



**HUM  
HAIN  
HAMESHA**

**STORIES**





## Showcasing exemplary teamwork to help customers



Siddharth Ghanghav,  
Branch Ops



Ahmed Panjwani,  
CPC



Santhibhushan,  
Branch Manager

At Kotak, we all work as teams. But there are instances where we have to work across teams, borders, and roles to deliver our promise to our customers.

One example of spectacular teamwork was showcased by Ahmed Panjwani, Siddharth Ghanghav and Santhibhushan, who went beyond their call of duty to help Mr. Tajudeen to receive a payout to his two matured policies.

In a routine stale cheque activity Siddharth started working on these 2 case he contacted the customer immediately to get the matter sorted. When doing so he found out that the client, in fact, was in touch with Santhibhushan and had also dropped a mail to the CSD team with Ahmed marked in the mail chain. All three of them got on a call to discuss the same and Ahmed explained the issue regarding the client's payout. Since the client was an NRI, he would be required to create an NRO account in India to get the maturity amount.

Due to the COVID-19 pandemic, the customer couldn't personally visit India to open the account and so the team guided him to do so digitally. It required a lot of coordination from the Kotak life members and the client to finally complete the documentation. Finally the payout was credited to the client's newly opened Kotak account. This commendable feat of coordination by Ahmed, Siddharth and Santhibhushan is a striking example of going the extra mile to fulfill our brand promise Hum Hain....Hamesha.



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## JIGNESH PATEL

Branch Operations Executive



### Setting an example of excellent service to customers and their families

Claim settlement is tough on the customer as they are in the middle of an emotional time after having lost a loved one or family member.

Jignesh Patel fulfilled his duty by being the crux during the challenging time for the Patel family. After the passing away of Mr. Kaniyalal Patel, his son Mr. Kishan Patel visited the Vadodara branch to make inquiries regarding the claim settlement. Though he arrived after client servicing hours, Jignesh still made the time to attend to Mr. Patel. Jignesh guided the nominee to apply for a claim settlement online and also educated him about the importance of Life Insurance.

Jignesh was so informative and convincing in his demeanor that the nominee himself decided to invest in a Kotak Life Insurance plan and appreciated his efforts. Jignesh's dedicated service to customers and their families helped him cross-sell. He has truly lived up to the spirit of Hum Hain....Hamesha by showcasing compassion and professionalism at the same time.



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## MR. NILESH DARWATKAR

Chief Manager-NB Operations



### Compassion in the times of Corona

When the lockdown began everyone was skeptical to work from home, mainly because of the unfamiliarity with the work from home culture. But a few gems like Mr. Nilesh Darwatkar, have made what would otherwise have been a hurdle race a smooth ride.

Nilesh took the onus of ensuring the wellbeing of the work-from-home workforce. He had daily meetings with them to enquire about them and their families. He went out of his way to arrange laptops for some of the employees so that work would flow seamlessly. He also took responsibility for the work-from-office employees, making sure they stayed safe and followed all the guidelines.

In times of a humanitarian crisis, Nilesh's compassion for his employees shone bright. We salute him for his people-first approach and for living by our brand promise, Hum Hain Hamesha.



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## NITIN KUMAR



Deputy Manager, Alternate Team



### A saviour to Kotak's bank managers and staff during the COVID crisis

The COVID-19 pandemic has brought us face to face with the most basic questions in life. While some of us were lucky enough to be locked down with our family during this crisis, others were however stranded in remote locations with barely any basic necessities to get by.

Nitin Kumar, was a saviour for many of the bank employees and managers who were stranded in Kasargod, Kerala. Nitin, a native of Kasargod, made sure to help his fellow colleagues despite the lockdown. He went to great lengths to procure and supply his colleagues with food supplies and other essential items that helped them overcome these challenging times.

Nitin's dedication to help his fellow colleagues out was highly appreciated. His people centric approach to help his colleagues in the middle of a pandemic reflects our brand promise Hum Hain...Hamesha.



