he collected and forwarded to the relevant teams at head office. He kept up a steady follow-up with them and received the cheque.

However, Mr. Satyanarayana now required the cheque to be drawn to a different name. Without hesitating, Nanda Gopal took further efforts to follow up and ensure that a fresh cheque was issued as per the customer's requirements.

The customer was very happy with the services provided to him and appreciated the way Nanda Gopal coordinated with our head office and resolved his long pending issue.

> "Sri Nanda Gopal has taken efforts to resolve my long pending issue. I greatly appreciate his sincerity, hard work and good service to clients. He is very patient, understands the client's problems well, does good follow-up work and delivers satisfactory outcomes to the clients. If given an opportunity in his career growth, he will prove himself an asset to the organisation"

Mr. Satyanarayana Murthy Kopparty

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Santosh Kale, Sales Support – APC Team

Quick thinking and a will to find a way around customer's problems

Santosh Kale from APC support team was in the Ghatkopar branch for a regular visit. While he was there, he met an aggrieved customer who was at the branch to pay his premium.

Santosh struck up a conversation with him and learnt that he was trying to pay his premium, but wished to do so only through credit card mode. He had already visited the branch twice in the last month. The customer was in a hurry as he needed to show the investment proof at his workplace for tax-saving purpose, and it was his last day for submitting the documents. By this time, he had grown quite irate and was threatening escalating the matter to senior management.

Santosh spoke to the customer and calmed him down, assuring him that a solution would be found to his problem. Speaking to the BOE, he came to know that there was a problem with the power adapter of the card machine, which had recently been sent to the branch. He first procured a compatible adapter from a nearby establishment. Once they got the device powered up, they realised that the machine was yet to be mapped to that particular branch. Hence, Santosh helped branch team by contacting IT Team at the head-office and getting resolved.

With these issues fixed, the BOE was able to swipe the customer's credit card, make the payment and generate the required receipt slip. The customer gave his heartfelt thanks to Santosh for his efforts in facilitating the resolution of his issue.

Through his resourceful thinking and refusal to give up in the face of a challenging situation, Santosh lived up to the promise of Hum Hain...Hamesha.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Hitesh Talreja, Customer Care - Inbound

Keep calm and help the customer in need...hamesha

Nitin Gupta, one of our policyholders, had called on the toll-free number to register a complaint that an excess amount was getting debited towards his policy premium.

He was quite angry, as his account was getting debited for an amount nearly 50 times what he was supposed to pay as premium. Over and above the refund, Mr. Gupta also wanted to know the reason for the incorrectly debited amount.

Placating the customer, Hitesh requested him to share the bank transaction details, as the overcharged premium was not reflecting in the system. Mr. Gupta did this, whereupon Hitesh asked him to give him 24 to 48 hours for resolving the issue.

Hitesh began coordinating with 3 separate teams to investigate the matter. He soon found that the premium for a different policy number had been wrongly debited from Mr. Gupta's account. The reason was that the policyholders for both policies had the exact same name, and the policy number too differed by only 1 digit.

Hitesh raised a query, first with Policy Servicing Team, and then with ECS team, to halt the ECS for Mr. Gupta immediately. Next, he took the necessary approvals from e-Insurance team to initiate the refund for the customer. Once this was done, he called up Mr. Gupta and received the confirmation that the amount had been refunded. He also received appreciation for the promptness with which the issue got resolved.

Reaching out to the right people, Hitesh was able to resolve the issue quickly and deliver on the promise of Hum Hain...Hamesha

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

When a life is at stake, nothing stands in our way

We'd like to share a wonderful story of exemplary service provided by our employees, S Deepak (Branch OPS), Pankaj Sharma (CPC), Savita (CPC) and Muthuraja (Sales, Chennai branch).

Mr. V. Balgangadhar, a senior individual, visited the branch for surrender of his policy and met with the BOE, **S Deepak.** Retention did not seem like a good option even to Deepak, as the customer needed the money for his young relative's cancer treatment. However, he could tell that the customer was not happy surrendering his Kotak Life policy. As an alternative solution, Deepak thought of a loan that could be processed on exception basis.

He reached out to **Savita Bandekar** from the CPC Team to check the feasibility of this option. Savita, even on a non-working Saturday, looked it up and confirmed that this was possible. Thereafter, **Pankaj Sharma** from CPC Team took up the task of coordinating first with Legal Team for getting ad-hoc indemnity, then with processing and accounts teams. **Muthuraja** from Sales Team got the indemnity form printed and collected the documents from the customer at 11 PM.

In less than 24 hours, Mr. Balgangadhar received the pay-out and he was able to arrange for his relative's surgery. All this was the result of Deepak's idea of providing a loan option, Savita's timely action of getting the exception, Pankaj's coordination with relevant teams and Muthuraja's effort to give convenient at-home service to the elderly customer.

Let's all celebrate their collective spirit of Hum Hain…Hamesha.

It was a pleasant shock when I received the SMS from my bank that the amount is credited within 24 hours. It was required for saving the life of a 22 year old youth who is undergoing surgery for cancer. Kindly pass on my gratitude to everyone at KLI who has directly or indirectly helped me in this cause. Thanking you and your team again for the wonderful job done.

– V. Balagangadhar

Earn your Brand Pin

Click Here
To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Ahmed Panjwani, Policy Servicing Team

Working for a win-win outcome

We'd like to highlight an exemplary story of where our employees, Ahmed Panjwani, has gone out of his way to clear an unclaimed amount and getting the settled money used for three new polices via Service2Sales.

The team had been trying to reach the customer, as his policy had matured and the amount was not cleared. They had called on the registered contact number but were unable to reach him, as he was out of the country. During the periodical Content Manager Digging activity, they found his registered email address. Arjun initiated the mail to the customer who asked for funds to be transferred to him.

Ahmed Panjwani from Policy Servicing team personally got in touch with Devangi, the BOE at the Nagpur branch, who in turn shared the case with the S2S team. He kept up rigorous follow-up with the branch to ensure the fund transfer was processed at the earliest. The S2S team finally converted this case successfully. The customer has taken three additional policies with Kotak Life and the unclaimed amount has also been cleared.

By proactively following up with the branch and S2S team, Ahmed was able to clear the pending amount for the customer and also convert three additional policies.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Anupama K, BOE, Chennai Sathyam Plaza

Empathy and Promptness adds value to customers' lives...hamesha

Anupama K, our BOE at Chennai Sathyam Plaza Branch, has earned a customer's heartfelt appreciation through her understanding attitude and efficient work.

Dr. P K Ayre is a privy client with Kotak Mahindra Bank. He had come to the branch to surrender his policy. Anupama made a strong case for retaining the policy, by explaining the benefits of his policy. Dr. Ayre understood the benefits, but as he needed the funds for his daughter's wedding, he finally chose to surrender the policy.

The customer and his family had travel plans for the same day, so the case was a bit time-sensitive. Anupama understood the urgency for the customer and decided to prioritize the case. She managed to process it within the next few minutes, saving the customer's time so he could leave worry-free and on schedule.

Dr. Ayre was deeply impressed by the level of professional service accorded to him. He has shared a few lines of appreciation for Anupama for living up to the spirit of Hum Hain... Hamesha.

"Courtesy, professionalism, speed and efficiency defined Anupama's approach in dealing with us."

– Dr. P K Ayre

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Purvin Pandya, BOE, Surat - 1 Branch

Genuine support to the customer earns appreciation...hamesha

Recently, the policy servicing team reached out to one of our customers, Mr. Kamlesh Gheewala, as his policy would be maturing soon. Mr. Kamlesh had forgotten about his policy; however, he now wished to know more about it and the benefits associated with it. So, he visited our branch in Ghod Dod (Surat) and met the BOE, Purvin Pandya. Purvin explained the plan in complete detail, and the benefits of opting for future annuities as well. However, the customer was in immediate need of money and wished to surrender the policy before the maturity, so that he could receive the amount quickly. At this point, he realised that he had lost the policy documents. Purvin guided him for the duplicate policy and surrender processes, which he followed. Finally, Kamlesh visited the branch with all the required documents. Purvin quickly arranged the duplicate policy documents for the customer.

Mr. Desai was touched by the genuine and quick service provided by Purvin and shared his appreciation.

"I really appreciate company's services and humble employees who take personal care to give proper amount to customer. I felt at home at your office. God bless you my son. Your company's and your progress is definitely northward to serve society."

- Mr. Kamlesh Gheewala

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Kabita Basfor, BOE, Jorhat Branch

An uncompromising attitude towards service to customer...hamesha

Let's hear a story of perseverance driven by customer-centricity from Jorhat Branch, Assam.

Mr. Dheer Singh is our customer and an employee at ONGC, which led him to multiple transfers over the years. His policy, issued many years back, had matured. However, with his phone number and address changed, we were unable to contact him.

The case was assigned to Ms. Kabita Basfor, BOE Jorhat branch. Kabita started using all available channels to locate Mr. Singh, including local references and social media platforms. She even reached out to some ONGC employees she knew through her own family in order to trace the customer.

Finally, after two months of searching, it was through one of the online platforms that she received a reply and was able to make contact with him. Apparently he had forgotten about the policy and was glad to hear from Kotak Life regarding its maturity. The customer, being busy, was unable to visit the branch and sent the required documents for payout via email and courier instead. His payout received, he had some wonderful things to say about his experience of Kabita's spirit of Hum Hain...Hamesha.

"I am very much delighted by the service provided by Kabita. I truly appreciate efforts made by her for smooth closure and settlement of my policy" – Mr. Dheer Singh

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Saurabh Tiwari (BOE, Ghatkopar Branch) with the customer, Ms. Bindu Gandhi

Stay Accessible,
Stay Approachable...hamesha

The customer had visited the Ghatkopar branch to enquire about her policy. The BOE, Saurabh, found that same case had been lying stale and open in complaints. He investigated the same and found that as per Life Asia records, the policy was assigned to KMBL Bank, Rajkot Branch.

However, as per the customer there was no relationship with Rajkot Branch or Rajkot . So Saurabh mailed the same to Head Office and made the necessary changes. Finally, the case was assigned to KMBL Kalyan Branch.

During this time, he followed-up with KMBL branches of Rajawadi and Kalina for re-assignment. Saurabh collected the NOC from the bank to re-assign the policy from the bank to customer. With that done, he made the call log for the same and finally the payment got credited into customer's account.

The customer was delighted and has been been spreading the good word about her experience with Kotak Life with all her near and dear ones.

"I would like to commend Saurabh for his professionalism and superlative support. He answered all my queries in a jiffy and was continuously in touch during the process, as per your slogan of Hum Hain Hamesha" **- Bindu Gandhi**

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Jyoti Prajapati, Customer Service – Inbound Team

Real Value to Customer Lies in Providing Reassurance and Trust

We'd like to share a story where Jyoti Prajapati from Customer Service – Inbound Team displayed the true spirit of Real Value to a Customer. The case had to be resolved within 10 days as per the policy, failing which the service agent's score card gets impacted. However, not thinking of her score card, Jyoti Prajapati went far out of her way to help the client in his emergency. Here's what happened.

