



**HUM  
HAIN  
HAMESHA**

**STORIES**



## RESHMA MORE



Deputy Manager, Group Excellence



### Answering every query during questionable times

The lockdown made a lot of us adopt and embrace digital interactions. But not every Kotak Life customer is blessed with the technology or exposure to communicate through emails. A lot of them called the toll free number, but because of low staffing, some of them were left unanswered.

To solve this, the Group Ops team used the service provider's app to get a list of customers who contacted the toll-free number. That's when Reshma stepped in to call each and every customer on the list, apologizing for not having answered it before, and addressed all queries and service requests individually.

Not just that, she patiently guided customers for sending requests on email and told them about the details that should be mentioned for better servicing. She even double-checked with the Group Ops CSD team if the email request came in or not, for each of those customers.

Reshma's calmness in handling customers combined with the rigour to go the extra mile perfectly embodies the essence of our brand promise Hum Hain... Hamesha.



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## SEEMA BAGAL

Senior manager , claims



## BHARGAVI AJMERA

Sales manager



### Compassionate service is the best kind

Life and death are flip sides of a coin. What truly matters is how you live your life and the legacy you leave behind. Late Mr. Sachin Prabhakar Sabnis, a Kotak Life Insurance policyholder, recently lost his life to COVID-19. He left behind a lifetime of security for his family in the form of an insurance policy.

The claim intimation was handed to Ms. Bhargavi Ajmera, who manages the Priority vertical, by Ms. Soumya Nayak, KMBL Bank Privy Relationship Manager. Bhargavi was spurred into action when she found out that the client's wife had pawned her gold ornaments to pay the hospital bill. With the assistance of Seema Bagal from the Claims team, Bhargavi managed to get all the necessary documents in a span of 24 hours. Special thanks to claims team. The claim was settled in the next 24 hours.

**Compassion and kindness are traits that elevate the quality of duty. Bhargavi & Seema, in their conduct, portrayed both. Kudos to her and her relentless spirit of Hum hain...hamesha.**



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## SUCHIT PATIL

Assistant Manager, FIG Team



### Exceeding expectations in delivering customer service

All of us are bestowed with responsibilities that are intrinsic to society's functions. Through our contributions, we ensure that even the smallest of deeds has a big role to play in the larger scheme of things.

One such example is of Suchit Patil, Assistant Manager of FIG team, who went the extra mile to help resolve a customer's issue. Suchit left no stone unturned when it came to setting the claim of policyholder Mr. Pream Jiyalal Sharma. Mr Sharma suffered from a brain stroke that left his family in a lurch. As a holder of the Critical Illness Policy, Mr Sharma's family was eligible for the claim. As per procedure, the wife provided the Claims Team with the required medical documents and was informed to observe a waiting period of 90 days. However, this information got lost in transition and the claimant called Suchit to get answers.

Understanding her urgency, Suchit took charge of the case and helped the claimant speed up the process after clarifying the issue regarding the waiting period. Due to Suchit's consistent efforts, the case was settled and the claimant's family received 110% benefit multiplier under the Critical Illness Policy.

Suchit's compassion and continuous service to customer helps us reinforce our promise of Hum Hain...Hamesha.



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## ANKITA KAKKAR



Branch Training Manager, BIG Team



### Uplifting Life Advisors with positive reinforcement

In sporting events, we often come across teams who are right at the bottom but suddenly rise to the top. The secret behind this is the positive act of cheering.

Taking the power of positive reinforcement in her own hands, Ankita Kakkar of Punjabi Bagh Central Market-New Delhi Branch, helped many to realize their dreams. It came to Ankita's notice that the team's numbers were not soaring any longer, although her branch was known for producing maximum Power Club members.

Seeing that many of the team members were in line for their inclusion into the power clubs, there seemed to be a lack of enthusiasm to help them get the desired numbers, Ankita decided to take matters into her own hands and started WhatsApp campaigns by applauding the already qualified LAs to create inspiration for the others to reach the finish line.

Slowly, there was a rush of enquires to know what it would take to be featured on the WhatsApp campaigns. Ankita's efforts paid off as she saw wonderful results in the number of club qualifiers from her branch,

Ankita's positive attitude and her drive to stir the passion in her teammates resulted in numerous accolades for her team. She instigated motivation through engagement with distribution. Her positive reinforcement tells us all a story of Hum Hain....Hamesha.



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## YATIN PUTHRAN

Senior Manager, Claims Team



### Fighting adversities to help dependent claimants

When a customer applies for life insurance with us, they are trusting us to take care of their loved ones. However, we know that the procedure for claims can be a rather tedious wait for the policyholder's family in the case of demise. It is our duty as LAs to be patient and guide them during their difficult time.

Yatin Puthran, Senior Manager of Claims Team, with his presence of mind and astuteness lived up to his promise by helping Mrs. Meenakshi Sharma, wife of deceased policyholder, Major Harsh Deepak Jauhari.

