

CASE STUDY • PEOPLE MATTERS INFINI-T AWARDS INDIA 2026

The Automation Fabric Behind a 32,000-Person Workforce

Kotak Life Insurance

Infini-T Awards Category: Workforce Automation & Productivity Systems



Executive Summary

Kotak Mahindra Life Insurance Company Limited (Kotak Life) is one of India’s leading private life insurers and a wholly owned subsidiary of Kotak Mahindra Bank, part of the Kotak Mahindra Group. Established in 2001 and headquartered in Mumbai, the company offers protection, savings, investment, retirement, and group insurance solutions, distributed through branches, bancassurance, and one of the industry’s largest agent and partner networks. Today it serves **38 million customers** through 400+ offices across 152 cities, with a **32,000-strong workforce** that includes 22,000 contract partners, spread across one group company and 18 business units.

32,000+ Workforce, including 22,000 contract partners	38M Customers served	400+ Offices across 152 cities	18 Business units, one group company
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Every month, more than ₹35 crore in interim payouts moves through Kotak Life Insurance’s HR systems without a spreadsheet, an email chain, or manual reconciliation. An RPA engine pulls employee data from Darwinbox, incentive calculations from Herald Logic, runs validations and approvals, hands processing to TSR Darashaw, and triggers disbursement through KMBL, at **100% accuracy with zero manual errors** since go-live.

That engine is the most visible layer of a wider decision. Kotak Life stopped automating HR processes one at a time and built a single automation fabric instead: **Darwinbox workflows, Amplify scripts, RPA bots, and enterprise integrations** operating as one architecture across hiring, onboarding, payroll, compliance, partner management, and separation.

The returns read the way an operations leader would want them to: **8,500+ productive hours returned to HR every year, roughly four full-time roles’ worth of capacity**; turnaround times cut by 50 to 90% on the highest-volume processes; and compliance controls that execute themselves. For a life insurer whose growth runs through 7,000+ frontline sellers and 22,000 contract partners, the fabric answers a structural question: how does a workforce scale, without the cost of operating it scaling too?

|| 8,500+

Hours returned to HR

Annually, about 4 FTEs of capacity

|| ₹35+ Cr

Monthly payouts

Run by RPA at 100% accuracy

|| 90%+

Faster onboarding

A day’s formalities in under 15 minutes

|| 12,000

Partner contracts

Automated every year

|| 100%

ESS and mobile adoption

Across the workforce

A Distribution Business Runs on Speed

Life insurance is a distribution business, and Kotak Life’s distribution is people. Frontline sales attrition runs high across the industry, and every vacant seat or unproductive first week is topline deferred. HR operations at Kotak Life therefore carry a business mandate, not an administrative one: keep frontline capacity fully utilized and make every joiner business ready from day one.

The scale sharpens the problem. Kotak Life ranks among India’s leading private life insurers, with roughly 32,000 people supporting 38 million customers across 400+ offices, spread over one group company and 18 business units. Beyond employees sits a 22,000-strong contract partner network whose agreements, incentives, and lifecycle events all pass through HR systems.

None of this matched the machinery underneath. An on-premises HRMS could not integrate with the standalone systems running leave, attendance, and performance. There was no mobile experience. Employees moved between disconnected tools; HR moved data between them by hand.

Where manual work was costing the business

Pre-Darwinbox challenges faced by Kotak Life	What it cost
Partner incentive payouts computed, verified, and disbursed manually	Delays from disintegrated data sources; error risk in manual verification of high-value payouts
Disciplinary background checks for rehire candidates tracked on spreadsheets	Oversight risk and recruiter hours lost across ~120,000 applications a year
Full & Final settlements calculated and chased by hand	Slow, opaque offboarding and a heavy drain on HR Ops bandwidth
Compliance and access controls dependent on human follow-through	Exposure to statutory and internal compliance breaches
Lifecycle transactions running on email trails and manual trackers	Error-prone processing and an inconsistent employee experience

One System, Not Five Fixes

The turning point was architectural. Rather than attack each bottleneck with a point tool, Kotak Life built an integrated automation architecture that connects HR, payroll, compliance, and the partner ecosystem into one digital workflow, with Darwinbox as what the team calls the ***single source of truth for every employee record***.

