



**NATIONAL
INSURANCE
ACADEMY**



VIRTUAL HR SUMMIT 2020

Re-imagining Workplaces: Re-writing HR Playbook for Insurance Industry

September 08, 2020

Snippets



Reimagining Workplaces: Rewriting HR Playbook for Insurance Industry September 08, 2020

About National Insurance Academy:

National Insurance Academy (NIA) is a premier institution devoted to equip the insurance industry with the best of talents. Its close association with the Insurance industry provides the 'real life' reference to its training, education, research and consultancy activities.

NIA was established in 1980 jointly by the Ministry of Finance - Government of India, Life Insurance Corporation of India, General Insurance Corporation of India, The New India Assurance Company, National Insurance Company, United India Insurance Company and The Oriental Insurance Company on 16th December, 1980 in Mumbai to be the institute of excellence in learning and research in Insurance, Pension and allied areas. The Academy was shifted to Pune on 4th June, 1990 with the state-of-the-art facilities for learning and research.

Background:

Insurance Industry is all about people and intangibles. The Industry by its very nature and purpose is dedicated to risk management and being there for society, communities and customers at large in times of crisis. The COVID-19 Pandemic on one hand reiterated importance of insurance industry, on the other hand stressed the importance of service delivery mechanisms, cost effectiveness, and speed of service for majority of insurance companies.

Post Pandemic, the Insurance Industry is poised for greater growth owing to the very nature of its activities, however the question which remains to be addressed is “Can HR

continue with the standard playbook OR do we need to rewrite the “HR PLAYBOOK” to re-imagine future workplaces in the insurance industry?”

To address this question, TATVA – HR SUMMIT 2020 was organised by National Insurance Academy on 8th September 2020, with an aim to bring together the best minds in the Insurance Industry, Business Leaders, and HR professionals together, to reflect on the true purpose and priorities for people, customers, communities, and society at large post-pandemic and contribute to “REWRITE the HR PLAYBOOK” for the Insurance Industry.

The Summit started with Welcome address by Mr. G. Srinivasan, Director National Insurance Academy and Inaugural address by Ms. Anita Ramachandran, Founder & CEO, Cerebrus Consultants. There were four rounds of discussion which included a CEO Roundtable and three panel discussions. The theme and focus of discussions is mentioned as under:

1. CEO Roundtable: Reimagining workplaces Post Pandemic: The CEO wish list for HR PLAYBOOK

Focus: The CEO wish-list for “HR PLAYBOOK” rooted in Core Purpose, Strategy, Culture Building, and Organisational Growth & Sustainability in the crucible of crisis.



2. Panel Discussion I: Building Future Ready Leadership Pipeline



Focus: Building Resilient and Inclusive Leadership: Going Beyond Competency Models and Assessments; leading for a sustainable future.

3. Panel Discussion II: 'HR- Business Partnering' Today and Beyond Pandemic



Focus: Ideas and Inspiration for redefining business partnering to shape the present and post crisis reality.

4. Panel Discussion III: Holistic HR: Philosophy and Practices



Focus: Integrating Talent Management, Learning Experiences, and Performance management with organizational purpose and sustainability mechanisms to create value.

The One-day event was held virtually focussing on critical aspects of new "HR PLAYBOOK"

for the Insurance Industry (as mentioned above). **Ms. Ruchika Yadav, Research Associate and Summit Coordinator** introduced the speakers & panellists and anchored the deliberations during various rounds.

Dr. Sushama Chaudhari, Faculty Member and Summit Coordinator presented the opening remarks. Dr. Chaudhari quoted Late Mr. R. B. Fuller, the great American architect, "You never change things by fighting existing reality. To change something, build a new model that marks the existing model obsolete", and stated that the quote is very relevant in the current context as we are at the juncture of re-imagining our workplaces and rewriting the HR Playbook for the insurance industry- during and beyond the pandemic.

