



**HUM
HAIN
HAMESHA**

STORIES



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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AKSHAY SAGAR

Claims Team

Overcoming adversity with persistent efforts

Putting in hard work without having expectations of any personal gain is a quality that only some individuals possess. At Kotak life Insurance we often come across such big-hearted employees who go out of their way to come to the aid of policyholders.

Akshay Sagar is one such vigilant and hardworking employee who discovered a case that was parked unclaimed as details were awaited from the nominee. The policy of Mr. Praveen Kumar had 2 nominees, the mother and the wife. While the mother's share of 50% was settled, the other 50% to the wife was still pending as she was not traceable.

After repeated attempts to contact the second nominee, Akshay found that the wife was not in touch with the policyholder's family and got remarried. A prompt action was taken by Akshay in consulting the legal team about the same after which, it was decided to release the remaining amount to the 1st nominee i.e. the mother and legal heir of the policyholder after procurement of required documents.

Akshay's readiness to take charge of this case and continuous service to customers brought to rest a case that was pending for long, bringing solace to the policyholder's family and bringing alive the spirit of Hum Hain....Hamesha.



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DEEP BORDIA

Senior Manager,
New Business/Renewal & Term Policy Servicing

Keeping the customer first even in times of adversity

The COVID-19 pandemic has been a true test for everyone of us. Times like this push our limits and make us think out of the box.

During the lockdown, Deep Bordia, played a critical role in keeping business going as usual. Due to restrictions on movement, it became impossible to get policy documents submitted or get the proposal documents signed from clients. However, Deep took it in his stride and saw to it that all the procedures were followed digitally without any compromise on compliance standards. Deep was prompt to identify the limitations in the existing process of printing and dispatching Policy Contracts as his team was working from home and courier services were unavailable. To overcome this challenge, he digitalized this manual process by introducing BOTs. Due to this automation the team was able to send digital copies of Policy Contracts to Master Policy Holder on their email.

Deep's levelheadedness helped him find opportunities in the face of adversity. True to the KLI spirit, Deep has showcased that though we may be locked down, we refuse to be knocked down. And for our customers, Hum Hain....Hamesha.



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NIKHIL POIPKAR



Deputy Manager, Claims Team



Keeping the customer first always

In the aftermath of a tragedy, it is crucial to have a helping hand guide us in our tough times. Life Advisors, more often than not it becomes our duty to be there for the families of our policyholders in their time of need.

When Nikhil Poipkar found out about the passing away of policyholder Mr. Uttam Kumar Bathwal during the COVID-19 lockdown, he did everything in his capability to help his wife, Mrs. Renu Devi Bathwal to obtain the claim.

Nikhil was cognizant of the pandemic situation and went step ahead in getting the entire documentation in order. After offering his condolences to Mrs. Bathwal, Nikhil requested her for the complete medical records of her late husband that would help settle the claim. Nikhil was constantly coordinating with the claimant keeping her informed about the status of the claim. On receiving the documents, he immediately assessed the case and got the requisite approvals to have the claim processed.

Nikhil's efforts paid off and the claim was settled soon after. He managed to handle such a complex situation with utmost courtesy. His professional demeanor and customer-centric approach exemplified our brand promise of Hum Hain...Hamesha.



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RYAN REGO

Senior Manager, Claims Team



Proving continuous service to customer and their families

Given the uncertain nature of life, our policyholders trust us to be there for their loved ones and protect them from an uncertain fate. It becomes our duty to honour this trust, especially when a policyholder passes away.

When Ryan Rego from the Claims team came across a case of Mr. M. Malliga, he was curious to get to the bottom of it. He discovered that the policyholder had passed away after 5 months of the policy commencement. Upon further inquiry, he found out that the cause of death was cancer and that the policyholder was diagnosed with same post the issuance of the policy.

Since the claim was not initiated, on Ryan's request the Claims team got in touch with the nominee, S.B. Jegamohan to initiate the claim intimation process. The nominee was astonished and extremely happy on receipt of the claim benefit in a short duration of 2 days.

Ryan's proactive approach of reaching out to the nominee is commendable. Because of his determination, the claim was settled in record time, which helped exemplify our brand promise of Hum Hain...Hamesha.



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SYED FARHEEN



Assistant Manager, Branch OPS



Bridging distance with outstanding customer service

Our policyholders put their hard-earned money in our hands hoping they can one day reap its benefits. While many are prudent with the start and end dates of their policies, others often forget in the long run.