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## **PADMAPRIYA S.**

Branch Operations, Kotak Life

### **Providing exceptional customer service round the clock**

At Kotak life we cater to customers all over the globe. While it gives us a great sense of pride to have an international customer base, it requires a tremendous amount of hard work for our Life advisors as they often have to juggle with overseas timezones, language barriers, and other communication constraints.

Padmapriya S. overcame these challenges with a positive attitude and her persistent efforts. When she was handling the account of Mr. Bala Murugan S., it was especially difficult because he lived in a different country. At every step of the way, Padmapriya helped Mr. Murugan to submit his documents in order to initiate the maturity payout process. She would set up calls with the client after office hours and assisted him in procuring the required documents for a speedy payout.

Padmapriya went above and beyond to ensure that the client received the money that was due to him. Padmapriya's consistent efforts paid off and the client received the due amount shortly. Not only was Mr. Murugan in awe of Padmapriya's diligence, but he also had high accolades for the entire Kotak life team. Padmapriya's hard work is true example of continuous service to customer and makes us say proudly Hum Hain...Hamesha



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## MERILEE MISHRA

BIG team, KLI



### Leading the digital way forward

The COVID-19 pandemic brought us face to face with the effectiveness of going digital. It taught us that no matter where we are, even in the midst of a global pandemic, we can all stay connected digitally.

Leading the digital way forward is BIG team's Merilee Mishra who helped life advisors and agency partners navigate the Coronavirus crisis in an effective, safe, and enjoyable manner.

Amidst the nationwide lockdown, Merilee provided assistance in educating her team and partners on digital processes. She was empathetic towards her team members who were hesitant about going digital. But under Merilee's guidance, everyone learned the ropes of the digital transformation.

To keep the spirit of the teams up, Merilee also organized digital events such as singing competitions, yoga sessions, and health and wellness programs online. This was an eyeopener for many, who embraced going digital with open arms. Merilee's infectious enthusiasm and helping nature helped many overcome the fear of using digital platforms for everyday tasks. With her never say die attitude, Merilee showcased long term engagement with distribution and lived up to our brand promise Hum Hain.... Hamesha.



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## RAJAT ATTEREY

Deputy Manager, Branch Operations Team



### Going through great lengths to help customers

Our customers come from all walks of life. We serve each and every one of them by giving them the best service and vow to do so even when the customer is not aware or has forgotten about his or her policy.

Rajat Atterey, faced a similar situation when the customer, Mr. Shyam Singh had forgotten that his policy had matured. Despite several efforts, Rajat could not establish contact with Mr. Singh and decided to pay him a visit at his shop. On reaching the location, Rajat found that the shop was shut. Thinking that he may have missed the client somehow, Rajat went to Mr. Singh's shop several times but to no avail. Finally, he decided to visit the Gram Pradhan of the village who confirmed that the client had moved to Ghaziabad. Rajat again tried to find the whereabouts of Mr. Singh by contacting the Ghaziabad branch. Still, he was unsuccessful.

As a last resort, he visited the Gram Pradhan there who after much convincing disclosed Mr. Singh's address to Rajat. He immediately went to Mr. Singh's place and informed him about the maturity of his policy. The client was taken aback and agreed to follow all the necessary procedures. The case was finally closed and the client received the money that was due to him. Rajat's dedication to provide continued service to the customer, despite all odds is a true representation of our Brand promise Hum Hain....Hamesha.



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## BIPLAB MISHRA

Branch Operations Executive



### Timely service to help customers and their families in need

The claim submission process can be very difficult for the family members in the wake of the passing away of a close loved one. Matters like these need to be handled in a compassionate and empathetic manner, so as to make the whole claim submission process effortless for the family.

When Biplab Mishra was assigned the case of a death claim of a Life Insured, he vowed to do everything in his power to help the family out. When the son of Life Insured, Mr. Shakil Ahmed visited the branch for claim submission, Biplab guided him through the entire process one step at a time.

