



**HUM
HAIN
HAMESHA**

STORIES



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.



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



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.



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

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.



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

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.



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](#)

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.



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



Showcasing exemplary teamwork to help customers



Ahmed Panjwani,
CPC



Siddharth Ghanghav,
Branch Ops



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.



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](#)