When Father John Kulandai, a Catholic Priest residing in Nagercoil, Tamil Nadu received a call from KLI informing him about his policy maturity, he was quite surprised. But his predicament was that there was no KLI branch in his vicinity and he was unable to travel due to the COVID-19 pandemic.

Farheen patiently understood Father Kulandai's situation and explained to him the formalities required in order to settle the maturity amount. Though they were 710 kilometers apart, thanks to Farheen's guidance, Father Kulandai was able to successfully complete all formalities via mail.

Farheen's tactfulness helped Father Kulandai secure the amount within 3 days without having to step out of his residence for which he also received an appreciation letter from the customer praising him for his efforts ,promptness and swift service. Farheen's continuous service to customer is in-line with our brand promise of Hum Hain... Hamesha.



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SWATI SHETTY

Deputy Manager, Claims Team



Adding a personal touch to our digital processes

The world is in the throes of a digital revolution. We do everything online now. From paying bills to keeping in touch with loved ones. Kotak Life Insurance, too, has gone digital, making the lives of our customers easy, especially during the COVID crisis.

But despite our digital advancements, it is always nice to have a personal touch. Swati Shetty, managed to bridge the gap of personal and digital when it came to settling the claim of our policyholder, Mr. Ajith Kumar. Mr. Kumar passed away during the Coronavirus lockdown, leaving behind his aged parents, spouse, and two children. As the claimant Mrs. Yamuna couldn't visit the branch office, they called our ClaimsMitra helpline to enquire about the claims submission.

The claimant was guided by the ClaimsMitra team to successfully submit the claim on our online portal. Once the claim was intimated, Swati got in touch with the claimant and guided her to share the necessary documents. As soon as the documents were received, Swati sought to settle the claim as fast as possible.

Due to Swati's resolute efforts, the payment was done to the nominee within 2 days of intimation. Her efforts were appreciated by the nominee who couldn't contain her happiness at the fact that she didn't have to leave the safety of her home to settle the claim. Swati's continuous service to customer even during lockdown exemplified our Brand Promise of Hum Hain... Hamesha.



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SHAILENDRA OJHA



Sales Manager, Alternate Team



The never give up attitude of our employees

Perseverance and dependability are integral qualities of every member of the Kotak Life Insurance team. Our duty towards our customers makes these qualities shine bright, especially in the recent COVID times.

Shailendra Ojha, displayed a great deal of perseverance when he took it upon himself to help policyholder Mr. Deepak Dhawan. Mr. Dhawan's policy had matured and the payment needed to be initiated towards him. However, despite repeated attempts by Shailendra to contact him via call, he was unsuccessful. Shailendra remained undeterred and decided to try harder by visiting the policyholder's place of residence. After two attempts, Shailendra managed to establish contact with Mr. Dhawan.

Mr. Dhawan was impressed by Shailendra's perseverance and realizing that Kotak Life Insurance lives up to the promise of dependability, Mr. Dhawan decided to purchase a policy of an even larger amount with us. Shailendra's continuous service to customers and their families is a true reflection of our brand philosophy Hum Hain Hamesha.



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GUNJAN KUMAR BHATT

Branch Training Manager, BIG

Overcoming adversity and empowering Life advisors

The COVID-19 crisis has made us realise the efficiency of online services. From paying bills, ordering groceries, and even doctor consultations, everything is online to maintain minimum personal interaction.

While many people adapted to this change, there were others who faced difficulties utilizing online services. One such instance occurred in Junagadh, Gujarat where people were not very open to the idea of digitisation. This is when Branch Training Manager, Gunjan stepped forward. He spearheaded the initiative of 'Customer Clinic' in which he did zoom calls himself and with the help of local RDM and invited prospects to explain to LA's how easy it was to interact with people via digital mediums. The same was soon adopted by the LA's enabling them to provide seamless customer services and reach out to new clients.

This initiative yielded effective results and boosted the confidence of the distribution and the customers who enjoyed the ease and flexibility of going digital.

Gunjan's perseverance and determination has enabled LAs to overcome challenges and embrace digital services. Gunjan's engagement with distribution and unwavering efforts, amplify the credibility of our brand promise Hum Hain...Hamesha.



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P. JESHUR

Deputy Manager, FIG Team



Helping customers navigate challenging situations

When faced with challenging situations in life some of us are fortunate to have a reliable shoulder to lean on. Many a times, the family members of our deceased life assured find themselves in such adverse situations and look up to our representative to help them through these tough times.