The customer had called at inbound to check the status of his proposal, for which he had already made the payment. He happened to be in urgent need of money due to a medical emergency, so he requested a refund. However somehow, Jyoti could not find any details in Life Asia system. It appeared that the proposal details were simply not entered into Life Asia. Understandably, the customer felt insecure about the situation, as he had not received a reply from his life advisor regarding the proposal status. As inbound agent, she could not take any action for a proposal which was not logged in the system. Still, she asked him to share his bank statement and gave him the assurance that, from her end, she would help him get his proposal logged in and converted ASAP.

Upon checking his bank statement, she found that the customer had deposited the policy amount. She tried reaching out to the life advisor, but he too was unable to provide a reason for the delay. Jyoti maintained a follow up simultaneously with the Accounts, New Business and Andheri branch teams for tracking the issue. Finally, with support from Andheri branch, the proposal was logged in the system.

During this time, the client was kept updated at regular intervals which assured him and due to which, he had agreed to wait for a few days to get the refund. Now, the amount has been refunded to the client successfully. The client was very happy and thanked the Jyoti for all her efforts.

Empathising with the customer's situation, Jyoti went out of her way and provided him the reassurance that in his time of need, Hum Hain...Hamesha.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Sushmita Agrahari, FMG team, Nehru Place Branch

When celebration goes hand-in-hand with active distribution-engagement

Sushmita Agrahari of the FMG team at Nehru Place Branch has shown incredible sense of initiative and has set an example for others. On Mother's Day and Father's Day, she had organised branch celebrations along with her branch team-members, where the families of employees and APs were also invited. The purpose of these events was to bring all KLI branch employees and their family members together in a happy environment, and living up to our values in the process. The activities were conducted with such a personal touch that everyone present was touched. Sushmita not only conceptualized the events but also procured the material, set up decorations in the entire branch and personally welcomed the senior citizens.

On Mother's Day, the mothers were received in the morning with welcome drinks, special 'dupattas' and 'tikas'. Meanwhile, the men were dressed as chefs and had brought food which they served. On Father's Day, the fathers were gifted mugs with relevant quotes. There were also performances by the children dedicated to their fathers. Both days included fun games and activities for everyone present, while a special video was made and shared with those who could not attend.

The team, led by Sushmita, created a truly festive atmosphere in the branch, and on both days, the people felt honoured and overwhelmed with emotion. It was an engaging event with our distribution team that brought up the happiness quotient of the branch, and will surely help build a better long-term partnership.

Behind the story of these successful event was a unique thought which ought to be practised at all our KLI branches so as to live our brand promise of Hum Hain...Hamesha.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

kotak life

Bhavika Makwani, Customer Service Department

Putting customer's peace of mind first, hamesha

We would like to share a story wherein Ms. Bhavika Makwana has shown real value to a customer by resolving the issue in a short time. Below is the gist of the case.

Our customer, Ms. Archana Anand, had called on the toll-free number. She was concerned that she had made an online payment but had not received any confirmation on the same. Bhavika checked and confirmed that the client had indeed made an NEFT payment which did not reflect in the system.

Ms. Archana was quite disturbed, as she had transferred a large amount and was afraid that it may be lost. Reassuring her was Bhavika's first priority, and so she asked her to send the bank statement, so that she could follow up on this case personally. Bhavika then sent the same to Accounts Team to check the status of the payment. They informed that transferring this amount into the policy would take more than 15 days. Bhavika took it upon herself to coordinate with the Accounts and the Policy Servicing teams to expedite the process and get the amount into the customers policy. Through continuous follow-up, the amount was receipted in less than the committed time and the customer was informed of the same. Throughout this period, Bhavika ensured that Ms. Archana was regularly updated on the status of her premium amount. Ms. Archana was really happy with the level of service, and appreciated the support provided by Bhavika in clearing the issue in a friendly and timely manner.

By keeping customer's peace of mind as her top priority, Bhavika displayed the true spirit of Hum Hain...Hamesha.

Earn your Brand Pin

Click Here

To submit your story
or
Visit **bit.ly/klibrandstory**

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

When it comes to serving customers, honesty is the best policy...hamesha!

Mr. Gyanendra Kumar Khare was sold a policy by Apoorva Insurance without detailed information about its terms and benefits and was simply told to pay premium for 3 years. Dissatisfied by their customer service, he visited a Kotak Life branch in 2013 where he met Mr. Ahmad Ali and inquired about his policy features. Upon gaining proper knowledge of it, Mr. Gyanendra Kumar Khare was furious regarding the lack of information given to him when buying the policy and hence, wished to surrender it.

When asked by Ahmad if he would reconsider his decision, he expressed his concern of not being guaranteed good returns. Ahmad calmly explained to him that the longer he stays invested, the better are his chances of getting good returns. However, due to the ups and downs of the stock market, giving a guarantee would not be possible. Impressed by his honesty, Mr. Gyanendra Kumar Khare trusted him and agreed to keep his policy intact.

Ahmad went the extra mile and advised him to get a fund switch in 2014 and upon his approval, shifted his fund to KOPF which gave him good returns. Thankful for Ahmad's financial tip, Mr. Gyanendra Kumar Kharer took his phone number and regularly kept in touch with him for updates on the market scenario.

A year later, he couldn't believe his ears when Ahmad told him that his fund value had grown by more than 25%. He was ecstatic and appreciated Ahmad for all the help and guidance from the bottom of his heart, promising to buy some more policies from the company in the future.

Ahmad seized the opportunity to change a customer's perception. He shared his expert insights with an aim to enrich the customer's life. His actions made a world of difference as it conveyed 'Hum hain...hamesha'.

"I sincerely appreciate Mr. Ahmad's help and guidance at every step of my policy. Not only did he express care with a friendly approach, but also provided excellent service at a time when I needed it the most.

Mr. Gyanendra Kumar Khare

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

A customer was terminally ill and he wanted to change the nominee. Anjish Cherian personally visited the customer to complete the formalities. Even after the death of the customer, Anjish Cherian again took the initiative and handed over the cheque to the nominee.

For Anjish Cherian's Hum hain... hamesha spirit, we proudly present him with a Brand Pin.

Like Anjish Cherian, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To send us your story you can:
E-mail us at kli.humhain-hamesha@kotak.com or WhatsApp us on: 8291331878

kotak life

Koi hai... hamesha

Wonderful job Arindam Chatterjee.

The customer bought his policy in Kolkata. But has now settled in Mumbai. He was completely unaware that his policy had matured and was planning to pay the premium. Arindam proactively called the customer to settle the maturity payment.

For his Hum hain...hamesha spirit, we proudly present him with a Brand Pin.

Like Arindam Chatterjee, if you have a Hum hain...hamesha story that has created an unforgettable experience, share it with us and you too could win a Brand Pin.

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or **WhatsApp us on: 8291331878**

kotak life

It takes a helping hand to touch someone's heart...hamesha!

Mrs. Anushree Ghosh, a policyholder of Kotak Life Insurance, was well aware that the maturity date of her policy was 17th October, 2017. She was living in Noida, Uttar Pradesh along with her husband on a temporary basis and hence, attempted to establish contact with the appropriate company representative over the telephone as well as through e-mail.

Failing to get in touch, they moved back to Kolkata to settle the issue of pending maturity payment. However, before the couple decided to take necessary action, Mr. Arindam Chatterjee from Gariahat branch reached out to them via telephone and carefully guided them through the formalities of receiving their maturity amount.

Upon enquiring into the matter, Mrs. Anushree and her husband learned that Mr. Chatterjee had taken the initiative to revert back to M/s. Nandy Financial Advisory Pvt. Ltd. who was the couple's agent at the time of buying the policy.

Arindam proactively provided assistance to a senior citizen. Mrs. Anushree deeply appreciated him for his sincere service and our brand promise truly reflected through his work ethic as he stood as an inspiring example of 'hum hai...hamesha'.

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

"I wholeheartedly thank Mr. Chatterjee as well as Kotak Life Insurance for extending this helpful service and settling the maturity payment of a senior citizen."

Mrs. Anushree Ghosh

Koi hai... hamesha

kotak life

With dedicated effort, bring a smile on someone's face... hamesha!

After the untimely death of one of our clients, Late Mr. Ashish Agarwal, his wife Mrs. Sonia Agarwal was helpless and had no clue about the family's future.

With his dedication and hard work, our Branch Sales Manager, Mr. Asadullah Siraj, made it easier for Mrs. Agarwal to get the claim amount and secure her family's future. With his determined effort, Mr. Asadullah Siraj, in collaboration with the customer's bank, not only reduced the liability of the Agarwal family, but also helped the family retain their home without any hassles.

Along with the Agarwal, the client's bank also appreciated Mr. Siraj's efforts in the claim settlement process. With prompt action from Mr. Asadullah Siraj, all claims were settled and an amount of Rs. 19,72,783 was given to the client's family.

With such commitment to work, you too can help our clients live a stress-free life especially after facing tough circumstances. You can take this case as an example to develop your rapport with your clients and improve your interactions with them to increase the number of cases you successfully settle.

Your hard work and dedication ensures a smile on your customer's face... hamesha!

Mr. Asadullah Siraj has set an example for every one of us. With our dedicated effort and exemplary work, we can bring a smile on someone's face.

Earn your 'Brand Pin' by sharing your story with us at
kli.humhain-hamesha@kotak.com

I am thankful
to Mr. Asadullah Siraj and
Kotak Life Insurance
for the hard work that helped
my family survive a tough phase
after my husband's death.

Sonia Agarwal
(Wife of our client,
Ashish Agarwal)

Koi hai... hamesha

kotak life

Koi hai... hamesha

Thank you for delivering continued customer service.

ASHUTOSH RAJ

The client's cheque was pending from a long time, Ashutosh tried reaching him several times, but his client's mobile was not operational. After repetitive efforts, he visited the client's residence and discovered that the house was locked, the neighbours informed him that he had expired in 2010. He had no one with him as he was unmarried and his parents had also expired, but he got client's younger brother's number, who stayed in Kolkata.

Since the client's younger brother was the nominee, Ashutosh got in touch with him and requested him to submit the claim documents to the nearest branch. Within 20 days of submitting the documents his younger brother got the claim amount and was extremely happy with the turnaround time and Ashutosh's efforts.

For his Hum hain... hamesha spirit, we proudly present him with a Brand Pin.

Like Ashutosh Raj, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To send us your story/initiative you can,
E-mail us at **kli.humhain-hamesha@kotak.com** or WhatsApp us on: **8291331878**

kotak life

What matters most is good listening skills...hamesha!

Dr. Prasanta Kumar Panda will always remember the day he visited the Kotak Life Branch to surrender his policy as a turning point in his life. Posted in a rural area in Odisha, he used to travel 400 km to Bhubaneswar to deposit renewal premiums for his policy.

Dissatisfied and irate, he was filling the surrender application form when Bibhu Prasad Das met him. Bibhu offered to help him complete the form, asking him why he wanted to surrender his policy. Dr. Panda angrily outlined the trouble he underwent just to continue the policy. Bibhu understood that Dr. Panda didn't have an active ECS facility for his policies. So, he informed Dr. Panda about the ECS facility and the process of setting it up while highlighting the benefits of his current policy.

When Dr. Panda realised he wouldn't have to travel 400 km to renew his policy, he calmed down and reconsidered giving up his policy. Noticing that Dr. Panda didn't have a pension plan, Bibhu informed him of the benefits of the Life Long Pension Premier solution. The doctor agreed to purchase the Pension Premier solution.