Welcome Address:

Mr. G. Srinivasan, Director National Insurance Academy, Pune presented the Welcome Address and welcomed Ms. Anita Ramachandran, Founder & CEO, Cerebrus Consultants, all the industry leaders, HR



Mr. G. Srinivasan
Director,
National Insurance Academy

professionals, NIA's PGDM students, and everyone present in the virtual Summit.

- The world of work has irretrievably changed and it has brought in lot of challenges for the HR professionals.

- Mr. Srinivasan pointed out some pertinent questions which need to be addressed in the new normal, like- How do we connect to the employees? How do we keep up their morale? How do we deal with the psychological issues of employees? How do we maintain quality and productivity? How do we measure the performance of employees? How do we do performance appraisal? And do we need physical offices at all?

Inaugural Address:

The Summit was inaugurated by **Ms. Anita Ramachandran, Founder & CEO, Cerebrus Consultants**

- Ms. Ramachandran highlighted that in the recent past the entire underwriting and claims



Ms. Anita Ramachandran
Founder & CEO,
Cerebrus Consultants.

processing function has undergone a change due to technology. There is greater use of robotic process automation, artificial intelligence, cognitive intelligence etc. and it has changed not just the roles, function and process, but also the customer experience. Hence HR professionals need to think how to get their people up-skilled and be ready for the new roles and functions.

- She stated that we also have to think about the operating cost. Even in a situation of financial crisis, we need to get efficiency. Hence we've to think how we re-engineer what we do and how are we going to bring in cost efficiency, reduce attrition, and make sure that people are better engaged.

- Another point of her emphasis was the 'New model of work'. She mentioned that we need to scrutinize what jobs can really work effectively from home and for which roles people need to come to office. While getting new models of work, we have to rethink on the HR policies so that they are aligned to everyone together at workplace, and to make sure that people deliver effectively. At the same time, we need to be aware that what do we need to give our employees to enable them to be effective even if they are working from home, and yet how do we monitor them.

- Role of HR professionals is also to provide a work environment that is engaging, caring, empathetic as well as performance driven, even if the employees are working from home.

- HR people need to fully understand the trade-offs that are going to happen because of restructuring due to automation. They need to do it in a fair and empathetic manner and make people understand that these are the realities of life.

- At the end Ms. Ramachandran stated that the pandemic is a great moment for HR people where they can shape the conversation, shape the work environment and shape so many other things in a deep manner, and at the same time connect this with the industry.



Reimagining workplaces Post Pandemic: The CEO wish list for HR PLAYBOOK



Mr. G. Srinivasan
(Moderator)
Director,
National Insurance Academy



Mr. Amit Kalra
MD & Head, Swiss Re
Global Business Solutions



Ms. Anamika Roy Rashtrawar
MD & CEO, Ifco Tokio
General Insurance Company



Mr. Anuj Mathur
MD & CEO, Canara HSBC
OBC Life Insurance Company



Mr. Krishnan Ramchandran
MD & CEO,
Max Bupa Health Insurance

Mr. G. Srinivasan, Director, National Insurance Academy moderated the discussion and set the tone for discussion by saying that the pandemic has compelled every organization to adopt to technology within a very short span of time. However, it has its own issues and challenges. Although technology brings lot of convenience with it, it also raises a lot of questions for us to think upon, like- do we really need physical offices now? Is the new normal sustainable? What would be the long-term impact on employees? What are the psychological issues which employees have to deal with, especially those working from home using technology? What happens to the office gossip and grape-vine which is a binding factor for all the employees?

Mr. Amit Kalra,
MD & Head, Swiss Re Global Business Solutions

- The speed at which all the companies and individuals across industries have adapted to the change is remarkable. However it's difficult to predict the new normal based on experience of just 6 months. But one thing is for sure that the new normal is going to be different from the pre-Covid days.
- Employees are now looking for more flexibility in terms of working from home or working from office. They are looking for an option and they need to feel empowered in terms of how they can define the way of working in the future for themselves.

