

# Protecting those who protect the nation.

## SHAURYA by **HDFC Life**

A Life Insurance Initiative for the defence forces.



Contact us on [teamshaurya@hdfclife.com](mailto:teamshaurya@hdfclife.com)



**HDFC Life Insurance Company Limited ("HDFC Life").** CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.  
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Website: [www.hdfclife.com](http://www.hdfclife.com)

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**“ Just as you have pledged to protect the country, so have we pledged to serve the uniformed fraternity with utmost pride. ”**

**- Vibha Padalkar, MD and CEO**



## Foreword by Vibha Padalkar

The Indian Armed Forces, CAPF and police have made stellar contributions to the nation's growth and stability. Those that enlist make a lifelong commitment to the country, dedicating their lives to protecting its people. Just as you have pledged to protect the country, so have we pledged to serve the uniformed fraternity with utmost pride.

With the aim of offering a unique proposition dedicated to meeting your needs, we introduced 'SHAURYA'. While the nation's security rests on your shoulders, HDFC Life's SHAURYA offers you the ability to rest your family's protection on ours. It is designed specifically to secure your family's future, dreams and goals.

With a large number of ex-servicemen in our SHAURYA team, we bring in a sense of belonging and brotherhood, thus guiding you in taking the right steps towards protecting your family, while you're away at the country's forefronts.

HDFC Life has a rich legacy of delivering to the trust of millions in the country, the foundations of which are built on the core values of Excellence, People Engagement, Integrity, Customer Centricity and Collaboration. Thus, through our country-wide presence, ease of transaction, tech-driven infrastructure and strong post-sales service mechanism, we assure you the best customer experience synonymous with our name.

Pride and honour is what drives you and the same drives us. We follow by saluting you and stepping forward in securing you!

**Vibha Padalkar**

MD and CEO

# About HDFC Life

Established in 2000, HDFC Life Insurance Company Limited ("HDFC Life") is one of India's leading life insurance companies. HDFC Life is a joint venture between HDFC Ltd., India's leading housing finance institution and Standard Life Aberdeen, a global long term investment & savings player.

## Offers complete range of insurance solutions



## 38 individual and 13 group products along with 7 optional rider benefits catering diverse customer needs^

## Wide geographical presence with 390 branches#

### Key Financial

Total premium ₹ 385.8 Bn<sup>1</sup>

Total New Business Premium ₹ 20.107 Bn<sup>1</sup>

Assets under management (AUM) ₹ 1.7 trillion<sup>2</sup>

New Business Sum Assured ₹ 5.76 Trillion<sup>1</sup>

40 million lives insured under new business

Claim settlement ratio of 98.01% for Individual Policies<sup>3</sup>

<sup>^</sup> As on 31st March 2021

<sup>#</sup> As on 31st March 2021

<sup>1</sup> Across our individual & group customers, as on 31st March 2021

<sup>2</sup> As on 31st March 2021, Assets Under Management is ₹1,73,839 crs

<sup>3</sup> Individual death claim settlement ration by number of policies as per audited annual statistics for FY 2020-21.

Source: Press Release - Standalone Financial results for the year ended 31st March 2021, available on HDFC life website (www.hdfclife.com).

### Awards & Accolades



HDFC Life won the 11<sup>th</sup> Aegis Graham Bell Award for Innovative digital transformation for Vision AI - 2021.



HDFC Life was recognised as one of the Best Workplaces for Women - 2021.



HDFC Life's Business Insights team won the ET Digital Warriors Summit & Awards for Best Innovation for their Life Certificate project -2021.



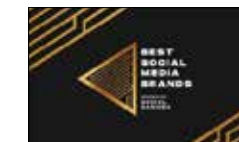
HDFC Life's Bounce Back campaign won two awards at the event. 'Bounce Back to Success' won the Gold in Media Category for Best Integrated TV Campaign and 'Bounce Back to Life' the Bronze in BFSI Creative Category -2021.