Bibhu created a WOW moment when he resolved Dr. Prasanta's issue with a convenient solution. He has lived our brand promise responsibly as he said 'hum hai... hamesha' with his actions.

"I am very grateful to Bibhu Prasad for making my life easy. When I was frustrated with all the trouble, he resolved my issues with simple solutions."

Dr. Prasanta Kumar Panda

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

or Whatsapp us on: 8291331878

Koi hai... hamesha

kotak life

Have faith in us dear customers - we pledge to be by your side... hamesha

One of our clients, Mr. Ashish Bansal, was dissatisfied with his policy. He expressed his displeasure by highlighting the issues he was unhappy about in an email to our CEO, Mr. G. Muralidhar. On reading the terms and conditions of his policy, Mr. Bansal realized that not just his returns but the entire maturity amount - 1.25 times the sum assured - was taxable.

The Kotak Life Insurance team kicked into action and went beyond expectations to help resolve the issues faced by Mr. Bansal. Within two hours, the team had positively helped Mr. Bansal who was more than satisfied with the solutions they provided.

Ms. Binita Balakrishnan got in touch with Mr. Bansal and listened to him as he outlined the issues that were the bone of contention for him. He ended the call happy about the way the Kotak team was handling his problem. Subsequently, Mr. Pankaj Gureja spoke with Mr. Bansal, who was further assured by Mr. Gureja's understanding of the issue at a technical level. Mr. Gureja then coordinated with Mr. Rahul Verma to ensure all documentation and paperwork was completed and in place while also guiding the customer at each juncture of the resolution process.

Mr. Bansal was grateful to the Kotak Life Insurance team, and highly appreciative of the fact that our CEO, Mr. G. Muralidhar, himself paid attention to the woes of Kotak customers.

The efforts and coordination between Ms. Binita Balakrishnan, Mr. Pankaj Gureja and Mr. Rahul Verma has helped our customer resolve his query, and has proven yet again that Kotak Life Insurance stands by its customers...hamesha!

> "Kotak Life resolved my issue on pure goodwill, and I can't say 'Thank You' enough times to convey my appreciation. I couldn't even imagine that the head of an organization would actually take time out to hear the issues of an individual."
>
> **- Mr. Ashish Bansal**

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

BISHAL RAJA
BOE

Our customers keep changing locations, cities and states. It is not easy for them to continue with the insurance formalities from a new place.

Our employee Bishal Raja made sure that a location shift was comfortable for his client. A maturity cheque came to the branch with the address of Dantewada, Chhattisgarh. Bishal contacted the customer to inform him about the cheque; the customer said that he had been transferred to Bengaluru. Bishal assured him that it wouldn't be a problem. He explained the maturity and documentation formalities to him. He forwarded a mail with the list of documents required and screenshots showing where his signatures were required. In addition to that, Bishal also provided addresses of 5 branches of KLI in Bengaluru and suggested that he visit the nearest branch from his current location. The customer visited the nearest branch and called Bishal to inform him that his payout request had been accepted in one go.

For his Hum hain...hamesha spirit, we present him with a Brand Pin.

Like Bishal Raja, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, **e-mail us at kli.humhain-hamesha@kotak.com.**

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

Heena Jeet

Well done is better than well said.

Every company says that their customers are their number one priority, but very rarely do we come across someone who is ready, willing, and able to go the extra mile for each and every customer.

Heena found an abandoned maturity cheque. Curious to find more information on the customer she researched and found that the customer had passed away. She approached the customer's daughter who was physically and mentally challenged and started spending time with her.

With time their bond grew stronger and she became a strong source of moral support to her. She encouraged her to submit all the necessary documents. But, received all the documents except the death certificate.

Not to put the daughter through any more difficulty Heena took it on herself to get the death certificate issued. Hence, making sure that the deceased customer's daughter got all the financial support she needed.

For her Hum hain... hamesha spirit, we proudly present her with a Brand Pin.

Like Heena, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or WhatsApp us on: 8291331878

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

Hemil Chheda
CSD

Amongst one of the many cases in which KLI staff went out of their way to help a customer is a landmark set by Hemil. One of his customers wasn't aware of ECS being active in his policy. He had kept funds for his mother's medical needs, but the amount was debited from his account. This made the customer furious and he decided to discontinue with the policy. He called at the KLI call centre and reached Hemil. He explained his concern and asked Hemil to discontinue the policy. Though it was tough to convince him, Hemil did not give up and finally managed to persuade him to continue with the policy.

Due to Hemil's positive attitude, both the customer and the company benefitted.

For his Hum hain... hamesha spirit, we proudly present him with a Brand Pin.

Like Hemil Chheda, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, **e-mail us at kli.humhain-hamesha@kotak.com.**

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

Jiten Bhandari

A customer had a very urgent need of the fund, he surrendered one out of two policies. But, for the second policy, Jiten Bhandari advised him to switch from annual payment mode to monthly payment mode, as the customer was facing the financial problem. He was happy and fully satisfied with this sound advice.

For his Hum hain...hamesha spirit, we present him with a Brand Pin.

Like Jiten Bhandari, if you have a Hum hain...hamesha story that has created an unforgettable experience, share it with us and you too could win a Brand Pin.

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or **WhatsApp us on: 8291331878**

kotak life

Koi hai... hamesha

Thank you for delivering the **Koi hai...hamesha** experience to the customer by providing continued service.

MRS. KALAVATHI OF KOTAK,
EGMORE, CHENNAI

Kalavathi is awesome! After her customer's policy had lapsed, he required medical assistance and approached her. Going beyond the call of duty, she visited the hospital, found out that he indeed needed assistance and collected cash from her colleagues so that he could be treated!

Congratulations for creating an unforgettable moment for the customer and making us extremely proud. For your Hum Hain...Hamesha spirit, we present to you, the Brand Pin.

Like Kalavathi, if you have a Hum Hain..Hamesha story, send it to us and you too could win a Brand Pin.

To send us your story you can:

humhain.hamesha@kotak.com

8291331878

kotak life

It's really admirable that you finish every task beating all odds... Hamesha!

Mr. Prashant Agarwal, a policyholder of Kotak Life Insurance, was aware of regulatory requirements about FATCA/CRS and updation of Aadhaar Card. But he was facing issues in filling forms and completing the regulatory requirements. As he was a Kotak group employee, he got in touch with the compliance department to discuss the problem.

Mr. Kautilya Ahir from the compliance department got in touch with Mr. Agarwal. By outlining the requisites in the FATCA/CRS form and explaining the process of submitting the form with Aadhar Card as proof at the nearest branch, Mr. Ahir helped clarify his doubts. Mr. Agarwal informed him that he was not feeling well to visit the branch himself. When Mr. Ahir realised that Mr. Agarwal resided close by, he volunteered to collect and submit the documents to branch ops department.

Mr. Ahir went beyond the call of duty and co-ordinated with a customer to help him out during a difficult time, something that Mr. Agarwal truly appreciates. Mr. Ahir has demonstrated and lived up the Hum Hain Hamesha spirit by being a true help to the customer at his time of need.

Mr. Kautiley Ahir took the initiative and went above and beyond his duties to help out a client comply with regulation. He has reflected our brand through his exemplary work ethics and has set an example highlighting that 'Hum Hain... Hamesha!'

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

I thank Mr. Kautiley Ahir for answering my queries and helping me out by going one step further by collecting my documents and submitting them at the branch when I wasn't able to do so myself.

Mr. Prashant Agarwal

If you too have created 'wow' for your customers, kindly share your stories with us.

Koi hai... hamesha

kotak life

Koi hai... hamesha

A customer decided to surrender his policy after 7 years. He reached the branch and met Kohima, she calmed him down, explained the benefits of the policy and rectified the wrong mobile number issue on his policy. This made the customer happy and he retained his policy.

For her Hum hain...hamesha spirit, we proudly present her with a Brand Pin.

Like Kohima, if you have a Hum hain...hamesha story, share it with us and you too could win a Brand Pin.

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or **WhatsApp us on: 8291331878**

kotak life

Being there for our customers when they need us the most...hamesha!

On 25th January 2018, the Kotak Life Insurance Claims Team received a call from a RM for priority processing of a Critical Illness claim. The urgency for processing stemmed from the fact that the customer –27-year-old Anwar Hussain – had been hospitalized for a critical surgical procedure scheduled for 27th January. Since 26th January was a national holiday, even the quickest processing (till date) and settling of the claim within two days seemed a remote possibility.

Krina, Subhashree and Heena empathized with the customer and saw the need for immediate financial assistance in this case. They worked in tandem to process the claim using hard copies of the documents with CMO opinion and Reinsurance approval in coordination with the Accounts team to credit the customer's account within a few hours. They redefined the delivery capability of the Kotak Life Insurance Claims team and highlighted our commitment to being there for our customers…hamesha!

Their consistent efforts and coordination with various teams to provide timely help to Anwar Hussain is truly commendable. They were present for our customer in a way that matters and when the customer needed them the most. Let's aim to empathize with our customers and do the best we can for them in their hour of need.

Krina, Subhashree and Heena have set an example and truly lived the Kotak Life Insurance value of being there for our customers...hamesha!

"Thanks to the Kotak Claims Department team that executed the claim disbursal within a few hours – a new high in ensuring our customers come first. Their dedication and commitment exceeded expectations. Their prompt action is truly appreciated!"

- Santhosh Vijayan

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

kotak life

Koi hai... hamesha

Anywhere in the globe,
anytime on the clock...

...We are ready to display our
Hum hain... hamesha spirit

Manaswini Swain
BOE Bhubaneswar,

When we work with hum hain... hamesha spirit, nothing can stop us from giving an unforgettable experience to our customers. Manaswini contacted the policy holder on his registered number to inform about the policy maturity cheque, his brother informed Manaswini that the policy holder had shifted his base to USA. She took policy holder's email ID and requested him to give his whatsapp number for faster coordination.

Manaswini was always accessible and approachable to the policy holder, despite of the time difference. Through consistent follow up over whatsapp, Manaswini was able to collect all required documents and the maturity amount was transferred to the policy holder.

For her hum hain... hamesha spirit, we present Manaswini the Brand Pin.

If you have a hum hain... hamesha story that has created an unforgettable experience for the customer, share it with us at kli.humhain-hamesha@kotak.com

kotak life

Koi hai... hamesha

Going extra mile to get a policy Issued...

...is a shining example of Hum hain... hamesha spirit

Meena Miranda

BOE –eInsurance,

During tele-verification, one of our customer's e-term policy was declined as the voice of the customer was sounding like that of a man, however the applicant was woman. Meena was confident that the applicant was a woman basis her previous interaction with the customer. Meena went beyond and referred the case to RCU for requisite tests.

The RCU team found the test result to be positive and policy was issued to our customer. It was Meena's determination and resourcefulness that provided the customer a right buying experience.

For her hum hain... hamesha spirit, we present Meena the Brand Pin.

If you have a hum hain... hamesha story that has created an unforgettable experience for the customer, share it with us at kli.humhain-hamesha@kotak.com

kotak life

Koi hai... hamesha

Thank you for delivering the **Koi hai...hamesha** experience to the customer by providing continued customer service.