With the help of Biplab's proactive nature and guidance, the claim was settled in 3 working days. Not only that, but Mr Ahmed was also so impressed with Biplab's customer service that he even purchased a policy for himself. Biplab's approachable and accessible nature, lived up to our Brand promise of Hum Hain....Hamesha.



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## SRINIVASA P.M.

Branch Operations Executive, Kotak Life



### Leaving no stone unturned in providing customer service

Mr. Srinivasa, Branch Operations Executive (BOE) at our Nagarbhavi Branch (BLBS) was assigned a case of a matured policy that had fallen into the stale category. The customer Mr. Avinashsuresh Rao was notified of the same but had not responded. He was also not contactable on the numbers saved in our system.

Srinivasa first tried to get in touch with Mr. Rao on social media but was not able to find him there. He then searched the client's address on Google Maps and reached out to a few grocery stores in that area hoping to find him. Through them, he was able to establish contact with one of the neighbors, who informed Srinivasa that Mr. Rao had relocated a few years ago. The neighbor was kind enough to also share Mr. Rao's parents' number with Srinivasa. On contacting the parents they were not ready to believe him and refused to disclose any details. However, Srinivasa managed to gain their trust by sharing his branch address, contact details for verification, and managed to convince them of his credentials.

As it turned out, Mr. Rao was now residing in the U.S. Srinivasa contacted him through WhatsApp and informed him of the policy's maturity. As he was entirely unaware of the process for receiving the amount, Srinivasa explained all the requirements and the process on call. Finally, Mr. Rao emailed the necessary documents and his request was duly processed.

On receiving the maturity amount, Avinash and his family were very happy and vouched to stay dedicated to Kotak Life Insurance. Srinivasa's hard work and continuous service to customer is a commendable example for us and enabled us to proudly say, Hum Hain... Hamesha.



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## KUMARAN RAVICHANDRAN

Branch Ops, Kotak Life

### Helping customers through thick and thin

Having the presence of mind is of the utmost importance when making crucial decisions pertaining to life insurance policies. In the event of sickness and death of a policyholder, this decision making becomes even more complex.

When the claimant Vennila Manoharan approached our BOE, Kumaran Ravichandran for surrendering two policies of her husband, Kumaran was in a fix. After much deliberation, he requested the claimant to forgo of one policy instead of both. In order to initiate the closure process, Kumaran required authorization from the original policyholder, Mr. Deepak Manoharan. However, Mr. Manoharan was bedridden and not in the state to visit the nearest branch or to even sign the required documents. Kumaran was empathetic towards the customer's plight and coordinated with the UW team to process the surrender using a thumb impression in lieu of the customer's signature. The documents were processed and the payout for the surrendered policy was successfully made.

After the demise of Mr. Manoharan, his wife continued to seek Kumaran's help to settle the claim of the remaining policy. With regular coordination via call and mail, the claim was finally settled. Kumaran continued to assist Mrs. Manoharan for almost a year with the correct and accurate procedures to process all the payouts on time. Kumaran's diligent service towards the customer is true example of our Brand Promise of Hum Hain...Hamesha.



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## AANCHAL JAIN

Branch Ops, Kotak Life



### Customer service that goes beyond borders

Mr. Sachin Gupta has been a loyal Kotak Life Insurance policyholder for 10 years. However, when his single invest plan reached maturity, nobody from the team was able to trace him to inform him about the same. The contact details attached to his profile were out of service and even the address was invalid.

When Aanchal Jain was handed this case, there was no trace of Mr. Gupta. She resorted to social networking sites as a last attempt to track him down. From this, she learned that Mr. Gupta had migrated from the country and was living abroad. This intel helped her narrow down her search and establish contact with Mr. Gupta's parents. Through them, she managed to get Mr. Gupta's personal contact number.