HDFC Life was recognised as a Superbrand for the 8<sup>th</sup> time in a row! - 2021.



HDFC Life received the YUVA Unstoppable Changemaker Award 2021 for the Company's work to build digital smart classrooms - 2021.



HDFC Life won the SMMIE 2021 for Best Social Media Brand - Cause Marketing for the #PromisewalaDabba campaign - 2021.



HDFC Life was certified as a Great Place to Work for the 11<sup>th</sup> time! Great Place to Work® Certification is the most definitive 'Employer-of-Choice' recognition that organizations aspire to achieve - 2021.



**Either I will come back  
after hoisting the  
Tricolour, or I will come  
back wrapped in it, but I  
will be back for sure.**

*- Capt. Vikram Batra, PVC*



## About SHAURYA

As defence personnel dedicate their lives to protecting the country, it is our privilege to make an effort towards protecting them from uncertainties. To ensure a secure financial future for them and their families, HDFC Life introduced- SHAURYA, a unique proposition designed exclusively for the Security forces.

SHAURYA is our way to honour their dedication to the nation and to make a contribution by offering exclusive products and employment opportunities for them.

SHAURYA is designed keeping the peculiarities of Security forces job in mind and with a view to augment the existing insurance, provide need based financial solutions with tax benefits & 2<sup>nd</sup> innings career to our ex-servicemen. Through this initiative we also offer career opportunities to the families of ex and current servicemen through the HDFC Life Smart Achievers Program. In doing so, we ensure that those providing the solutions understand the defence way of life.

SHAURYA operates across India in almost all cantonment areas with mission to secure and enrich the lives of defence personnel. A well trained, dedicated force of SHAURYA sales team helps to guide defence personnel and their families in financial planning and secure their dreams.

As a part of the initiative, we strive constantly to improve customer experience of defence personnel through dedicated and personalized customer service, specialized delivery of policy document and seamless policy servicing through our pan India branch network.

SHAURYA initiative is our attempt of saying thank you to the Security forces and to protect the protectors.



**HDFC Life Initiative**

# SHAURYA - Product offering

We constantly endeavour to improve and innovate our product offerings to cater to the specific needs of defence force personnel.

- Solutions to meet long term protection and financial needs at various life stages
- Options to enhance existing insurance cover
- Covers war-like situations, terrorism, naxalite ops, I.S. duties and malaria casualties
- Simplified, transparent & cost-effective product structure
- Special financial & medical guidelines to meet the requirements of the Security forces

# SHAURYA - Sales team

SHAURYA has a dedicated sales team which comprises Ex-Servicemen, Veer Naris and family members of retired and serving personnel.

- They have an indepth understanding and appreciation of defence and go through extensive financial training to help defence individuals plan their finances
- They have the ability to comprehend exigencies of service personnel and structure services around the defence way of life

Along with providing 2<sup>nd</sup> inning career opportunities to Ex-Servicemen in the SHAURYA sales team, we also help their family members establish their corporate careers with HDFC Life Smart Achievers Program. This program, launched jointly with Manipal Global, is a unique Post Graduate Diploma in Insurance which provides excellent and rewarding career opportunities at HDFC Life



# SHAURYA - Excellence in service quality

At HDFC Life, customer satisfaction is paramount and we aim to offer consistent customer experience throughout the policy life cycle.

- Simplified policy issuance process to cater to the needs of the Security forces
- Differentiated and specialised delivery of policy documents
- Highest standards of customer service through dedicated and personalised connect across peace and field locations
- Seamless policy servicing through 390 branches pan-India in almost all cantonment areas
- Convenience in renewal payment through SI-ECS, Direct Debit, Branch Servicing, Net Banking & Website with client login option

## SHAURYA - Claims services

Our claim settlement ratio of 98.01%\* is testimony to our commitment to provide smooth and speedy claim settlements.

In cases of on-field casualties, we offer faster claim processing based on initial occurrence report & DO letter from Commanding Officer/equivalent.

\* Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2020-21.