MEHUL PANCHOL
SURAT

Exceptional job Mehul Panchol,

A customer was not contactable, hence Mehul tried to trace the customer on facebook. Later with the help of the customers friend Mehul got connected with the customer to deliver his maturity cheque.

Congratulations for creating an unforgettable moment for the customer and making us extremely proud. For your Hum hain... hamesha spirit, we present to you, the brand pin.

Like Mehul Panchol, if you have a Hum hain...hamesha story that has created an unforgettable experience, share it with us and you too could win a Brand Pin.

To send us your story you can:

kli.humhain-hamesha@kotak.com

8291331878

kotak life

Koi hai... hamesha

Thank you for delivering continued customer service.

Neelam Raja
CSD

Neelam got a call from our customer who received his policy document with a mismatch in risk commencement date and policy document received date. Due to this the customer was unable to utilize the freelook option to make changes in his policy. Our customer explained that he purchased the policy from Ahmedabad but he was in Hyderabad when the policy was delivered to his family.

Neelam coordinated with branches in both locations and helped our customer make changes within the freelook period. Neelam also sent timely updates to the customer on progress and followed up with the respective teams until the new policy document got delivered to our customer.

For her Hum hain... hamesha spirit, we proudly present her with a Brand Pin.

Like Neelam Raja, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, **e-mail us at kli.humhain-hamesha@kotak.com.**

kotak life

Do what it takes to wipe away tears & bring smiles to a family

Life was smooth enough for the Lalani family when suddenly the infamous Kamala Mills fire claimed the lives of its two sons. The death of a family member is heartbreaking and when a family loses its two sons, their misfortune reaches a whole new level altogether.

It was at this juncture, when Kotak employee Nikhil, who is known for his vivacious nature, jovial attributes and friendly demeanor, stepped into the life of Mr. Jayant Lalani, the grieving father and who had just lost his two sons.

Nikhil's concern for the family was genuine, his earnestness was heartfelt and his sincerity shone through his efforts. Nikhil went out of his way, took the onus completely on himself, did what it takes to ensure that the inconsolable family got their claim processed within just 10 days.

This gesture of Nikhil touched Mr. Jayant Lalani's heart even in his darkest state.

He expressed his gratitude to Nikhil and the entire Kotak team for being so co-operative.

We really appreciate Nikhil's "Hum Hain Hamesha" spirit with which he has built the customer's faith and trust in the company. He has helped assure the client that Kotak Life always stands by its customers... hamesha.

"Great work sir by giving us full support and making immediate payment. I shall always remember the care and concern that Nikhil showered on my family in this moment of despair."

- Mr. Jayant Lalani

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

Nitin Arora

The client could not be contacted and a visit to her registered address was not possible as she had moved to a new location. Nitin Arora searched her on Google, but it became more challenging to trace her online as the search results showed her name was associated with multiple hospitals in various cities.

After more rigorous search on Google, Nitin Arora got her brother's contact number which helped him to discover that she is a doctor and has been running an eye centre in Sikkim.

It took another 20 days of follow-up, before she agrees to meet him. Finally, the client gave consent for the documents.

For his Hum hain... hamesha spirit, we proudly present him with a Brand Pin.

Like Nitin Arora, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or **WhatsApp us on: 8291331878**

kotak life

"Helping our FIG Clients to serve their customers with pride, is what I do"

Peer Mohammed A
FIG, Madurai

"We appreciate the efforts taken by you for speedy and prompt settlement of the insurance claim on sudden demise of our Housing Loan account holder. The claim amount helped the family member of the borrower to settle their dues under housing loan and also compensate monetarily the great loss incurred to them"

- From branch manager, GIC housing finance

On sudden demise of a housing loan customer, GIC housing loan branch manager V.Bhaskar informed Peer our FIG representative in Madurai for a quick claim settlement. Mr Peer called up and empathised with the nominee. He also collected required information from nominee. Peer worked with operations team & processed the claim.

Peer didn't stop there, he personally took the claim cheque to GIC housing loan Madurai branch. Branch Manager of GIC was really happy for the customer centricity shown by Mr Peer. He called up the nominee of the loan customer and together handed over claim cheque.

For his hum hain… hamesha spirit, we proudly present the Brand Pin to Peer.

Like Peer, if you have created wow for the customer, share your story at kli.humhain-hamesha@kotak.com and **earn the brand pin.**

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

RACHIKA JOSHI

A customer had moved out of India long back and had a bad experience with LIC, to get his dues on maturity. Because of this, he had developed a bad perception about the insurance sector in India.

But, Rachika went an extra mile to make sure the customer's transaction was smooth and quick, this in turn changed the customer's perception. Her efforts made sure Kotak Life Insurance's customer service becomes an example to follow.

For her Hum hain...hamesha spirit, we present her with a Brand Pin.

Like Rachika Joshi, if you have a Hum hain...hamesha story that has created an unforgettable experience, share it with us and you too could win a Brand Pin.

To send us your story you can:
Email us at kli.humhainhamesha@kotak.com or WhatsApp us on: 8291331878.

kotak life

What matters the most is a shoulder to lean on...hamesha!

When Mr. Mayank Jain, Manager at one of our FIG clients, called the Kotak Life branch to inform them of the death of Arjanbhai Vanand, Rahul Kumar Reddy immediately visited the branch to meet the borrower's son, and gathered all information about Mr. Vanand's demise and a detailed event flow.

On further enquiry, Rahul realized this was the same Mr. Vanand whose queries he had answered earlier and whose doubts he had laid to rest, convincing him to purchase the policy with us. Now he also extended a helping hand to Mrs. Vanand in completing all relevant claims documentation.

On receiving all documents within two days, Rahul initiated the process of the claim. He submitted these documents on 24th July, 2017, and settled the claim on 29th July, 2017. His promptness led to the Vanand family visiting Kotak Life branch to thank the team for all their support provided. This indeed is a perfect example of Kotak Life being a real value to its customers.

Rahul created a WOW moment

Rahul created a WOW moment for the Vanand family by promptly rising to the occasion and helping them out in their time of need. He has lived the Kotak Life brand promise with professionalism as he said 'hum hai...hamesha' with his actions.

"I appreciate the prompt disbursal of insurance claim in the most helpful and courteous manner without losing time. Your action was commendable; and the process quicker than other companies."

Mr. Ashwin

Son of Arjanbhai Vanand
(Nominee of a customer)

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Koi hai... hamesha

Thank you for delivering the **Koi hai...hamesha** experience to the customer by providing continued customer service.

RAJESHWAR K
NELLORE

We are proud of Rajeshwar K. A customer decided to surrender the policy but due to knee injury he could not visit branch. Hence Rajeshwar K personally visited the customer's place and explained him the benefits of the policy. After knowing the benefits, customer decided to continue the policy.

Congratulations for creating an unforgettable experience for the customer and making us extremely proud. For your Hum hain...hamesha spirit, we present to you, the Brand Pin.

Like Rajeshwar K, if you have a Hum hain...hamesha story that has created an unforgettable experience, share it with us and you too could win a Brand Pin.

To send us your story you can:

kli.humhain-hamesha@kotak.com

8291331878

kotak life

Do the best you can to help out a bereaved family...hamesha!

Following the death of his loved one, octogenarian Mr. L. Sachidanandam - a retired IAS officer - and his daughter visited our Kilpauk branch with all relevant documents. Much to their relief, the Kotak Claims team sprung into action immediately.

Mr. R. Rangaraj, Kilpauk branch, sat with Mr. Sachidanandam, ensured all the documentation was in place and duly submitted it for claims processing. To Mr. Sachidanandam's immense satisfaction, the claim amount was successfully credited to his account within seven working days.

Mr. Sachidanandam was really impressed by the quick turnaround and outstanding customer service provided by Mr. Rangaraj. This has led to his belief that Kotak life truly cares about its customers, and sincerely works towards alleviating a grieving family's sorrow and stress allowing them to move forward with renewed hope.

He expressed his heartfelt gratitude to Mr. Rangaraj and the entire Kotak life team at Kilpauk.

Mr. Rangaraj's empathy for his customer ensured he put in his best efforts to ease the family's suffering during their trying time. He has helped assure the client that Kotak life always stands by its customers...hamesha!

"Kudos to Kotak life for the dedicated and sincere efforts you put into relieving this bereaved family from their financial stress, strain and tension. While we cannot stop the inevitable, the kind of support you provide will go a long way in helping families like ours move on."

- Mr. L. Sachidanandam

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

The difference between ordinary and extraordinary is that little extra...hamesha.

Mr. Sridhar bought a Kotak Life policy almost a decade ago and had forgotten about it. It was two months ago when it matured, that Satish visited his house in Chennai to realize that Mr. Sridhar has been living in Sydney for the past 8 years.

At first, Satish tried speaking to Mr. Sridhar's parents but faced a communication gap as they spoke Telugu. He then took efforts to track his customer on Facebook and introduced himself. He was ignored as first but replied with policy details to ensure his authenticity.

Mr. Sridhar checked his policy documents and contacted Satish immediately. They had a long chat wherein Satish told Mr. Sridhar how he tracked him down. Finally, the amount was settled by Satish much to Mr. Sridhar's delight.

Satish went the extra mile to carry out his duty and lived our brand promise in his work. Satish made a believer out of Mr. Sridhar by proving 'hum hai...hamesha'.

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

"Nowadays, we rarely find an opportunity to appreciate anyone. I really appreciate your star performer Satish's dedication and responsibility. I've never seen this kind of service in Incredible India."

Mr. Sridhar

Koi hai... hamesha

kotak life

"Winning back lost trust is what I do"

Shakil Ahamed
Legal, HO

"I am very pleased to accept the settlement offer by your company. I have very high regard about the reputation of the company. I will look forward for long relationship with Kotak Life. Mr Shakeel briefed me about 'Hum Hain Hamesha' concept and I experienced that in my case"

- From a customer who filed legal case on KLI

So, how did a customer who lost trust in us transform in to a customer who believes in the 'Hum hain... hamesha' spirit?

This is because, Shakil took all necessary steps to provide a suitable offer to settle a genuine allegation raised by the customer. Shakil personally visited our customer to win his trust back.

For his hum hain... hamesha spirit, we present Shakil the Brand Pin.

Like Shakil, if you have created wow for the customer, share your story at kli.humhain-hamesha@kotak.com and **earn the brand pin.**

kotak life

Koi hai... hamesha

The customer, an Orthopedician by profession, was non-traceable at his registered address. The ECS details revealed that the customer has an account in SBI Bank's Rajpur road branch. Hence, they searched all the hospitals in the vicinity to get a lead. Finally, Surbhi got a lead, in getting his details.

The customer was working with Aruna Asaf Ali Government Hospital as an Orthopedician. Initially, they didn't have any success in getting in touch with the Orthopedician, but hospital staff informed that he sits during OPD timings.

The next day, Surbhi sent the office boy to meet him during OPD and customer was delighted with Surbhi's effort. The customer gave all documents and his dues were settled successfully.

For her Hum hain...hamesha spirit, we present her with a Brand Pin.

Like Surbhi Lavania, if you have a Hum hain...hamesha story that has created an unforgettable experience, share it with us and you too could win a Brand Pin.

To send us your story you can:
E-mail us at kli.humhain-hamesha@kotak.com or WhatsApp us on: 8291331878

kotak life

A friend in need is a friend indeed

When Mr. Shetty stepped into the Kotak office, he was in a distressed state. His father Late Mr. Anand Babu Shetty had just passed away and he had been running from pillar to post for a smooth claim settlement process for the last three months. However, he was getting disappointed every time.