- The important question is, what is possible versus what is sustainable? There are lot of defining points which will shape up the new normal like what customer touch points would the organization like to have? How innovative or disruptive you want the organisation to be?
- The accelerated digital adoption is becoming an emerging risk in terms of cyber. Organizations need to have very strong cyber defence practise, systems and controls, and they need to strengthen their first level of defence i.e. the employees by raising awareness.
- HR needs to evolve and it's a great opportunity to shape up the future of work from the context of insurance industry.

Ms. Anamika Roy Rashtrawar,
MD & CEO, Iffco Tokio General Insurance Company

- Insurance is very personal. In long run, technology will aid the business to some extent, but the physical and the warm human touch will still be required. Hence the new normal will be a hybrid, which would have technology as the backbone along with the physical human touch.
- HR needs to reinvent in these times and keep the emotions of employees in mind. Their role needs to be more soft, more welcoming and an objective way of analysing things. In the times of huge uncertainty, HR needs to identify how they can address the uncertainty with a human heart. They have to be more human and more emotionally connecting with the employees.
- Necessity has helped us reskill ourselves in adopting to the new way of working.

However there are two separate divisions of employees in reskilling. One is- assisted enablement of digital technology, other is- very independent and fast.

- There is lot of innovation and creativity available for the new generation in insurance industry and it is a great industry to join in.

Mr. Anuj Mathur,
MD & CEO, Canara HSBC OBC Life Insurance Company

- There needs to be a balance between remote working as well as office working. Certain insurance products where the features are limited or where there is a one year contract, those can be sold digitally. But in case of a long term contract, customers want to interact face-to-face.
- There is impact on productivity due to remote working. However it is not across the organisation. There are certain areas/functions where productivity can be monitored and measured and there is no loss of productivity, e.g. underwriting, data entry, policy issuing. However in actuarial function, finance, and legal department, productivity is difficult to measure. But there is no perfect model. It's going to be a hybrid model going forward where certain people can work from home, and for certain roles physical presence will be required.
- HR has to play a very proactive role and their softer angle is very important, as the boundary between work and life has become very blur now. People are working on all seven days of the week, instead of five days as it used to be earlier. Hence in this environment, keeping people engaged

is extremely essential.

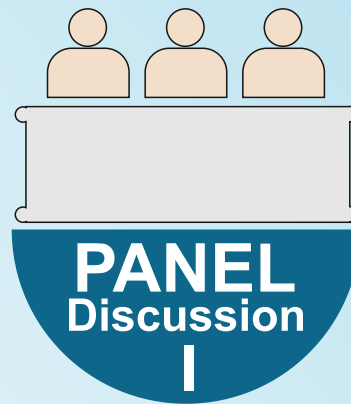
- Covid situation has been an opportunity for insurance sector as the awareness has gone up. Some of the skills that have become need of the hour in insurance sector are Artificial Intelligence and technology driven processes like RPA. Hence newer jobs and roles will be created for the young generation in the insurance sector, and the need for insurance professionals with digital background will go up.

Mr. Krishnan Ramchandran,
MD & CEO, Max Bupa Health Insurance

- Work-from-home enabled by technology has been remarkable and enabling. Broadly there are 3 three elements to work from home. One is at the individual level,

that is, the individual's ability to adapt to work. Second is team work, specifically around coordination, collaboration and innovation. Third is the delineation of office work and home work when you're at home.

- The convenience and anytime-anywhere capability that technology has brought within the ecosystem is something that individuals will get used to, and hence this is going to be permanent.
- Employees value flexibility and the ability to work from home.
- HR also needs to think what is normal for each generation of employees, and we cannot put our own world of views onto the new generation of employees.