Upon contacting him, Mr. Gupta was amused that Aanchal had gone through such lengths to fulfil her commitment. She guided Mr. Gupta with the documentation process so he could close the stale account from the comfort of his home in the United States. Shortly after, Mr. Gupta received the payment and was thoroughly impressed with the quality of customer service at Kotak Life Insurance. Even more so, he was in awe of Aanchal's impeccable service, dedication, and helpful attitude that reflected the company's Brand Promise of Hum Hain Hamesha.



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## MR NITIN SIRSAT

BOE, Kotak Life



### Setting an example for excellent customer service

After repeatedly facing IT issues and poor service, Kotak Life Insurance policyholder Mr. Imran Shaikh was very dissatisfied with the company. He was frustrated about not being able to switch the funds of his two policies despite trying again and again.

He walked into the Swargate branch in Pune determined to close both his policies where he met Nitin Sirsat. Upon seeing Mr. Shaikh distressed Nitin lend a helping hand to him. Nitin showed tremendous support and patience despite that Mr. Shaikh was adamant about closing the two policies. Nitin further coordinated with the HO team and the fund switch was successfully executed.

Seeing that Nitin was doing the best he could, Mr. Shaikh realised that the spark of excellent customer service is still alive in Kotak Life Insurance employees like Nitin. Due to Nitin's genuine interest and helpful nature, Mr. Shaikh decided not to cancel his policies and to continue with our services. Nitin provided a timely need - based solution and helped the client. Instances like these are true example of our Brand Promise of Hum Hain...Hamesha.



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**NITESH MISHRA**

Assistant Manager, FIG Team

**ANKIT SHARMA**

Assistant Manager, Claims Team



## Helping policyholders and their families maneuver difficult times

Mr. Pradeep Kumar Sehgal was insured with us under the group credit life insurance scheme of Kotak Mahindra Bank. When he passed away, his nominee Mr. Aman Sehgal approached the bank team to figure out the claim application process. As he possessed a copy of the Certificate of Insurance with the relevant contact details, he also decided to contact the Kotak Life Insurance Claims Team.

Mr. Aman Sehgal wrote a mail to the Group Claims Mitra informing about the death of Mr. Pradeep. Ankit Sharma from claims teams immediately approached Mr. Nitesh Mishra of FIG sales support team to help him settle the claim. Going beyond the call of the duty, Nitesh gathered all the relevant information and informed Mr. Aman about the documentation and other information required for the claim settlement. This was during the COVID lockdown period when all of us were working from home. Nitesh worked from office and assisted Mr. Aman to complete claim intimation process. To speed up the process, Nitesh also arranged for a Relationship manager of the Bank to retrieve documentation along with approvals to process the claim. Shortly after, the nominee submitted all the documents and the claim was registered.

The claim was finally settled and the nominee was relieved to receive the money as it helped him settle an outstanding loan. The customer went on to appreciating the efforts of Ankit & Nitesh via email "I was very impressed with the professionalism of the company. The apprehension we felt whilst making the claim was totally diminished by well-trained handling of this claim.". Their continuous service to customer is what brings alive the brand promise of Hum Hain...Hamesha.

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## VARSHA SAWANT

BIG L&D Manager



### Being a pillar of support for fellow Life Advisors

Varsha Sawant had always come to the aid of her colleagues and team members in times of need. So when one of Ghatkopar- Mumbai branch's manager, Sunita Raghavan had to take leave from work to tend to her ailing father, naturally Varsha stepped in.

She knew that Sunita was an amazing performer and didn't want her absence to hamper her otherwise impeccable performance record. On humanitarian grounds, Varsha decided to help Sunita maintain her targets by guiding her team agency associates. She boosted the morale of the team and kept them motivated despite Sunita's absence. Varsha gave the team targets and supported them in planning and execution.

All thanks to Varsha's unwavering support and encouragement, the team was one of the top rankers for Kotak Life Insurance. Varsha's people-centric approach helped improve the quality of talent and overall productivity of the team. Through her efforts, Varsha has truly lived up to our Brand Promise of Hum Hain....Hamesha.



