



HUM HAIN HAMESHA

STORIES





VINAY THAKOR



Branch Operations Executive



Going lengths to serve customers, literally

The lockdown had left most of us immobile. But those who exercised mobility to deliver service are examples of unparalleled commitment. Quite like Vinay, who went beyond distance to help his customer renew his policy.

Prahladbhai Prajapati's premium was due but he couldn't pay due to financial reasons. After consistent follow ups, he agreed to visit the nearest branch, one day before the lockdown was announced. Living close to 75km away from the branch, and Covid-19 lockdown, the customer couldn't make it.

After more follow ups by Vinay, and failed attempts to convince Prahladbhai to pay online; he agreed to pick up renewal documents from Prahladbhai's residence. Vinay didn't commit anything over call but consulted with his RDM Praful Joshi and informed all the life advisors in the Prahladbhai's area for pickup but that also could not happen.

Few days later, Vinay and Praful both went to see the Prahladbhai personally, leaving him in complete awe of such exceptional customer service.

By being approachable and accessible, Vinay has collected premiums by visiting customers in 8 villages. He even got some customers to re-invest, truly going far and wide to live the brand promise in the toughest of times.



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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*.



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GAZALA PRAVEEN

Manager, Inbound Call Center



Sparkling motivation during pressing times

Truth be told, it's the team that makes up for the brand's truest element, and for them to live the promise, they must experience it first hand.

Gazala Praveen understands this very well. While a global pandemic brought the country to a standstill, she kept her team's spirit moving. Due to the lockdown, the team was divided into those who worked from home and those who did not have systems in place and were part timers.

Gazala made sure that both the teams were seamlessly connected by organizing video conferences on zoom every alternate day. This helped the team express any assistance required too to service the customers in best possible way. She enabled her team with laptops so that they could work from home and answer customer queries from their personal phones by diverting call with the help from IT. She helped the team to reduce their call times through quick inter-department coordination

Gazala's not only portrayed approachability and accessibility her approach towards value-driven people culture took a rather thrilling turn when she got the entire team to remotely stitch together their version of the 'Muskuraega India' video.; keeping the culture alive truly celebrates Hum Hain... Hamesha



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Hum hain...hamesha



SRINIVAS CHINTAPALLI



Brand Operations Executive.



Easing customers at the toughest of times

In Bangalore early this year, a young Kotak Life customer Mr. Kakumanu Lakshman lost his life in a tragic murder.

His father Mr. Kakumanu Rama walked into the local branch confused and depressed, with the intention to inquire about his son's policy claim. That's when Srinivas stepped in to help him.

He advised the claimant about the required documents, and even personally coordinated with the deceased customer's HR team to help his father acquire all these documents. Furthermore, Srinivas even helped translate certain form fields and helped him fill out all necessary documentation. To top that, he even shared his personal number in case the claimant ever had any doubts or issues.

Srinivas proactively helped the claimant. The sum assured was disbursed. All this happened during the lockdown, when the majority of the workforce was actually working remotely.

Such continued service to customers and their families keeps the brand promise of *Hum Hain... Hamesha* alive, in the toughest of times. The client was so pleased and relieved with Srinivas's seamless service that he sent some sweet words his way, "because of your service and guidance I was able to submit all documents, even after office hours you sat with me and helped filling all the claim papers".



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FORUM SHAH

Inbound Contact Centre



Reviving the brand promise by committing to policy revivals

Technology isn't always reliable. Which is why, we nurture teams to deliver human-centric service regardless of advance and digitized processes. Such was the case of Mrs. Vijayalakhmi who had made her premium payment digitally but hadn't received any confirmation.

Naturally, the customer called the toll free number to get a confirmation. But when Forum, the one assisting her, couldn't see the payment reflecting in the system. She heavy-heartedly informed the customer the same and marked the query to CSD.

After having thoroughly checked the mail trail, Forum asked the customer to share her bank statements. The accounts team tallied it and found that the payment was cleared, but not directly from the customer's bank account. Which was the reason it wasn't reflecting in the system.

Forum's continued service got her to resolve this issue with the least amount of friction. As a result, the customer's policy is finally revived.



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LAVINA RODRIGUES & KUNAL CHAVDA

Claim Team



Proving that we're locked down, not knocked down

Lockdown never stopped us from being around for our customers. So when claimant Nitin Madnani enquired about his claim, his incomplete documents were taken up for completion on priority basis.

Even at the difficult time of the lockdown, BOE Kunal Chavda seamlessly guided Nitin to complete his documentation and verified the same remotely. He coordinated with Lavina Rodrigues from the Claim Department who suggested Kunal on guiding customer to submit the documentation through Online Claim Portal. Kunal then connected with customer and seamlessly directed him at Online claim intimation Procedure.

Deep in the lockdown, the customer managed to send the claim documents online with constant assistance and within 4 working days, the claim was settled.