## SHAURYA - Services covered (Including U.N. Missions)

- The Indian Army
- Territorial Army
- Indian Navy
- Indian Air Force
- Indian Coast Guard
- Paramilitary Organisations
- Assam Rifles
- Central Reserve Police Force
- Border Security Force
- Indo-Tibetan Border Police
- Sashastra Seema Bal
- Central Industrial Security Force
- Railway Protection Force
- National Security Guards
- Fire Services
- State Police Services
- Reserve Police Forces
- Employees of schools run by Armed Forces
- All civilian defence employees drawing salary from defence budgets
- Rashtria Rifles
- Military Engineering Services
- National Disaster Response Force

# Swabhimaan - A CSR initiative with Army Wives Welfare Association (AWWA) and NSG Wives Welfare Association (NWYA)

HDFC Life has been associated with Army Wives Welfare Association (AWWA) since 2015. Over the years, we have supported a total of 28 school locations. The schools largely cater to the educational needs of differently abled and special children of army personnel and civilians and the intervention aims at improving the quality of education for these children. HDFC Life has provided infrastructural support to these schools in terms of special equipment to aid differently abled children. These equipments include special computers, laptops, sensory toys and rooms, exercise equipment for children with psychomotor impairments, playground equipment for differently abled children and so on. This collaboration between HDFC Life and AWWA has aided around 1100 plus children over the years.

Through the **Veer Naari** initiative, HDFC Life has supported families of our heroes from the line of defence. Till date, ~1800 Veer Naaris (War Widows) have been supported by HDFC Life Swabhimaan as a part of available measures for the benefit of armed forces veterans, war widows and their dependents. We salute the defence forces of our nation for their unmatched devotion in serving our motherland.

## The school locations include

- Sagar (MP)
- Jaipur
- Guwahati
- Ambala
- Bikaner
- Lucknow
- Babina (UP)
- Bareilly
- Baramullah
- Gwalior
- Dehradun
- Kupwana
- Patiala
- Pune
- LAM Naoshera
- Bhatinda
- Hisar
- Faizabad
- Jalandhar
- Agra
- Varanasi
- Hariyal (Pathankot)
- Delhi
- Meerut
- Jammu
- Chandigarh
- Jodhpur
- Jhasi



# Words of praise from the defence fraternity

## Sunita Mishra

### Background

Sunita Mishra W/O Subedar Chandra Shekhar Mishra is with SHAURYA since 2014 and has played a stellar role in the development of this channel in the UP region. She is amongst the top performers and sets an example with her hard work and commitment.



**HDFC Life's SHAURYA has inspired me to reach new horizons with courage and mental strength. SHAURYA has taught me to strike the balance of work and home and see the fruits of success and peace in life.**



## Hony. Sub. Maj. Daya Nand

### Background

Sub.(Retd.) Daya Nand, an Ex-EME personnel is with SHAURYA since 2017 and has been instrumental in establishing the branch in Punjab. He has been a fantastic team player and has contributed immensely with his vast experience in the army.



**Working for SHAURYA is my way of paying back to the great organisation that is the army. This is an effort to say thank you to the soldiers of the Armed forces and to protect the protectors.**



## Raji Suresh

### Background

Raji Suresh W/O of a BSF officer joined SHAURYA in 2016. She has made significant contributions in establishing SHAURYA in BSF circles in Gwalior. An ever-ready hard worker, she does not shy away from challenges and takes them head on.



**My never give up attitude along with the work culture at HDFC Life's SHAURYA contributed to my success. I am enjoying my work here and looking forward to a successful career.**



## Rajinder Kaur

### Background

Rajinder Kaur is a wife of Late NK Satnam Singh of 670 Army Aviation Sqn. After the unfortunate demise of her husband, her life changed. Post joining SHAURYA her journey is a story of determination and a never say die attitude which helped her adapt to SHAURYA work culture.



**I feel happy as I help my brothers and sisters from the armed forces to plan for their goals and aspirations. It is a great honour to work for SHAURYA.**