The family was facing difficult situation as they were getting regular calls from EMI recovery team to take away their vehicle.

It was at this juncture when Mr. Shetty met Vikas from Kotak. Vikas understood Mr. Shetty's state of mind and why he needed that claim's money so desperately at that point of time.

Vikas first explained the entire claim documentation process to Mr. Shetty, then he spoke to the concerned branch for the required documents. In the next 10 days, Vikas followed up with branch and got the entire set of documents, which finally set the process rolling.

Then it was just a matter of days when the claim got registered with Kotak Life and after further investigations and other processes, the claim got settled finally on 28th Nov'17.

We really appreciate Vikas's "Hum Hain Hamesha" spirit with which he has built customer's faith and trust in the company. He has helped assure the client that Kotak Life always stands by its customers... hamesha.

"Vikas came to my family's rescue at a juncture when we needed him the most. He was spirited and instilled confidence in us to hope for a better tomorrow by finally recovering our claims money. And, with the help of Kotak Life team we did it."

- Mr. Shetty

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Koi hai... hamesha

Thank you for delivering continued customer service.

VIKKY MANOCHA
NEW DELHI

A customer visited the branch to surrender his policy, as he was not happy with the service and fund perforamce. But after interacting with Vikky, the customer, his wife & son were so impressed with his professional behaviour, honesty and problem solving skill, that they didn't surrender the policy.

For his Hum hain...hamesha spirit, we proudly present him with a Brand Pin.

Like Vikky Manocha, if you have a Hum hain...hamesha story that has created an unforgettable experience, share it with us and you too could win a Brand Pin.

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or **WhatsApp us on: 8291331878**

kotak life

Koi hai... hamesha

Thank you for delivering continued customer service

Vikrant Rai and Rakesh Kumar

After maturity of a policy the cheque was lying at the KLI branch as our customer contact details were not updated. Both Vikrant and Rakesh started searching for our customer with the information they had. They located the nearest landmark as per customer data and started asking people about the whereabouts of our customer. After lot of efforts, they finally found a storekeeper who knew our customer and guided them to our customer's home.

When Vikrant and Rakesh reached our customer's home and found out that our customer has passed away 2 years ago. So they interacted with our customer's younger brother who was the nominee. They helped the nominee with submitting the necessary documents for the death claim and ensured that the claim was released.

For their hum hain... hamesh spirit we present them the Brand Pin.

Acknowledgements

" Amazing story, not only for Hum Hain Hamesha but also for life insurance .."
- **Prerak Parmar**, Head Tied Agency

" Truly Amazing. Kudos to Rakesh kumar & Vikrant Rai & their mentors for instilling this spirit."
- **Hitesh Veera**, Executive Vice President, Central Operations

" Great story. I am really proud of the Vikarant and Rakesh kumar.Well done Vikrant and Ramesh Keep the flag flying Hum Hain Hamehsa"
- **G.Muralidhar**, Managing Director,

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or **WhatsApp us on: 8291331878**

kotak life

Koi hai... hamesha

Taking tough calls to ensure quality, that's what drives Vivek Prakash

True identity of a great leader is to set an examples for his team. Vivek Prakash is known for his aggressive style of driving business, but compromising on quality of business is never an option for him and he is always ready to set examples for his team on maintaining quality.

Vivek Prakash observed that there were 1-2 claim repudiation cases in Barpita. He took a tough call of stopping business from this area to save the company and it's customer from the losses. During the month of March, when the industry is running after target, this decision shows commitment to quality and set an example for others.

For his hum hain... hamesha spirit, we present Vivek the Brand Pin.

If you have a hum hain... hamesha story that has created an unforgettable experience for the customer, share it with us at kli.humhain-hamesha@kotak.com

kotak life

Prompt service brings a smile to the customer's face...hamesha

We'd like to appreciate Ms. Sonal Dalvi's efforts in resolving a customer's long-pending issue within a remarkably short duration. The customer in question had initially called up to cancel his policy and obtain a refund. However, Sonal resolved the case and retained the client in merely three hours.

The customer had initially paid his premium for the proposal, and also an additional shortfall amount, later. However, he had left out some required documents, due to which the case was put on hold. By the 10th day, when Sonal took his call, the customer was quite upset and wanted to directly escalate the issue to the supervisor. Sonal immediately saw the urgency and highlighted the case to New Business Team. Instead of waiting for the standard turn-around time of 24 hours, she walked up to the team and checked what was the exact gap. She then got back to the customer with the exact requirements, took the document scans then and there, and forwarded them to the New Business Team. Thus, the conversion of the policy, pending for more than ten days, was resolved by Sonal in just three hours. The day the policy was converted, the client was informed about the same.

The customer was very happy with the quick response and even sent an email to praise Sonal's efforts. His appreciation is proof that Sonal has lived the promise of Hum Hain...Hamesha.

"I would like to place on record my appreciation to Kotak team led by Ms. Sonal Dalvi in Mumbai in resolving a long pending policy conversion issue. She has done a commendable job with a customer-centric approach. Well done!"

– Customer

Earn your Brand Pin

Click Here
To submit your story
or
Visit bit.ly/klibrandstory

or

Scan the code to submit your story.

or

Record your story and send it on WhatsApp to:
7045727175

Koi hai... hamesha

kotak life

Be persistent, and you will be able to help a family in need...hamesha!

Branch Operations Executive (BOE) Abhijit Deb from Agartala branch was assigned a stale cheque. The cheque had been issued in Assam, and was brought to Agartala, Tripura.

The customer who brought in the cheque hailed from rural Assam and could only communicate in Assamese. This posed a serious problem for the BOE until he sought the help of one of his colleagues who spoke Assamese.

That's when Mr. Deb got a clear picture of the situation. It turned out that the person to whom the cheque was addressed, had passed away. Mr. Deb realised he was talking with customer's brother and the nominee of the insurance policy.

Now, as per the prescribed norms, a nominee needs to submit the Legal Heir Certificate to claim the amount. When Mr. Deb informed the nominee about the same, the nominee refused straightaway.

The reasons he cited were valid as the process would not only have cost him money, but it would've also been tedious and taken close to a month.

However, Mr. Deb didn't give up. He followed with the nominee and convinced him of the benefits of going through with the process. The requisite certificate was then submitted to Nagaon Branch in Assam.

The pay-out was finally released and credited to his bank account, much to the relief and appreciation of the family.

It was Mr. Deb's determination and resourcefulness that provided continued service to the customer's family (nominee) and honored a stale cheque in spite of the geographical boundaries and language barriers. This truly goes to show the Hum hai...hamesha spirit!

> "Mr. Deb did not quit on me even when I had lost hope. Despite the language barrier between us, he bridged the gap and guided me every step of the way. I am truly thankful for his patience and help."
>
> **- Nominee of Deceased Customer**

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

kotak life

Standing by someone in need shows the true character of a person...hamesha!

Mr. Manindra Chandra Sarkar is a Senior Agency Partner in Mr. Kiran Chaudhury's Agency Team. In March 2017, Mr. Sarkar was diagnosed with Renal Mass (Malignant) at the ESIC Hospital in Guwahati, meaning one of his kidneys would stop functioning soon. On 23rd March, 2017, the ESIC Hospital in Guwahati referred the case to the Senior State Medical Commissioner in Mumbai for better treatment at one of their network hospitals.

Mr. Sarkar and his family travelled to Mumbai where he was admitted to the Tata Memorial Centre. Unfortunately, just before the operation, the ESIC Centre in Mumbai rejected the application for covering the medical expenses stating that Mr. Sarkar wasn't eligible for medical cover. This came as a shock to the Sarkar family that was counting on ESIC to help cover the high cost of treatment.

When Mr. Kiran Chaudhury came to know about their predicament, he immediately pitched in to support the family in their hour of need. He personally took on the onus of reaching out to colleagues, friends and well-wishers through all means possible, and collected significant sum from across the North East zone for Mr. Sakar's treatment.

Mr. Kiran Chaudhury, with his noble endeavor, upheld the 'Hum Hain...Hamesha' spirit of our brand and so he rightfully deserves the KLI Brand Pin!

> "Mr. Kiran Chaudhury came to the rescue in my hour of need. His caring attitude and kind gesture speaks volumes of his noble character. He is truly a blessing in disguise."

- Manindra Chandra Sarkar

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Walking that extra mile can help change your customer's life...hamesha!

This is an inspiring story of Mr. Manoharan BL whose persistent efforts to serve his customer resulted in helping his customer's family.

Mr. T Dheenathayalan, one of Kotak Life's customers, had taken an individual policy in 2007 with a 10-year tenure. He had paid three premiums but there was no payment made thereafter. When the policy matured in 2017, the Coimbatore operations team tried to reach the customer. However, they were unable to trace the customer for almost 9 months due to which the policy was reported as stale.

Mr. Manoharan BL, who handled Mr. T Dheenathayalan's account, tried to find him during his visit to Coimbatore. When he couldn't find any sign of his customer, he enquired around and learned that Mr. T Dheenathayalan had passed away.

While he could have left on hearing of his customer's demise, he chose to ask around and found the address for his customer's mother. When he visited her, he learned that her son died in 2011. He informed her about the maturity of the policy. While she had the documents with her, she didn't know what her options were. Mr. Manoharan explained the death claim procedure in detail and requested her to visit the branch office with the original documents. Soon afterwards, she came to the Kotak Life office and the death claim was promptly processed and settled.

It turned out that Mr. T Dheenathayalan, who died at the age of 25, had been her only son. Had Mr. Manoharan not tracked down the mother, the family wouldn't have received the financial support that Late Mr. T Dheenathayalan had planned for.

It was Mr. Manoharan's persistence that made this possible. This is the embodiment of the 'Hum Hain Hamesha' spirit. Late Mr. T Dheenathayalan's mother thanked Mr. Manoharan from the bottom of her heart.

> "You have been very kind and helpful. Thank you for your cordial service and quick turnaround. We never expected it. Thank you."
>
> **- Late Mr. T Dheenathayalan's mother**

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Koi hai... hamesha

Thank you for delivering the Koi hai... hamesha experience to the customer by providing continued service.

Cheers Devangi! For going out of your way in identifying the changed address of the customer through social media and ensuring that he gets his claim settlement cheque.

Congratulations for creating an unforgettable moment for the customer. For your Hum hai... hamesha spirit we present you the Brand Pin.

Like Devangi if you have a Hum hai... hamesha story, send it to us and stand a chance to win a Brand Pin.

To send us your story you can:

kli.marketing@kotak.com

8291331878

kotak life

Win a customer's heart for a lifetime... hamesha!

Mr. Bappaditya Paul is an FIG manager in the Park Street branch, Kolkata. Recently, he went to meet with a client to give him some documents. In the course of the meeting, the client suddenly felt dizzy and unwell.

Mr. Bappaditya quickly realized that professional medical attention was required. Despite adverse conditions due to the heavy rains, he immediately took the client to the nearest hospital, AMRI, where he was diagnosed with a possible cardiac arrest. He then stayed with the client while he received the necessary medical support. He did not leave his side until late at night, when he was admitted to the ICU.