Building Future Ready Leadership Pipeline



Mr. Ashwin Pasricha
(Moderator)
Founder & Director,
Human Network



Ms. Dola Mukherjee
Head HR,
Exide Life Insurance



Mr. Judhajit Das
CHRO, ICICI Prudential
Life Insurance Company



Ms. Seema Trikannas
EVP & Chief of HR,
SBI Life Insurance



Mr. Shaiten Merchant
VP & Head HR, Cholamandalam
MS General Insurance Company

Mr. Ashwin Pasricha, Founder & Director, Human Network, moderated the panel discussion and set the context. He stated that the discussions will be about building future ready leadership pipeline going beyond competency models and assessments, and reimagining the leadership playbook for the future. He mentioned that the conversation will unfold in the context of Covid-19 crisis which has caused upheaval and disruption across the global business landscape. As we adapt to the new normal and re-imagine future workplaces, we need to reflect deeply, readjust a world-view, provide the strategic foresight for future thinking to help organisations reset for growth and thrive in the post-pandemic world. One of

the key levers for organisational transformation is leadership and the interfere is to go beyond competency models and assessments, and focus on resilience, agility, inclusivity and building leadership capability for a sustainable future in the new age digital economy.

Ms. Dola Mukherjee,
Head HR, Exide Life Insurance

- One of the biggest challenges that organizational leaders had to deal with during the times of pandemic was tough and quick decision making. Another challenge was how to communicate, how to bring people together, and how to keep them motivated.

- Competencies, policies and framework is being used by most companies to address the leadership development subject. However, it's about the people who are being put through leadership development, that they should have the intent to be part of the leadership development. It is about personal leadership where an individual takes personal interest in embracing the leadership learnings that are being offered to him/her.
- Organisations are trying to create a conducive environment for leadership where people can make mistakes and can have failures at work. They are allowed to experiment. It's only then the leaders are grown. Leaders don't get created overnight. Leadership development has to be over a period of sustained investment of time, energy and effort. It is about growing people from within.

Mr. Judhajit Das, CHRO,
ICICI Prudential Life Insurance Company

- This is an unprecedented situation and it's not something that any of us have encountered in our lifetimes, as this pandemic has gone beyond the financial crisis to impact the health and safety of employees. However, employee safety and health has taken maximum precedence in the minds of every senior leader across the organization.
- Going forward the world is going to be more 'phygital' which means both physical and digital will co-exist because the aspects of empathy, connecting, forming deep connections, building trust are difficult to achieve in a digital context.
- The biggest challenge as well as

opportunity for leadership is going to be to get rid of the existing mind-sets. This pandemic is a wakeup call to re-examine all our beliefs about whatever we do and the way we work.

- The context of organization determines the kind of behaviour that you want to promote in your organization. Hence the leadership development models and the kind of culture that you want to have in an organisation needs to be re-examined from time to time to see what's working well and what's not working well. Therefore the context determines the choices that we make, and every choice has its consequences.

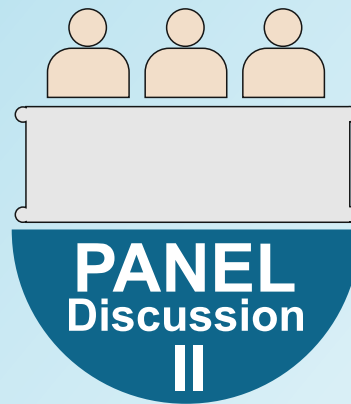
Ms. Seema Trikannas,
EVP & Chief of HR, SBI Life Insurance

- For a company to survive, its leaders have to be resilient and agile to meet the challenges. Apparently the leader has to not only meet the challenges, but foresee them one or two steps ahead.
- The speed and scale of change is going to be quicker than what it was before. So resilient, agile, inclusive- are all the buzz words which everyone has to be cognizant of. If junior level employees are included in the decision making process by way of a survey or asking them their opinions, the sense of belonging and loyalty increases.
- Communicating with employees by embracing new techniques of engagement, supporting them, letting them know that the company has their interests at heart is very important. Resilient leaders look at disruptions in a positive way and look for opportunities in the same. They can take decisions with an eye on the big picture.

- Leaders need to promote a culture of innovation and risk taking for the future sustainability and growth of the organisation. An inclusive environment is very important where every employee feels that he is a vital and valued part of the organization.