Kunal's & Lavina's continuous service to the customers displayed the true meaning of living the promise of *Hum Hain... Hamesha*, despite the tough times..



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BINITA BALAKRISHNAN & MARY GOMES

CSD Grievance team



Helping customers dream bigger even if it's with cancellation

The true essence of exemplary customer service lies in supporting beyond protocols. Just like in the case of Krunal Janardan, who had purchased a Kotak Assured Income Accelerator Plan from Kotak life.

While he was informed that he'll be able to get an overdraft of Rs. 25,00,000/- from Kotak Mahindra Bank on behalf of his KLI policy, the loan, did not go through, which made him incur losses in business.

Disappointed, the customer wanted to cancel the policy. His agent couldn't help with the cancellation, neither did his 7 physical visits to the head office. But when the case was presented to Binita and Mary from customer grievance team, they felt the customer's pain like their own. And subsequently, got approval on the refund of the premium paid till date, covering the customer's losses.

Understanding and empathizing with the customer are true traits of Value - driven people culture approach. Support provided to the customer even at the time of exit is true to the spirit of Hum Hai... Hamesha



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HEMANT LAD



Branch Operations Executive



Processing maturity claims maturely during the lockdown

The lockdown has had the nation at a standstill. But moving stories of how our support staff helped the locked-down customers never stopped coming in.

This is the story of Hemant, who proactively reached out to the customer Mr. Kalubhai Mogra when his policy had matured. But due to obvious discomfort because of lockdown, the client refused to visit the branch.

Finally Hemant decided to personally visit the client at his society entry gate and helped the client complete his Maturity documents.

Hemant's accessibility and continued service kept him committed to delivering the brand promise of Hum Hain... Hamesha. And got the customer's maturity amount processed and disbursed within two days of filing. All this, during the lockdown. Proving that Kotak Life is not knocked down.



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MAHENDRA L.



ARDM-Tied



Displaying a culture of togetherness, in sickness and in health

On a warm May afternoon, when the country was deep into lockdown, Kotak Life employee Chandan Beeyani suddenly broke in sweat with a sharp pain shooting in his chest.

Fortunately, Mahendra witnessed this and made quick decisions based on the gravity of the situation. His first reaction was to call an ambulance and rush Chandan to the nearest hospital.

As per the initial diagnosis, Chandan had had a mild heart attack. Which was followed by another heart attack later that evening, when he was admitted in ICU. Chandan's wife was stuck at her native place, while his aged parents weren't permitted to travel according to lockdown guidelines.

For the entire week that Chandan was admitted, Mahendra made sure he was with him. While Mahendra kept him comforted at all times; he even made sure via HR that Chandan's insurance was renewed for cashless treatment.

It takes the deepest possible imbibement of Kotak Life's value-driven people culture to support a co-worker to such an extent. Especially at a time of a global pandemic when one dreads to visit a hospital.



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Serving a hero who served our country



Mr. U. Arun Kumar
FIG

Mr. Shubhasis Banerjee
Claims

Mr. Swapnesh Kadam
Claims



Ms. Shraddha Patil
Claims



Mr. Shailesh Chavan
Claims

In the recent attack at Ladakh, our client Mr Palani, sacrificed himself for the country. He left behind a devastated family and many unrealised dreams.

Mr. Palani had joined the Indian Army at a tender age of 18. His dream was to build a house for his family and ensure their happiness. His ideal home was built with a home loan availed from one of our clients, Repco Home Finance. Ensuring his family's happiness was a responsibility we diligently took up.

We got a call from Repco Home Finance to register Mr. Palani's policy claim. Mr. U Arun Kumar, our Senior NRM, immediately got in touch with Mr. Velankannan A C. from the claims team to ensure the claim was registered. Despite the lockdown and the hazard to his own health, Mr. Ar U Arun Kumar collected all the necessary documents. With the unwavering support of Mr. Velankannan A C., Mr. Swapnesh Kadam, Mr. Shubhasis Banerjee, Miss Shraddha Patil, and Mr. Shailesh Chavan the claim was settled within 24 hours. These warriors of Kotak Life worked relentlessly, transcending the limitations imposed by the lockdown.

Mr. Palani martyred himself for our beloved country. Expediting his claim process was a minuscule gesture of thanking the hero.

The Kotak Life team delivered yet again, living by the core value; continued service to customers and their families.



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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*.



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HITESH MORE

CSD Grievance Team



Standing by customer's need, even when it was a termination

It's hard to fulfill a customer need which makes the company lose business. But empathizing with the customer in adverse scenarios is the true essence of Kotak Life's brand promise.

One such incident occurred when the father daughter duo Mr. Shantilal and Ms. Kiran S Shah, aged 86 and 56, had taken 4 policies with Kotak Life. He paid the premium for the first two years for three of those policies, and paid for the first three years for the last.

Due to unforeseen health issues, and subsequent loss of business; customer couldn't revive the policy. When he checked back a year later, the outstanding premium was INR 12 lakh.