When Major Jauhari had originally taken the policy, the nominees were his father and mother. But when he passed away in a road accident, Mrs. Meenakshi shared a will and a no-objection certificate from the nominees for the settlement to be given to her. However, succession certificate was required in this case for release of the payment. Yatin stepped in and enquired about the Succession certificate. He discovered that Mrs. Sharma had a newborn to take care of and hence couldn't visit the court for procuring succession certificate.

Yatin saw to it that all the legalities were met and the amount was immediately disbursed to Mrs. Sharma. His mindfulness and ability to exercise good judgement resulted in helping out a family who had otherwise given up hope. Yatin's reliable and accessible nature, along with his strong resolve to come to the aid of others are qualities that help us say Hum Hain...Hamesha.



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## NEELAM MERCHANT

Branch Training Manager, BIG team



### Going the extra mile to lend a helping hand to fellow advisors

The essence of humanity is the ability to help others without any expectations. Even a little act of kindness has the ability to change a person's life.

One such story is of Branch Training Manager, Neelam Merchant, who went out of her way to help a fellow PLA to prepare for his IC 38 exam. The candidate has previously attempted the exam twice and had failed to clear it. Although he was not from her team, Neelam decided to help him out due to his hardworking nature and a special request from the candidate's ABM from Navsari branch.

Neelam cleared her busy schedule to accommodate a 3-hour refresher on a Sunday. During this refresher, she reiterated on basics and helped the candidate solve 2 demo papers. She also instructed him on the Dos and Don'ts for the exam and techniques to score more marks. Her efforts and kindness, along with the candidate's dedication paid off as he was able to clear the exam the next day.

Neelam's people centric approach is a quality we look up to. Her kindness and empathy are in line with our value-driven approach, helping us to proudly say, Hum Hain...Hamesha.



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## SADIQ THAVER



Branch Training Manager, BIG team



### Nurturing valuable relationships with advisors

Everyone is on an eternal search for happiness. More often than not happiness is found in the small things. Today, we celebrate the happiness that Sadiq Thaver, who has brought smile to many with his noble gestures.

One such instance occurred when Sadiq found out that one of our LA Mr Mukesh Lalvani , had not received his salary for 2 months during the COVID crisis, he took it upon himself to help him out. Sadiq started getting involved in Mr Lalvani's sales calls and helped him close old cases and acquire bigger ones. Sadiq also noticed a dual deduction of professional tax from Mr Lalvani's monthly salary. He immediately contacted the concerned teams to get the payout reversal process initiated. As a result of which Mr Lalvani got his salary plus an additional amount. He is now gunning for IAP after gaining his lost confidence.

**Sadiq's engagement with distribution is true example of Hum Hain.... Hamesha.**



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## JAY PRAKASH

Branch Training Manager, BIG and L&D team



### Transforming ordinary into extraordinary, one team at a time

Every living creature on this earth needs a helping hand, whether plant, animal or human, that compels them to grow in the right direction.

Jay Prakash BTM of Hyderabad branch, left no stone unturned when it came to training his team. He brought about change by getting involved at the grassroots level. He started to attend consultant training sessions regularly and provided training himself to fulfill the gaps.

Slowly but steadily, with his intrinsic involvement, the productivity rates of Jay Prakash's team shot up soon after his daily involvement. Many of the LAs from his team made it into the Power Club, an achievement that very few can boast about. Thanks to Jay Prakash, what once seemed like an unattainable goal slowly became a reality as he and his team began to connect with more and more people, thereby increasing their business.

Jay Prakash is a fine example of a determined team leader. His strong resolve to bring about improvement within his team is a true example of Long term engagement with distribution reflecting that Hum Hain...Hamesha.



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## E BALUPRASANTH



Branch Operation Executive



### A determined saviour in times of Corona

The COVID-19 pandemic has affected the lives of millions. It is not just a health crisis but also an economic one that has disrupted the livelihood of many. In times like these, even a sliver of hope can make a big difference to provide stability.

E Baluprasanth a.k.a Balu is one such person who managed to bring hope in the lives of Mrs R. Sasikala and family. Balu had been exclusively working on cluster stale cheque cases when he came across the case of Mr R. Rajendran. He tried to contact the client through the registered contact number to no avail. After repeated attempts, he managed to get in touch with the nominee of the policy Mrs Sasikala who informed him of her father's death in 2012. However, she wasn't aware of the policy details and directed Balu to contact her brother. Her brother too was unable to understand the policy details and put Balu in touch with his son, Praveen. At last, Balu was able to explain to Praveen the claim process. However, due to the COVID lockdown, Praveen was unable to procure the policy immediately.

Despite the many adversities of the situation, Balu remained determined to help Mrs Sasikala and her family out. After continuous followups with Praveen, the claim was finally settled within 3 days of receiving the documents. Balu's persistent efforts to trace the family and help them was the ray of hope Mrs Sasikala and her family needed to get through the COVID crisis. Balu's determination to service the customer is true to the spirit of Hum Hain...Hamesha.



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