Mr. Shailen Merchant,
VP & Head HR, Cholamandalam MS General Insurance Company

- A lot of changes are happening and are going to happen. Internal and external interfaces are changing like the way leaders are able to perceive, the way employees and external environment is perceiving them. Communication platform and the way we communicate with the employees, stakeholders, customers, and external environment has changed totally.
- Managing the risk and managing the opportunity that arises from the risk is going to be a big challenge and it is also going to be critical to success from a sustainability point of view for the organisation.
 - The culture of the organisation and the behaviours are only the tip of the iceberg that is visible. The values and belief system of the organisation, and the system is what really drives the behaviour.
 - For the future leadership, it is important to realise that are we creating the pipeline from the entry level youngsters coming to the organization? What are the inflexion points or transition points that we need to cater to?



‘HR- Business Partnering’ Today and Beyond Pandemic



Dr. Rajesh Save
(Moderator)
Co-Founder,
Centroid Analyticsk



Mr. Karan Makhania
Head- Business HR & Talent
Acquisition, Aegon Life Insurance



Mr. Saptarshi Bhattacharya
Head- HR Shared Services,
BAGIC



Mr. Subramanian Suryanarayanan
CHRO, Tata AIG
General Insurance



Mr. Tanmay Kumar Panda
Head HR,
Universal Sompo General Insurance

Dr. Rajesh Save, Co-Founder, Centroid Analytics, moderated the panel discussion and set the context by stating that the pandemic started abruptly and nobody got time to even think about it, forget training the employees. There wasn't even a small window to tell the HR-VPs. So how did organizations manage, what strategy and approach was followed to overcome the crisis?

Mr. Karan Makhania, Head- Business HR & Talent Acquisition, Aegon Life Insurance

- Recruitment is like the Sales department of HR team. The important factor in recruitment is communication. The message should be very clear up and

down the pipeline- from the candidate, to the consultant, to the hiring manager, to the HOD, and to the CEO. Being responsive on the stakeholders' queries is very important.

- Technology is being deployed for conducting interviews currently, and efforts are being made to go beyond Microsoft Teams and Zoom and give an experience to the candidates about the organization virtually.

Mr. Saptarshi Bhattacharya, Head- HR Shared Services, BAGIC

- Managing the challenge of geographical spread of employees was hybrid- from

having a central team which was guiding local teams across the country. Since nothing can replace human touch, especially in the difficult times, the organization went old school by calling every single employee at least once every 2 weeks, which was very important.

- Covid time was considered as an opportunity to buy trust of the employees. It was very clear that because of Covid no one was going to lose the job.
- In terms of wellness, the organization realised that the health insurance providers are we ourselves. Hence over and above the GMC policy, the company paid entire expense in case someone got Covid positive, irrespective of the sum insured and the expenses incurred. Employees in home isolation/quarantine were also given full support in terms of providing home isolation kit, psychologists and psychiatrists available 24x7 on call etc.

Mr. Subramanian Suryanarayanan,
CHRO, Tata AIG General Insurance

- Creation of a BCP team was the first step towards managing the crisis. The core team was responsible for ensuring proper communication within the system with the business leaders as well as the employees concerned. Communication was the key.
- IT infrastructure (laptops, desktops, printers, scanners) was made available to all employees to ensure smooth working

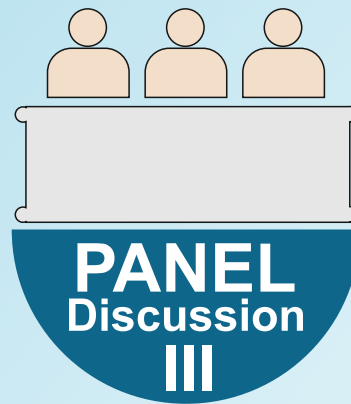
from home. Primary focus was to ensure that the employees are properly taken care of and are supported in these times.

- In times of crisis, people look at how you lead. Hence it is important to lead from the front and be focused around that time and assure the employees that they are in good hands and they will be taken care of. Staying connected with all the employees is of paramount importance.
- The organization is moving from the existing HRMS to bringing in analytics in HR.