Hitesh took their concern seriously. He could empathize with customer's financial and health issues and pitched it to the management, to which they agreed.

Understanding customer's needs is not just about selling right. It's also about doing right and having a people -centric approach. Which is what Hitesh did by helping the client with a refund when him and his family were in dire need of income. Truly celebrating the promise of *Hum Hain... Hamesha*.



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SANTOSH TRIGUN

Senior Manager, Kolkata



Being the guiding light in dark times

Being a guiding light at times of uncertainty and grief holds the true essence of our Brand Promise Hum Hain... Hamesha. Quite like the time when our 31-year-old client, Mrs. V Rajrani, passed away leaving her husband and her son in dismay.

While her family was supplementing its financial needs by a farming business in Telangana, they had liabilities to deal with, including a sizable home loan. On top of that, they were having issues with complying with the mandatory T&Cs of the claim settlement process.

That's where Santosh Trigun stepped in to expedite their claim settlement process and be their support and guidance system at every step of the way. Having got them the settlement, Santosh not only helped the family handle liabilities but also helped in shaping the dreams of the customer's son.

Santosh's continued service to the customer's family received heartfelt gratitude. Perfectly embodying the spirit of our brand promise Hum Hain... Hamesha.



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AMARJEET GUPTA



Chief Manager - Projects & UAT Team



Dedication in the face of difficulties

This story depicts the strength of a champion team player. With Lock down came at a very crucial period in March wherein biggest challenge for project team was to ensure that they deliver IRDA regulation for extension of grace period and also support the line team by delivering critical projects to make the processing easier.

To deliver projects and continue work seamlessly, the teams required a system at home. As the company had limited systems, Amar took it on himself to contact a local vendor and arrange for more on a rental basis. As there were restrictions on commute, Amar went the extra mile and picked up the laptops from the vendor. He even delivered the laptops to the doorstep of his team members. But what makes Amar exceptional is that there are no limits to his dedication. So naturally, when one of the team members laptops brokedown, he rose to the occasion. He dropped off his own machine to his colleague's place and made sure the progress of work wasn't hampered.

Yes, Amar showcased people first approach and rose to the situation to help others. His actions living upto the spirit of Hum hain...hamesha.



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MANISH SAINI



Branch Operations Executive



Brand promise sees no borders

Covid19 made the world standstill. This included those who were stranded beyond the borders of their own nations. One such incident happened when Manish Saini couldn't contact the customer stranded in Canada who's renewal amount was due. Not paying it on time would have caused a sum assured of crores to have lapsed.

After interacting with ABM Sunny Makhija, Manish was finally able to contact the customer. Mrs. Neelam Kumari who wasn't ready to pay the premium at first. Even upon being convinced, it was a hassle to arrange online renewal payment. Which is when Manish and the team realized that the customer had a pension policy with a payout due in that month itself.

Manish made sure all approvals for the said payout were done in advance, after having received just one email from the client. She was amazed to see how promptly her payout was disbursed despite the Covid19 situation. Making it clear that the promise of Hum Hain... Hamesha lives on even in the toughest of times.



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KUNAL NAGARE



Senior Manager, Group operation



Pandemic or not, customers come first

A crisis puts both the strengths and weaknesses of your customer relationship under the microscope. Mr. Kunal Nagare managing customer service department, delivered excellent service support to the customers during the current crisis.

Due to the lockdown, work from home was initiated. This posed a roadblock for the customer service department as they couldn't offer support to the customers. This could have possibly led to customer dissatisfaction.

Kunal rose to the occasion. He contacted the Vodafone team and set up an IVR (Interactive Voice Response). He even recorded the message himself in which he requested the customers to email their queries. He then set up a work-from-home response team that would resolve the issues, regardless of the TAT. The IVR helped a lot. The customers who missed out on the were given a call back by the team.

This proactive initiative by Kunal to be approachable and accessible is a true reflection of the **Hum hain...hamesha. Not even a global pandemic could deter him from doing his duty.**



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MAITHILEE DESAI

Inbound Team



Addressing change of address issues seamlessly

It started with a call at our toll free number from Mr. and Mrs. Bhatt where they inquired about the maturity sum assured for two of their policies, which hadn't reached them post maturity date. Maithilee, who attended to the call, confirmed that the maturity check had been mailed to their registered postal address.

Sadly, the customers had moved from their old abode. Maithilee went the extra mile and requested the customers to send the SPRI documents to CSD again. While customers affirmed that they had sent the documents, the same were not received.

Upon requesting the client again, Maithilee saw that the bank details were missing. She contacted the customer and advised them to arrange for a declaration by the bank with all the required bank details.

She further arranged for a document pickup for verification at the local branch and the claim was processed and delivered.

Maithilee's unmatched commitment gave the clients the reassurance that there was someone by their side, hamesha. Her continuous service to customer truly made her celebrate the brand promise of *Hum Hain... Hamesha*.



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