

# “WORK-FROM-HOME WILL BE THE NEW NORMAL IN FEW YEARS”



SACHIN DUTTA  
COO, Canara HSBC Oriental Bank of Commerce Life Insurance

## On business continuity process and plan

All critical operations, including customer call center, claims, servicing, and new business processing is running at service levels that we normally see on a day-to-day basis. When we used to talk of BCP, we used to discuss and plan for a certain percentage of the recovery. In reality, we are currently operating at nearly +95%, with all our critical services up and running. We are engaging with our customers with these digital avenues 24/7.

## On collaboration and communication tools being used during WFH

The core processing is happening via remote VPN, virtual desktop and Citrix capability. This has allowed the workforce to operate from home. We have redundancy and adequate bandwidth provisioned to take up the load and avoid any service disruption. Since everyone is operating from home, it is important to stay connected and we are using Zoom, Facetime, and WhatsApp to connect with each other. We are also using dedicated subscribed telecons, conference calls and video-conferencing bridges to enable virtual business meetings. Softphones have been enabled for those handling customer queries at the inbound center. This is enabling our front-line servicing staff to speak with customers while the supervisors are able to monitor the daily KPIs and customer satisfaction scores via dashboards.

## On strategies and facilities to enable safe and secure remote connectivity

We have VPN and Virtual Desktop to ensure the safety and security of information at all levels, 24/7. All our device endpoints are hardened with company policies and we monitor those endpoints centrally via security operations center. If for some reason, the staff is not able to access the system, we have the IT Service Desk which is supported by the core IT staff and managed service partner to provide remote troubleshooting and resolution of any such issues.

## On access devices to facilitate work-from-home

We picked this earlier during the day before the lockdown was announced. Early preparedness helped us meet the challenge since we had provisioned for connectivity dongles and Wi-Fi at home for select staff working on critical operations. All these aspects have been taken care of to facilitate work-from-home.

## On technology and business challenges faced by the company during the lockdown

With corporate across the country adopting mandatory work-from-home, there is a lot of load on the telecom services. Hence, we have occasionally noted some latency issues. But given the scenario, people are aware of this and there is a degree of understanding of this. I appreciate the strength of our technology vendors who are working round the clock to provide uninterrupted services during such time.

From a business opportunity perspective, online channels are seeing an increase and the momentum is picking up nationally. We are working with our customers, reinsurers and our partners to keep this channel growing and running. Digital was pitched as the next big thing in the future but guess what, it is now the present and digital transactions are currently the only mode available to interact and do business. The global event is going to leave us with a lot of technology-enabled capabilities and once we are out of the crisis, it would be important to further propagate these initiatives. We should further build on these rather than going back to the old style of operations. This will bring the world closer technologically with distancing required only in the context of information security and safety. This will be the new normal in few years. 🌟

---

Shubhendu Parth  
shubhendup@cybermedia.co.in