Mr. Tanmay Kumar Panda,
Head HR, Universal Sompo General Insurance

- With respect to managing and changing policies during the initial lockdown due to pandemic, the first thing that the HR did was releasing salary of all employees in the third week of March, regular communication was established with all, and employees were given flexibility to work at their convenience.
- Direct and uniform communication was ensured from the leaders to their subordinates because the psychological fear of Covid was haunting more than the actual disease, and mental well-being of employees is very important.

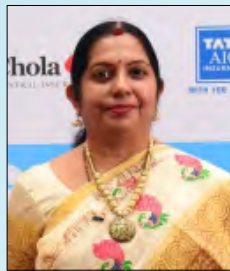
At the end, Dr Save summed up the entire discussion by saying that the panel discussion has modified Charles Darwin's definition from "survival of the fittest" to "survival of the quickest".



Holistic HR: Philosophy and Practices



Mr. Sunmeet Chahal
(Moderator)
Partner- People Advisory
Services, Ernst & Young



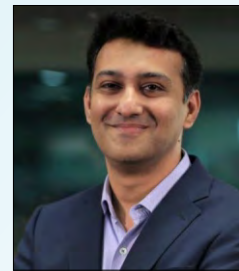
Ms. Nirmala Venkateswaran
Sr. VP & Head HR,
Howden India Insurance Brokers



Mr. Shiharad Dhakkate
Sr. VP & CHRO,
SBI General Insurance



Ms. Sonali Chatterjee
EVP & Head - People, Performance &
Culture, Anviti Insurance Brokers



Mr. Vibhash Naik
Head- HR L&D,
HDFC Life Insurance

Mr. Sunmeet Chahal, Partner- People Advisory Services, Ernst & Young, moderated the panel discussion and set the context by saying that the discussion will revolve around how do we bring things to practice? What do we do from a philosophy standpoint? He also gave the backdrop saying that the future of work that we have been talking about, happened in 30 to 60 days flat. We were talking of flexibility, suddenly everybody had to be that. We were talking about gig workers, and it started happening. We can also see huge confluence happening between- what is not only your personal and professional side, but more importantly, what is your human side.

Ms. Nirmala Venkateswaran, Sr. VP & Head

HR, Howden India Insurance Brokers

- The biggest takeaway from the pandemic has been the change of focus- from pure business outcome to pure employee welfare. A lot of HR clichés like flexible working, remote working, empathy, adaptability, better business practices, and better people practices are coming to life. Now it's all about the safety of people and how much we can trust them and motivate them.
- Technology is very useful, but to a certain limit. Beyond that, we definitely need the human interface because there are a lot of questions that are left unsaid when you're

dealing with technology. Empathy and trust cannot be built through technology.

- Two major disruptive changes that are foreseeable are- the digital foray that has already started will proceed and progress to a much higher level than what it has started. The second disruptive change is about remote working and flexible work practises.

Mr. Shharad Dhakkate, Sr. VP & CHRO, SBI General Insurance

- There are lot of learnings and unlearning that the pandemic has brought about. The core issue is that how are we going to enable the new normal through technology? How are we going to use artificial intelligence and machine learning in a bigger and better way? How is the robotic process automation going to add value to the entire process chain? How are we going to use business analytics in days to come? How are we going to measure the performance of the people while they work virtually, and at the same time keeping them engaged?
- Meeting face-to-face and having a face-time is a dominant feature in retail insurance sales. Not having enough face-time due to virtual working is going to be a challenge. So how are we going to use technology in terms of bringing this trend to retail sales as a function? How can we use technology for connecting in a better way with the stakeholders?
- Foreseeable changes in near future are that how are we going to manage the remote working, if at all that is going to be the new phenomenon, and how are we going to manage the employee engagement and

drive performance. Addressing the complexities of these two are going to be in the minds of HR people.