Mr. Bappaditya visited him the next day as well, to check on how he was doing. The client thanked him profusely for his timely and thorough assistance.

Mr. Bappaditya not only displayed quick action in a moment of urgency, he also stayed by his customer's side when he needed it the most. By displaying this attitude of care and consideration towards others, he has truly lived the promise of Hum Hain...Hamesha!

> "Had Mr. Bappaditya not sprung to action at the right moment, things could have turned out much worse. I truly appreciate the way he went beyond the call of duty."

- Mr. Bappaditya's Client

Earn your 'Brand Pin' by sharing your story with us at

kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

A positive & helpful attitude wins over customers...hamesha

Ganesh Dolas is a Managing Partner at our Ghatkopar branch. A few months back, his manager introduced him to Mr. Gor, a retired Assistant Commissioner from the Excise Department. He had come to surrender all of his 8 policies. In the first meeting itself, it was clear that Mr. Gor had made up his mind to surrender the policies. Since most of his policies were traditional plans, Ganesh explained to him the benefits of staying invested for longer terms, and recommended retaining the policies. Based on his advice, Mr. Gor decided to retain all 8 of his policies and thanked him for his guidance.

Ganesh continued to stay in touch with his client. After some time, Mr. Gor visited the branch again and bought another policy for his grandson. As he was retired, Ganesh suggested a second-innings career with KLI. Looking at the professional attitude and support, he decided to join Kotak Life as Direct Partner. Today he is actively recruiting Life Advisors. He has already launched his first recruit with 14 NOP and 10 lakh on the first day. Today, as a customer of KLI, he is satisfied with the good service. As a partner, he is fully motivated and looking forward to doing good business with us.

Ganesh not only retained a dissatisfied customer, but also transformed him into a passionate & motivated leader through his helpful guidance.
In doing so, he has truly lived the Kotak spirit of Hum Hain...Hamesha!

"Ganesh's constant support and advice really helped me on a personal level. He has truly made me feel like a member of the Kotak Life family."

- Mr.Gor

Earn your 'Brand Pin' by sharing your story with us at
kli.humhain-hamesha@kotak.com

Koi hai... hamesha

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

BISHAL RAJA
BOE

Our customers keep changing locations, cities and states. It is not easy for them to continue with the insurance formalities from a new place.

Our employee Bishal Raja made sure that a location shift was comfortable for his client. A maturity cheque came to the branch with the address of Dantewada, Chhattisgarh. Bishal contacted the customer to inform him about the cheque; the customer said that he had been transferred to Bengaluru. Bishal assured him that it wouldn't be a problem. He explained the maturity and documentation formalities to him. He forwarded a mail with the list of documents required and screenshots showing where his signatures were required. In addition to that, Bishal also provided addresses of 5 branches of KLI in Bengaluru and suggested that he visit the nearest branch from his current location. The customer visited the nearest branch and called Bishal to inform him that his payout request had been accepted in one go.

For his Hum hain...hamesha spirit, we present him with a Brand Pin.

Like Bishal Raja, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, **e-mail us at kli.humhain-hamesha@kotak.com.**

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

Ishu Arora
BEO

Ishu Arora of the Ludhiana branch was trying to reach a customer for 2 months to get his bank details so that the maturity payment could be credited into his account. There was only one landline number available in our records and Ishu was unable to reach him on that. Every time she called, Ishu was informed that the client was not available. She did not lose hope. She kept following diligently and politely and finally she got the customer's mobile number.

Once the contact was established, the customer provided necessary information and the maturity amount was transferred into his account. This diligence, commitment and Ishu's exceptional customer service won the heart of our customer. He personally visited our Ludhiana branch and thanked Ishu for all her efforts.

For her Hum hain… hamesha spirit, we proudly present her with a Brand Pin.

Like Ishu Arora, if you have a Hum hain… hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, e-mail us at kli.humhain-hamesha@kotak.com.

kotak life

Koi hai... hamesha

Our employees work meticulously to ensure that customers always receive maximum benefits. The case of Jitendra Chaudhry and one of his customers reflects our dedication towards customers.

A customer wanted to take life cover against a loan he had taken. Jitendra got in touch with the customer and calculated the premium for his case. Jitendra ensured continuous engagement with the customer for almost 3 months. As a result of this continuous engagement, the customer finally opted for credit life cover for his staff housing loan and then credited a premium of Rs. 67,192 to us.

We are here to serve our clients in their best interest and Jitendra did just that.

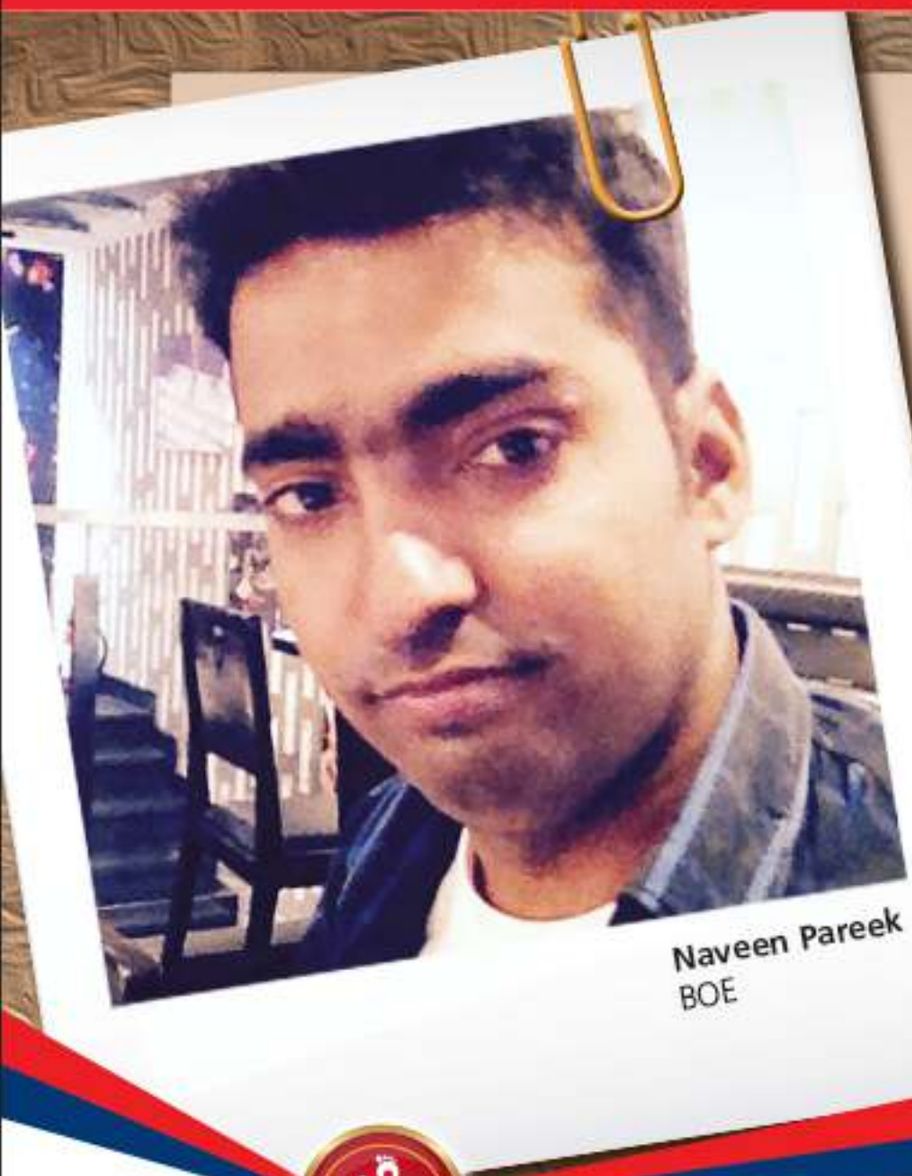
For his Hum hain...hamesha spirit, we present him with a Brand Pin.

Like Jitendra Chaudhry, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, e-mail us at kli.humhain-hamesha@kotak.com.

kotak life

Koi hai... hamesha



Thank you

for delivering continued customer service.

We try our best to keep our customers informed and aware about their options. Our employee Naveen assisted a senior customer with a better option to maximize the fund value.

Naveen had been giving continuous services to a customer for the last three years. Due to his age, the return on his policy was very small. Thus, the customer wanted to surrender his policy. Naveen helped this customer and advised him about the fund switch options in the product to maximize the growth in fund value. Naveen persuaded him to use the fund to switch the option. The customer witnessed the growth in his expected returns and was fully satisfied with his decision and grateful to Naveen.

For his Hum hain...hamesha spirit, we present him with a Brand Pin.

Like Naveen Pareek, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, **e-mail us at** kli.humhain-hamesha@kotak.com.

kotak life

Koi hai... hamesha

Thank you for delivering continued customer service.

Pujari Jagadish Kumar
BOE

Amongst one of the many cases in which KLI staff went out of their way to help a customer is a shining example set by Jagadish. One of his customers, an elderly 80 year old gentleman was unable to visit the branch to pay the policy renewal cheque. As his duty and personal commitment, Jagadish informed the customer about the facility of ECS payment method. However, once again, the gentleman was unable to come to the branch to fill the forms and avail this benefit due to his age. It was up to Jagadish to deal with this matter and help out the customer. Showing a very high degree of commitment, Jagadish personally visited the customer and got the forms filled and signed at his home. It showed Jagadish's commitment towards this customer that made a great impression for the company.

At KLI we salute Jagadish's commitment which is an inspiration for all of us.

For his Hum hain... hamesha spirit, we proudly present him with a Brand Pin.

Like Pujari Jagadish Kumar, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, e-mail us at kli.humhain-hamesha@kotak.com.

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

Sudesh Chaurasia

BOE

Sudesh of the Kanpur branch was trying to reach a customer for 6 months whose maturity cheque was lying at the Mirzapur branch. This was a tough challenge because the customer was residing 100 km away from the branch. Sudesh took up the challenge and continued to follow up. After rigorous tracking, following-up through social sites and local references, he managed to get the contact details of the customer. Sudesh followed up with the customer. It was difficult to convince the customer to visit the branch with proper documents. Sudesh kept following up diligently and politely. He finally managed to persuade the customer to visit the Varanasi branch and settle his case.

Sudesh's diligence, commitment and exceptional customer service won the heart of our customer.

For his Hum hain... hamesha spirit, we proudly present him with a Brand Pin.

Like Sudesh, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, **e-mail us at kli.humhain-hamesha@kotak.com.**

kotak life

Koi hai... hamesha

Thank you for delivering continued customer service.

Vijay Pandit
Tied

Amongst one of the many cases in which a KLI staff went out of his way to help a customer is a shining example set by Vijay. Vijay met a prospective customer who was ready to buy a solution for his son. The problem was that the customer already had 1,50,000 Tax Benefits taken against section 80c.The customer was in a dilemma about taking a decision regarding the policy. He was also running a business in partnership along with his wife. The tax consultant proposed that the wife can be a Proposer and take the solution for her son. This diligence of Vijay settled the problem and both husband and wife were happy with the buying experience provided by Vijay.

For his Hum hain...hamesha spirit, we present him with a Brand Pin.

Like Vijay Pandit, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, **e-mail us at kli.humhain-hamesha@kotak.com.**

kotak life

Koi hai... hamesha

Thank you

for delivering continued customer service.