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## VANDANA SALASKAR



UW, Kotak Life



### Overcoming hurdles with innovative solutions

The COVID-19 pandemic has caused a lot of distress and instability. Taking this challenge in her stride, Vandana Salaskar decided to come up with an innovative solution to tackle the difficulties faced during the COVID-19 crises at Kotak Life Insurance.

The implementation of a lockdown during the Coronavirus crisis created a lot of turmoil amongst our customers. Many started opting out because of a delay or failure in medical approvals, thus hampering our existing business. Vandana stepped in to review and thoroughly analyze the pending FIG medical cases within KLI retention limit. She mapped the cases as per risk classification within the Kotak Life Insurance underwriting protocol and ensured that there was no anti-selection.

She discussed this with the Chief Medical Officer and the Head of Department, who were equally impressed and immediately gave her their approval. Vandana's presence of mind and ability to handle a challenging situation make her the perfect example of a customer-centric employee. Her innovative approach in tough situations lives up to our principle of Hum Hain...Hamesha.



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## MANOJ MISTRY

Deputy VP , DEG



### Compassionate service towards fellow Life Advisors

Manoj Mistry has always lent a helping hand to whoever needs assistance. Be it on a professional or personal front, Manoj has always been the go-to guy for many. When Mr Dinyar Murzban Arsiwalla, a senior Life Advisor at Kotak Life Insurance asked Manoj for his help, he did so without expecting anything in return.

Mr Arsiwalla was a part of the Churchgate branch in Mumbai for the longest time and was familiar with the staff and the workings there. However, post-restructuring he was posted to the Andheri branch. Since Mr Arsiwalla was 79 years old, it became difficult for him to navigate through the processes at the new branch. He also wasn't able to establish any communication with the branch members as well. On top of all this, he was also faced health problems that did not allow him to travel. Finding himself in this predicament, Mr Arsiwalla decided to contact Manoj.

Manoj immediately came to Mr Arsiwalla's rescue. All Mr Arsiwalla needed was a TDS certificate from the respective branch. Manoj quickly set this process into motion. He sent a mail to the accounts team who in turn immediately sent the required TDS certificate to Mr Arsiwalla via email. Mr Arsiwalla was relieved and grateful to Manoj for his timely help. Manoj went beyond his call of duty to help a senior employee showcasing our brand promise of Hum Hain...Hamesha



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**AMAR SHARMA**

AVP , BRE

**VISHWAS CHOUBE**

Executive VP, DEG



## Going beyond the sense of duty to serve customers

With a drive to deliver the best customer service, the Kotak Life Insurance team leaves no stone unturned. We strive to make our customers happy and give them our best.

When Vishwas Choube received a mail from an existing customer asking for a refund of his policy amount, he sought to get to the bottom of the customer's story. Over a series of email correspondence with the customer Amitabha Ghosh, Vishwas found that the customer had been facing issues related to the payment gateway. After repeated attempts of trying to pay his policy premium, the customer was still unsuccessful due to the faulty gateway which led to his frustration and outburst of requesting a refund.

Vishwas acknowledged the customer's issue and patiently explained to him the limitations of the payment gateways. He took all the account and policy details from the customer and coordinated Internally with Amar from BRE to generate a payment link for him. While Amar ensured that the customer was able to pay his premium without a glitch and received an acknowledgement receipt for the same, he also shared his phone number with the customer to ensure that any future queries/requirements could be addressed to him directly.

Upon seeing our employees diligent efforts, the customer was impressed and decided to continue his policy with us. It is instances like this that help us understand the customer's plight and enable us to solve their problems. Vishwas & Amar were patient with the customer and invested time to understand the customer's dilemma. They successfully assured the customer that he indeed was associated with the right company who says proudly *Hum Hain...Hamesha*.



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