Ms. Sonali Chatterjee, EVP & Head- People, Performance & Culture, Anviti Insurance Brokers

- Pandemic has in a large way provided the HR community an opportunity to re-think a lot of things and at the same time showcase the value that they can bring to business. The HR practises and philosophies have transcended beyond their impact on people and have gone to the level of impacting the working models, platforms and technology, infrastructure related decisions and many more such elements have added into the entire ball game of HR practises and policies.
- The key shift now is that HR is following a more personalised approach. There are a lot of differences in the way HR are now managing things, but the underlying ethos is about staying in touch with the people and making sure that they get a more enhanced experience with regards to their relationship with the organisation versus how it used to be.
- Employee engagement is a two way process in which participants of the process are equally engaged and take value from the process. They actually engage in the engagement activities versus them being on one side of the delivery.
- One of the most critical aspect of binding the entire organisation together during the pandemic has been communication. The more you connect with people, the more you ask them how things are going, the more you are in touch with them to tell

them what decisions the organisation is taking. The more you are engaged with them, the more they understand that there is no ambiguity and they understand that there is nothing to be worried about.

Mr. Vibhash Naik, Head- HR L&D, HDFC Life Insurance

- The pace at which digitization has accelerated is much faster than what would have happened in a normal scenario.
- Certain deep rooted paradigms and beliefs have been shifted during the Covid times, like the belief that work from home can't be successful in Indian context. However, in a snap the entire workforce was forced to work from home, and nobody had a choice but to trust the employees. Hence its very important to be empathetic and trust the employees.
- Organisations or leaders who have shown a heart, have stepped into the shoes of the employee and have understood them, in those cases, the employees have responded much better in terms of performance as compared to people who have just bothered for business.
- Career branding needs to be done in a big way in the insurance industry because even today, insurance job is not seen as a great job by many people. Hence people need to be made aware of the kind of careers that exist in the insurance industry.
- The core of employee engagement is not just about engaging them into doing monthly activities but more importantly looking at if the employee is enjoying his job? Is his relationship with the manager a good relationship? Is the employee being

enabled to do things within the organisation? Does he see learning happening for himself? Does he see a future for himself within the organisation? These are very critical things that that will keep somebody engaged or disengaged in the organization. Hence a sum total of the important critical aspects along with other engagement activities will be a good combination for keeping the employees engaged.

- For having a diverse workforce, flexi staffing and gig workforce is being employed, and staffing is looked at very differently than it was done earlier. In terms of training and development, bite size learning and mobile based learning is being used.
- However virtual we go, at the end of the day we are a social animal and we need those emotions to come out. Machine learning and artificial intelligence can't probably take over the human element. But a lot of mundane routine activities, and may be slightly complex activities too will be taken over by AI and ML in future.

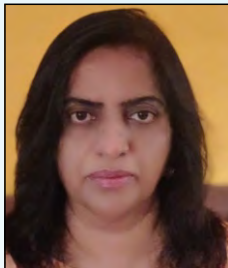
Dr. Sushama Chaudhari, Summit Coordinator summed up the event and presented the vote of thanks. While summing up, Dr Chaudhari stated that the more digital we are becoming the more there is longing for remaining humane. During the difficult times of pandemic, organizations have paid employee salaries early, honoured promotions, paid bonuses, hence removing fear from the minds of people. Organizations have risen to the occasion and in no time arranged the digital infrastructure for its employees.

Along with the performance, organizations are now inclined more towards empathy and employee engagement. Resilience and agility are very important skills and we need to orient people to deal with failure rather than pampering them and giving them everything in a platter. She also stated that with so much advent of digitization in HR, it is time to rename the Human Resource function.

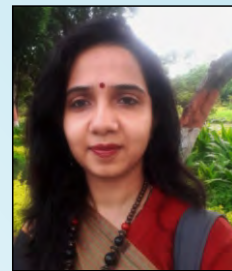
All the end Dr. Chaudhari thanked all the

CEOs, panellists and speakers without whom the Summit would not have been such a wonderful learning experience. She also thanked Director NIA, Mr. Srinivasan who has been instrumental in making the event happen, colleagues from NIA IT department who did a great job in putting the technological aspect in place, Dr. Vaishali Bhambure for getting in touch with the speakers, and the administrative staff for their support.

Summit Coordinators:



Dr. Sushama Chaudhari
Associate Professor, Head- HRM & OB



Ruchika Yadav
Research Associate