Vishwanath Sajjanar
Alternate

One of our customers from Davanagere reached on the last day of the deadline to revive his policy. If the policy had not been revived, it would have gone for foreclosure in the system. The customer would have incurred huge losses. Vishwanath contacted the customer and learnt that the customer did not have the sufficient amount to revive the policy. Vishwanath and BM of blue chip suggested that the customer should organise the money from somewhere and pay the premium to avoid the loss which he could incur due to foreclosure. The customer requested for 4 days grace period to arrange the money for the premium. Vishwanath helped the customer and took approval from his seniors for 3 days extension so that the customer could renew his policy. 3 days later, the customer sent the cheque with all the documents and revival forms. Vishwanath helped this customer to continue his policy by approaching the right channels for the customer's own benefit.

For his Hum hain... hamesha spirit, we proudly present him with a Brand Pin.

Like Vishwanath Sajjanar, if you have a Hum hain... hamesha story that has created an unforgettable experience, share it with us and you too could earn a Brand Pin.

To share your story, **e-mail us at kli.humhain-hamesha@kotak.com.**

kotak life

Koi hai... hamesha

BIG team makes sure that all new field employees and distributors are inducted to the brand promise.

Congratulations BIG team for taking a step towards driving Value driven people centric culture in the distribution team.

Looking forward to more such initaives that showcase the Hum hain...hamesha spirit and create an unforgettable experience.

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or **WhatsApp us on: 8291331878**

kotak life

Koi hai... hamesha

Helping us set a benchmark in the industry!

By conducting training sessions like Glorious India our Investment Team enables alternate channel to get more in-depth information about fund performance, investment strategy and market movements. It arms them with knowledge and the confidence to deliver the perfect buying experience. Hence, enabling them to pitch our ULIP product to their customers.

Congratulations Investment Team, for creating an unforgettable experience by ensuring **customer acquisition through need based selling**.

Looking forward to more such initiatives that showcase the Hum hain... hamesha spirit and create an unforgettable experience.

To send us your story/initiative you can,
E-mail us at kli.humhain-hamesha@kotak.com or **WhatsApp us on: 8291331878**

Empower Distribution with Investment Knowledge for right selling

A Hum hain… hamesha Initiative by Investment team

On Sunday 23rd of July 2017, Sudhakar Shanbhag – Chief investment officer of Kotak life, started the 6 city glorious India session from Mumbai with top 120 Tied Life Advisors. Active engagement of Investment team with Life Advisors will empower them with better investment /market knowledge. This will help Life Advisors handle customer queries better, especially on financial market while interacting with customers on sales call.

After the first event in Mumbai, the Investment team conducted Glorious India session for Tied LAs in Chandigarh, Delhi and Ahmedabad. By completing the last 2 sessions in Kolkata and Bangalore our investment team will cover almost 600 of our top Life Advisors.

We appreciate our Investment team to roll out their department how and took us a step ahead in delivering the Koi hai… hamesha experience.

Looking forward to more such initiative that showcases the Hum hain… hamesha spirit and create an unforgettable moment.

To send us your Initiative/story you can email at kli.humhain-hamesha@kotak.com

kotak life

Koi hai... hamesha

Introducing,
Customer Hotline Kiosk
an initiative by customer
service desk team.

Now a customer can contact KLI instantly, thanks to Customer Hotline Kiosk installed at 12 BKC, our registered office.

Congratulation CSD team for taking a step towards being approachable and accessible for customer.

Looking forward to more such initiatives that showcase the Hum hain... hamesha spirit and creates an unforgettable experience

To send us your story/initiative

Email us: **kli.humhain-hamesha@kotak.com** or whatsapp to: **8291331878**

kotak life

Koi hai... hamesha

Customer Service Desk Team, thank you for delivering the **Koi hai...hamesha** experience with the Multilingual Call Centre Initiative.

வணக்கம்! Hello జన్నదిన

When a customer calls, whether he/she speaks Tamil or Telugu, the Customer Service Desk Team ensures that his/her language is not a barrier.

Congratulations for creating an unforgettable experience for the customer and being **approachable and accessible.** The winds of change are here, the CSD team is doing their bit, are you practicing the same?

Looking forward to more such initaives that showcase the Hum hain...hamesha spirit and create an unforgettable experience.

To send us your story/initiative you can:

kll.humhain-hamesha@kotak.com 8291331878

kotak life

Koi hai... hamesha

Branded thank you, apology and condolence cards to customers, an initiative by CSD team.

CSD team has started a process of sending branded thank you, apology and condolence cards to the customer to empathise with them and also to make them feel special.

Congratulations for creating an unforgettable experience with a personal touch and by ensuring continuous customer service to the customers and their families.

Looking forward to more such initiatives that showcase the Hum hain... hamesha spirit and create an unforgettable experience.

To send us your story you can:
E-mail us at kli.humhain-hamesha@kotak.com or WhatsApp us on: 8291331878

kotak life

RUPESH KUMAR

AVP, BIG

Always honouring one's commitment

This story is about Rupesh Kumar (BTM) living the true spirit of *'Hum Hain…Hamesha'*, even in challenging times. Rupesh's wife had a medical emergency and was hospitalised on 8th Jan, 2020. At the beginning of the month, Rupesh had committed to training support of Sirsa branch for the 9th of January. He could easily have skipped the training as he had stayed at the hospital all night. Instead, he honoured his commitment and conducted the training.

After toiling the entire day, he went straight back to the hospital to be by his wife.
For the next three days (10th, 11th & 12th of January) he stayed at the hospital while his wife underwent tests. On the 13th he was scheduled to take a LAFs batch with 105 candidates. After three grueling days at the hospital, he could have conveniently asked the Consultant Trainer to substitute for him. But yet again he proved his mettle by doing his duty. He conducted the training the entire day and, in the evening, he completed the discharge formalities at the hospital and drove his wife to her hometown.

He went on to complete the batch in the next 5 days which resulted in the branch getting 85 new licenses. The batch has so far logged in 16.50 lacs of business already.

Rupesh's Hum Hain…Hamesha spirit is demonstrating Long-term distribution and engagement by showcasing unwavering commitment.

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain…hamesha

kotak life

ANJANA THAKOR

Branch Operations Executive

Distinguished service to customer

Anjana Thakor, our BOE of Ahmedabad region tried all possible way's to reach out to the client until one day she finally found Mr Paresh Sodha on social media. She informed him about the maturity stale amount which was issued to him long back. The client had moved to USA and did not have account in India, which made him apprehensive about the entire process.

After continuous follow ups Anjana convinced client to en-cash this amount. With help from Sonal Singh (Sr. BOE Gujrat) & KMBL BM Mr. Anupam they opened a NRI account for the client and helped him complete all formalities. Finally after account opening BOE processed stale cheque request & amount was credited to client's bank account.

Client was very happy with overall experience and expressed his words via appreciation mail.

This story is a perfect example of continuous service to customer where Anjana went beyond the job role to deliver our promise of Hum Hain... Hamesha

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain... hamesha

kotak life

SWARUP GUHA

BOE, Deputy Manager

Leaving no stone unturned when it comes to duty

The client Mr. Naveen Mangla had invested in a pension policy for his mother with Kotak Life. After having paid premiums for a few years, the client forgot about the policy, until recently, when a phone call from Mr. Swarup Guha (Siliguri Branch) reminded him of it.

The client's policy had matured but he was unaware of this. Swarup tried reaching the client's mother (policy owner) but the number was invalid. As the given address was 110 km from the branch, a home visit was unlikely. But Swarup was determined to reach the client even in the face of challenges. He tried contacting her on social media as well but his efforts went in vain. He continued looking, this time checking the system for similar surname and location, that's when he got lucky as the first call he made happened to be to the client himself. After having explained the claim process he found that the client's mother didn't have a bank account regulated by RBI. Post which Swarup explained the requirement and the client opened a new account.

Later, Swarup personally visited the client's home and completed the documentation for the claim. Impressed with Swarup, the client showed interest in investing with Kotak Life again.

Mr. Swarup proactively helped his client by providing continious service and honouring our brand promise *Hum Hain...Hamesha.*

Earn your brand pin

Write your story on paper and click a photo | OR | Type your story | OR | Record your story in audio | OR | Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain... hamesha

kotak life

Claim settled in record-breaking time

Unity is strength and when there's teamwork wonderful things can happen. And a perfect example of this was set by Kotak Life's Lavina Rodrigues (Handling Claims Mitra), Nityanand Kochrekar (Claims Registration user at HO) and Rohan Sakpal (Claims Assessor).

In this case, after the death of the policyholder, the nominee had intimated claim through KLI's online portal. The nominee was a father and the deceased his son, so his grief was immense. To add to this, he was facing challenges in lodging his claim through the online portal due to technical errors. Lavina guided him carefully through the process and when the issue still wasn't resolved she sought the help of Nityanand, who handles claim registration process at the HO. She then kept a steady flow of updates going, letting the client know about the developments. The second member of this dream team, Nityanand, understood the significance of the issue and took the onus of resolving it. He dove right in, seeking the help of the IT and CUE team to fast tract the solution. Together, they solved it in a day's time. Rohan was the third cog in the machinery. He was responsible for processing the claim instantly. On being assigned the high-value case he immediately grasped its sensitivity. He called the nominee and understood the circumstances of the event. He evaluated the claim basis the information and gave his recommendation on the very same day.

Consequently, the claim was approved and the payout made to the client's account on that very day. On receiving his payout the client was esctatic.

This dream team of three handled the case with sensitivity and due diligence setting an example of continuous service to customers and their families and living by our brand promise of *hum hain...hamesha*.

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain...hamesha

kotak life

Excellence starts at the core of an organisation

Relentless and uncompromised efforts of the core members of Project 'RACE' have resulted in re-engineering of underwriting processes through the introduction of Business Rule Engine. Through this initiative, the underwriting automation process has been optimized impacting about a 10 - 15% increase in STP (Straight Through Pass) ratio. This implies an additional faster conversion in 10%-15% of proposals leading to better TAT (turnaround times) and in turn resulting in happier Distribution Partners & happier end customers as well.

Team members

Dr. Amit Pawar (CUE) | Renuka Kamble (IT) | Dhruvi Thakkar (UW)
Vidhi Shah (CUE) | Anamika Agrawal (UW) | Rakhi Kadam (CUE)

Dr. Amit, Renuka, Dhruvi, Vidhi, Anamika and Rakhi stand tall with a resolve for continuous improvement to the efficiency of Kotak Life Underwriting processes and poised to partner the high standards of automation initiatives, at par with our competition partners.

Earn your brand pin

Write your story on paper and click a photo | OR | Type your story | OR | Record your story in audio | OR | Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain... hamesha

kotak life

DEVANGI WARANASHIWAR

Branch Operations Executive

Continued and excellent service to customers

Devangi Waranashiwar had been trying to get in touch with a client for a long time for direct credit closure. But when she visited the client's home, she found that he had moved to South India.

That could have put a hard stop to her efforts. But the indomitable spirit of *Hum hain…hamesha* wouldn't let Devangi give up. She proactively searched for the client on social media and successfully traced him. The amount was credited to him in time.

Thanks to Devangi's efforts the case was closed and the client even shared a positive feedback.