Darwinbox as the single source of truth for every employee record.

Four instruments do the work:



Workflows

carry approvals, routing, and lifecycle events: 50+ live across 400+ locations.



Amplify scripts

handle the logic between steps: notice-period validation, excess-leave and settlement calculations, disciplinary screening at shortlisting.



RPA bots

take over where money moves between systems: incentive computation, payroll processing, disbursement, reconciliation.



Enterprise integrations

stitch the estate together: SAP, TSR Darashaw, Herald Logic, and KMBL on the money side; ServiceNow, Disprz, Yatra, and Allsec across the employee stack.

Five Layers, Laid Down in Sequence

2024 to 2026: each layer live and carrying volume before the next went in.

01 The lifecycle, digitized (2024 onward)

Hiring approvals, offer generation, and onboarding moved to workflow: digital document submission, exception approvals, digital signatures. Background verification was rebuilt end to end with vendors and stakeholders inside the same workflow. Around 8,000 employees have onboarded digitally since go-live; a day of joining formalities now takes under 15 minutes, and the system absorbs 4,000 onboardings and 3,200 BGV cases a year.

02 The money (2025)

The RPA payout engine went live: interim payouts computed, validated, approved, processed, and disbursed across Darwinbox, Herald Logic, TSR Darashaw, KMBL, and Kotak Life's own systems. It now runs ₹35+ crore a month at 100% accuracy with zero manual errors. This is automation trusted not with reminders, but with money.

03 The partner ecosystem (2025)

Contract creation and extension for the 22,000-strong partner network moved to system workflows: 12,000 contracts a year, each down from 15 minutes of processing to 2.

04 Compliance by default (2025)

Aadhaar masking now runs automatically for every joiner: 3,804 records processed, with the error rate down from 5% to zero. Last-working-day workflows have deactivated 4,800 employee IDs on time, taking access compliance to 100%. The controls fire whether or not anyone remembers them.

05 The long tail (2025 to 2026)

Amplify scripts then swept the remaining friction: resignation and Full & Final enhancements that cut settlement time by 80%, with most cases now closed inside 7 days; loan approvals; bonafide letters; branch reporting; apprentice management; and 1,200 head-office training nominations, now 100% digital.

Turnaround, Transformed

Process	Before Darwinbox	After Darwinbox	Change
Onboarding formalities	1 day	Under 15 minutes	90%+ faster
Disciplinary Checks for Rehires	15 minutes	0 minutes	100% Automated
Loan approvals	20 days	10 days	50% faster
Bonafide letters	5 days	2 days	60% faster
Deactivation TAT	2 Days	1 Day	50% faster
FnF Leave Cashment TAT	Manual, tracked by hand	Most cases within 7 days	80% faster
Aadhar Document Masking Compliance	10 minutes per Employee	0 minutes	100% Automated

The Productivity Ledger for Kotak Life

Fifteen-plus high-volume workflows automated across recruitment, onboarding, payroll, contracts, compliance, employee services, and separation, and a set of numbers that grows every month:



The Human Proof Point: A Kotak Life Story

One incident perfectly illustrates how Kotak Life's automation initiative translated into meaningful employee impact. An employee's mother was diagnosed with cancer and needed treatment immediately. The employee raised a loan request on the platform, a process that once meant weeks of manual approvals and document exchanges, with paperwork moving over email while the need grew more urgent.

*This time, the automated workflow surfaced everything in one place: eligibility, supporting documents, approval history. The CHRO at Kotak Life reviewed and approved the loan **within a day**. The employee later described being overwhelmed by how fast, and how humanely, the organization moved in one of the hardest weeks of their life.*

The workflow wasn't built for moments like this; it was built for volume. But that is the point of infrastructure done well: the same plumbing that clears 12,000 contracts lets compassion move at the speed it needs to.