One such instance occurred with P. Jeshur. He is posted at the Tuticorin, Tamil Nadu where he came across the case of Mr. S.Davidraj. Mr. Davidraj was an assistant at the Police Commissioner's office in the neighbouring Tirunelveli district and had passed away due to cardiac arrest on his way home from work. When Jeshur was informed of this untimely and tragic death of Mr. Davidraj, he went beyond the call of his duty to help the family of the deceased.

Even though Mr. Davidraj was a Police officer, his family was facing a lot of issues for procuring all required documents owing to the current lockdown situations. Jeshur met with Mr. Davidraj's brother-in-law and the nominee i.e. the wife of the deceased life assured, Mrs G. Philomina, continuously to get all required documents. He also worked closely with the local authorities and helped the family get all the necessary documents. These were then handed over to our claims team through the master policy holder i.e. Indian Bank. Soon after the intimation was received, the claim was settled in no time without any rework as Jeshur had ensured complete documentation while intimating the claim.

The family showed immense gratitude towards Jeshur and our company in a letter of appreciation, thanking him for his efforts and services.

Jeshur's agile nature and unwavering resolve helped to put in motion the claim settlement. Jeshur's commitment to serving customers and their families helps us proudly say Hum Hain....Hamesha.



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M. SRIPRASANTH

Branch Operations Executive



Winning customers over with the power of understanding

The world is becoming smaller. The power of digital technology and social media has helped bridge the distance between countries, enabling us to freely communicate with people all over the world.

Taking advantage of this power, M. Sriprasanth managed to successfully establish contact with a non-traceable NRI customer via social media to help close his stale amount. Sriprasanth took several steps in order to first identify the customer and then to prove his authenticity. After connecting with the customer on Facebook, Sriprasanth managed to acquire his WhatsApp number. After putting the customer through a series of questions, Sriprasanth finally confirmed the identity of the customer

He didn't waste another moment and procured the necessary documents to close the account and settle the payout. Sriprasanth's dedication towards this case even left the customer baffled and in complete joy having received the payout at such an unexpected time. Sriprasanth's acumen and his consistent efforts contributed towards this success story which would not have been possible otherwise. His continued and dedicated service to customers helps us reiterate our philosophy Hum Hain...Hamesha.



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SHAKIR QURESHI

Branch Operations Executive



Winning customers over with the power of understanding

Winning a customer over, especially when they are unhappy, can be a challenge and requires the right amount of understanding, dedication, and persuasion.

Gifted with this power is Shakir Qureshi who managed to win Mr. Indra Kumar Dev with his prowess. In 2016, Mr. Dev came to the Indore branch to surrender his policy. At the branch, he had a brief encounter with Shakir who persuaded him to continue being a policyholder with us. Despite Mr. Dev's unpleasant past experiences, Shakir's assurance of undedicated service towards him helped change his mind. Since then there has been no turning back. The customer has regularly appreciated the efforts of Shakir and also sent him a letter of appreciation saying;

"I am very pleased with the service offered by Shakir. I want to state since last 4-5 years I know Shakir at no point was he not available to help me. He has provided the best service to me

Till this date, Mr. Dev is in touch with Shakir and often makes inquiries with him regarding policy updates and offers. Shakir is always prompt to answer and continues to help Mr. Dev despite any adversities. Even during the lockdown Shakir kept his promise to Mr. Dev and didn't leave any stone unturned when it came to giving him the best service. Shakir's continuous service to the customer is what makes us a reliable brand so that we can proudly say Hum Hain Hamesha.



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SANKAR SAIKIA

Branch Training Manager, BIG Team



Spearheading innovative programs to improve employee performance

As members of the Kotak family, each of us have a role to play. While we may all come from different walks of life, in the end our teamwork and dedication is what brings this family closer.

Sankar Saikia joined the Kotak family as a Branch Training Manager, he endured many challenges before he could successfully handle the role allotted to him. However, things took a complete U-turn when the COVID-19 pandemic struck and the whole world looked to digital mediums to conduct business. It was Sankar's time to shine. With a few members from his team, Sankar started UDAAN- an innovative WFH certification program that enabled distribution to gain necessary knowledge on how to do business through digital platforms. In April, the session was conducted for 2 days in a week and after which UDAAN 2.0 was launched in May and UDAAN 3.0 in June. The increased productivity levels of the partners post Udaan session prove its success.

Sankar soon got nominated as the conveyor of a National Level Digital Think Tank. He ensured that despite his national-level commitments, he would still deliver his best for his UDAAN program. His focus to train partners showcases Long -term engagement with distribution, enabling us to achieve our vision Hum Hain...Hamesha.



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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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