Loyalty lies beyond the call of duty. Devangi proved this by going the extra mile to gratify the client. Her efforts are the reflection of the true Kotak Life spirit of *Hum Hai…hamesha.*

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain…hamesha

kotak life

RAGHVENDRA SHUKLA

Senior Deputy Vice President, Distribution Excellence Group

Long-term engagement and partnership hamesha....

At a CEO Circle event in Switzerland one of the Life Advisors, Mrs Shantha Chellapa picked up an infection because of which she was not allowed to board the aircraft back to India. She was accompanied by her husband. Both of them were 65 + years of age and were petrified to be stranded in a foreign country.

Understanding the seriousness of the situation Raghvendra decided to stay back to help his colleague at the time she needed him the most. He took them to the airport hospital, basis doctor's advice, admitted her into a city hospital and arranged for her medication. He also arranged for her husband's stay as he wanted to be with her. Because of this medical emergency they extended their stay by two days. During these 2 days Raghvendra was with them, helping them in managing everything. Once all tests were done again and Mrs Shantha was given fit-to-travel certificate he arranged for the travel tickets back to India.

This story exhibits the selfless act by Raghvendra of living upto the Brand Promise of "Hum Hai Hamesha" by showcasing how we value our partners in having a long-tterm relationship.

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain... hamesha

kotak life

DIPTI PANCHAL

Deputy Manager At Inbound Contact Center

Dedication to customers is our priority

The customer called the toll -free number and expressed his concern of not having received the PD even after 20 days of issuance of the policy. The customer wanted to check the terms and conditions and did not wants to miss the free look period for the cancellation or alteration of the policy. However, Dipti informed the customer that as per system policy document was already delivered at his registered address. The customer was adamant and insisting that he did not receive the document.

On further investigation, Dipti raised a request in LCU for Proof of Delivery and they confirmed that the Policy Document was delivered at the correct address and the same was received by PH. After the confirmation, the same was told to the customer only to realise that Bluedart called the customer and apologized that the PD was delivered at incorrect address. Later Bluedart confirmed to Dipti that the Policy Document was delivered to the wrong address and that there had been a mistake on their end.

Dipti co-ordinated with the team and got the Policy Document re-printed and sent on the registered address. The same was confirmed by the client. The client was happy with the constant follow-ups and resolution provided.

This incident is a classic example of the *Hum hain...hamesha* spirit of our Deputy Manager who delivered continuous service to customers.

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain...hamesha

kotak life

PRAJAKTA MAYEKAR

Deputy Manager Inbound Contact Centre

Putting the customer before everything

An insurance policy can give a family a new lease on life. So, it was quite dismaying for the client Ms Deepti Rahul Mantri when his buying process stalled at the proposal stage. The reason he was given was that sugar was detected in his blood report, which was negated by the client.

Mrs Prajakta gave this information to the Underwriting team. In the meanwhile, the client did his medicals again and no sugar was detected in his blood.

The Underwriting team then decided to reschedule the medicals which proved that he didn't have high sugar. That settled it. The policy was accepted on the aforesaid rates.

Mrs Prajakta's dedication and constant follow up impressed him considerably. He even wrote an email appreciating her.

With her dedication and determination to make things work for the client by provideing need based solution, Mrs Prajakta exemplified our brand promise *Hum hain...humesha.*

Earn your brand pin

Write your story on paper and click a photo | OR | Type your story | OR | Record your story in audio | OR | Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain...hamesha

kotak life

LATIKA GULPALIWAR

Assistant Manager Inbound Center

Duty before everything else

This story starts with a phone call from a disgruntled customer. His issue was that he couldn't pay his premium as the revival period of the policy was over. This meant reduced benefits and sum assured.

He tried to rectify this issue by calling the branch, CSD, and also the contact centre but as per protocol, he was told to continue the policy till the maturity with the reduced benefits. He would get the revised sum assured and revisionary bonus added in the policy at maturity. The client was all set to surrender the policy but the Latika Gulpaliwar, a KLI officer, intervened and requested him to hang on for some time. She went the extra mile and got the required approvals for the revival of the policy. She shared her personal email id with the client to assist the revival process and even helped the customer pay via IVR.

Latika followed up with the team and gave the client regular updates. Her efforts helped close the case on a priority basis. All her work came to fruition when the policy was revived and the pending survival benefit was credited to the client on priority.

By the end of it all, the client was very content. He even sent an email to appreciate Latika's determination.

This instance is a true example of the dedication and diligence with which Kotak Life employees adhere to the brand promise, *Hum hain...hamesha.*

Earn your brand pin

Write your story on paper and click a photo | OR | Type your story | OR | Record your story in audio | OR | Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain...hamesha

kotak life

SURYANARAYANA

SR. Administrator EUS

Value-driven culture at its best

On one rainy day in October Narayana Pillai's laptop bailed on him and stopped working. At the time he was attending a meeting at a hotel. He raised a ticket, to which IT Engineer Suryanarayana replied. Suryanarayana realized that nothing could be done remotely so he went all the way to the hotel to check the laptop. He found that a part needed to be replaced.

Narayana was scheduled to attend an international convention in Zurich in a few days. It seemed almost impossible that his laptop would be fixed by then. But then again, he had the support of someone like Suryanarayana, who took it on himself to get the laptop repaired. He took it with him, got it fixed and returned it to Narayana the very same day. In the course of things, he got completely drenched yet delievered what he was expected to.

Suryanarayana went beyond the call of duty to help his colleague. This instance is a perfect example of Kotak Life's value-driven culture and it reinforces the Brand Promise, *Hum hain...hamesha.*

Earn your brand pin

Write your story on paper and click a photo | OR | Type your story | OR | Record your story in audio | OR | Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain...hamesha

kotak life

NISHIT SANGHAVI

Inbound contact center assistant manager

Customer service at its finest

The concerned client, Mr Anish Choudhury was in urgent need of his policy payout. What inconvenienced him, even more, was that he wasn't in the country. After a few unsuccessful attempts at getting things sorted from the call centre he opted to get a call back and the case was assigned to Nishit Sanghavi.

Incidentally, Mr Choudhury's cheque had been dispatched but not delivered due to the address being incomplete. Nishit got in touch with the client and talked him through the SPRI process and asked him to mail the CSD team marking him in cc.

As guided by Nishit, the client followed through with the process and requested for a payout on an urgent basis. This was done that very day and the payment was credited to the client's account two days later. Mr Choudhury was elated by the fast-tracking of his request and dropped Nishit an appreciation mail.

Nishit's story is a shining example of identifying and fulfilling the need of a customer.

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain... hamesha

kotak life

ASHWIN NAIK

Inbound contact center assistant manager

The extra mile in the name of duty

Mr Sambath Kumar and Mrs Kavitha had six lapsed policies since 2018. Even after following up and paying the due premiums no action was being taken by their agent.

The disgruntled client called the toll-free number as a last resort. He was very disappointed and wanted to escalate the matter to the top management. The call was attended by Mr Ashwin Naik who managed to reassure the client and calm him down. Ashwin assured the client that he would look into the matter personally and take every step to revive the policy.

Ashwin then went on to call the respective branch manager and made sure the necessary steps were taken to address the client's grievance. Subsequently, the branch deep dove into the matter and found that the policy was revived via conducting medical. Once the needful was done, Ashwin went to inform the client that the policy was revived. Needless to say, the clients were very pleased and highly appreciated Ashwin's efforts.

This is a shining example of providing continuous service to customer. Ashwin went out of his way to help the clients and exhibited the true spirit of *Hum hain...hamesha.*

Earn your brand pin

Write your story on paper and click a photo | OR | Type your story | OR | Record your story in audio | OR | Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain...hamesha

kotak life

Ranjit Borah - Assam

Zindagi ke har mod pe hum hai... hamesha!

Our BOE, Mr. Ranjit Borah, helped a customer, Mr. Kiranjit Barman, in a critical case when he wanted to cancel his policy.

At the time of signing the proposal form, Mr. Barman provided a wrong address proof due to which he didn't receive the policy bond. Our BOE, Mr. Ranjit Borah, handled the situation very well and assured that the client was provided a duplicate copy of the bond at the earliest. In spite of being the only BOE at the branch, he took the onus of visiting the customer's house and collecting the required documents for re-issuance of the bond. Mr. Ranjit kept his promise of re-issuing the bond within a short span because of which he received a letter of appreciation from the customer applauding his efforts.

"I would like to appreciate the Kotak team, led by Ranjit, for resolving my long-pending issue patiently. They've done a commendable job!"

- Mr. Kiranjit Barman

Our BOE, Ranjit, stayed true to our commitment of providing exceptional **'Continued Service to Customers and their Families'.**

Earn your Brand Pin

Click Here to submit your story or Visit bit.ly/klibrandstory

or

Scan the code to submit your story

or

Record your story and send it on WhatsApp to: 7045727175

or

My Customer Story

Submit your story on Smart Sell

kotak life

CHAINA SONI

BOE

Approachability and commitment during hardest of times

The lockdown shook our lives like never before. Quite like it did for Mrs. Krishna Bhattacharya, a Kotak Life customer. Her policy got matured just a few days after the lockdown was announced. While she had filed a claim earlier. She followed up with the CSD team & sales team but it didn't result in solving her issue.

Since her DC details were missing, the cheque issued to her was ready, but was on hold due to the lockdown. Until one fine day when she called Chaina on her personal number. Approachable and accessible as she is, Chaina quickly jumped in to resolve this issue.

Not only did she assure the customer about the pay out by taking down and forwarding her DC details; she even guided her with the maturity process. Empathizing with the customer's urgency, Chaina made sure that the Maturity team processed her payout on priority.

Not only was the customer amazed by Chaina's approachability and commitment, she even enquired about another term policy for her husband. That's the power of living the brand promise *Hum Hain… Hamesha.*

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain... hamesha

kotak life

CHAITANYA MHATRE

Deputy Manager Inbound Contact Centre

Doing more than duty by helping a client in need

Our client Sanjay Rohidas Kumta was a retired government employee trying to make ends meet on a meagre pension. To add to his stress he and his wife both were in poor health and had piling medical bills to pay each month.

He had tried to surrender his policy twice. At this point, it wasn't clear what his reasons for the surrender were. The call centre executive informed him that surrender was not possible. The dismayed client gave KLI a detractor rating. The truth was uncovered when Chaitanya followed up with the client for the detractor rating. It so happened that when the client had bought the policy he wasn't aware of, nor was he informed about details like lock-in period and the foreclosure clause. When he found out about the clauses, his world turned upside down. He didn't have the funds to pay the due premium and he knew that he would lose the whole amount he had put in if he missed the payment.

On humanitarian grounds, Chaitanya Mhatre intervened and helped the client, by coordinating and forwarding the complaint to the MD's desk for approval. After following up on the case persistently and post a rejection, the case was finally approved.

When this good news was delivered to the client he was immensely relieved and happy.

Chaitanya Mhatre supported the client when he needed it most. This is a depiction of Value driven people first approach and living upto our brand promise *Hum hain...hamesha.*

Earn your brand pin

Write your story on paper and click a photo

OR

Type your story

OR

Record your story in audio

OR

Record your story in video

Send it via Whatsapp to **70457 27175** OR Email to **kli.humhain-hamesha@kotak.com** OR via **smartsell**

Hum hain... hamesha