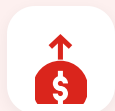
The same plumbing that clears 12,000 contracts lets compassion move at the speed it needs to.

What It Takes to Keep Running

A fabric is harder to operate than a point tool, and Kotak Life is candid about that. Every process change triggers impact analysis across integrations; automation logic must move whenever policy does; change management is a standing discipline rather than a launch activity. The operating answers are structural too: in-house Darwinbox champions, platform training folded into day-zero onboarding, so adoption starts at 100% rather than climbing toward it, and leadership sponsorship from the CHRO down as a permanent operating condition, not a go-live ingredient.

Adoption starts at 100% rather than climbing toward it.

Why Kotak Life Stands Apart with Darwinbox



Automation trusted with money

Most HR automation stops at reminders and approvals. Kotak Life's runs the payouts themselves: ₹35+ crore a month inside a regulated insurer's controls, at 100% accuracy. That is a different standard of trust in a system.



Coverage beyond the org chart

The fabric doesn't end with employees. It carries the 22,000-partner distribution network, spanning contracts, incentives, and lifecycle, automating the ecosystem that produces the topline.



Compliance as a default state

Aadhaar data is masked the moment someone joins; access dies the day someone leaves. Controls that once depended on human follow-through now execute themselves: 5% error to zero, 100% deactivation compliance.



Capacity that scales sub linearly

8,500+ hours a year, about four full-time roles, redirected from processing to strategic work. The blueprint lets the workforce grow without HR's operating cost growing in proportion.

In Their Words

“At Kotak Life, our objective has been to simplify and strengthen HR operations through intelligent automation. By integrating workflows across hiring, onboarding, payroll, compliance and employee services, we’ve improved speed, accuracy and governance while significantly reducing manual effort. This has enabled our HR teams to focus on creating greater value for the business and delivering a seamless employee experience at scale.”

Tejas Surve • AVP, HR Technology, Kotak Life Insurance

The People function’s work drew external recognition through 2025, including the SHRM People Excellence Awards, People Matters Person of the Year, BW People Tech Awards, and the Financial Express HR Awards.

CONCLUSION

The Benchmark It Sets

Not long ago, the ₹35 crore that moves through Kotak Life's HR systems every month moved the way money usually moves through HR: computed by hand, verified by eye, chased down an email chain, reconciled afterwards. Aadhaar records were masked post manual checkups. Access died when someone got around to it. A rehire's disciplinary history sat on a spreadsheet somewhere behind 120,000 applications a year. Every one of those controls worked exactly as well as the person operating it that week.

None of it runs that way now. **₹35+ crore a month** is computed, validated, approved, processed and disbursed across Herald Logic, TSR Darashaw and KMBL by an RPA engine at **100% accuracy with zero manual errors** since go-live. Masking fires on joining: **5% error to zero**. Access dies on the last working day: **4,800 IDs, 100% compliance**. A day of joining formalities takes **under 15 minutes**. And **8,500+ hours a year**, about four full-time roles, came back to the team.

The hours are the return. Trust is achievement. Most HR automation is trusted with reminders and routing, with a person standing behind it in case it gets something wrong. Kotak Life's is trusted with the money, inside a regulated insurer's controls, every single month. **An organization does not hand a system ₹35 crore a month until it has thoroughly checked the system's work.** That confidence was earned one layer at a time, each live and carrying volume before the next went in, and it now reaches past the org chart to the 22,000-partner network that produces the topline: 12,000 contracts a year, two minutes each. Which answers the question Kotak Life started with. A workforce scales without the cost of running it scaling too when the infrastructure gets built once, and the volume simply arrives.

The clearest proof of that was never in the ledger. When an employee's mother was diagnosed with cancer, a loan request that would once have crawled through weeks of paperwork reached the CHRO with eligibility, documents and approval history already assembled, and came back approved within a day. The plumbing was built for 12,000 contracts. It is what letss compassion move at the speed it needs to.

That is the standard Kotak Life sets with Darwinbox: an HR function whose most reliable worker is the system itself, trusted with the money, compliance the record, so that its people are free for the work only people can do.