



Shri Kamal Bhardwaj

Executive Vice President – Bancassurance, Tata AIA Life Insurance

Profile Summary

Shree Kamal Bhardwaj is a senior financial-services leader with extensive experience in life insurance distribution, bancassurance strategy, and large-scale channel management. As Executive Vice President – Bancassurance at Tata AIA Life Insurance, he has played a key role in strengthening partnerships, improving distribution efficiency, and driving sustainable business growth in the insurance–banking ecosystem.

PLC 4.0 Session by Shri Kamal Bhardwaj

The Role of Financial Services in India's Growth.

Key Achievements

- Leads the bancassurance vertical at **Tata AIA Life Insurance**, focusing on **strategic partnerships and channel expansion**.
- Strengthened collaboration with **partner banks to enhance customer reach and product penetration**.
- Implemented **initiatives to improve sales productivity**, partner engagement, and distribution performance.
- Played a significant role in scaling bancassurance **contribution to overall business growth**.
- Championed technology-led processes to **enhance service quality and partner experience**.

Professional Expertise

- Deep expertise in **bancassurance, sales strategy, partner management, and distribution leadership.**
- Skilled in developing **high-performance sales teams and driving structured** business expansion.
- **Proficient in relationship management,** channel optimization, digital enablement, and customer-centric insurance solutions.
- Known for fostering collaborative partnerships that deliver value to both banking partners and customers.

Work With DISHA Foundation / PLC (Custom Section)

- Engaged with **foundation/PLC initiatives focusing** on financial awareness and insurance literacy.
- Participated in programs promoting youth skill **development, financial planning education, and community empowerment.**
- Supported initiatives aimed at digital inclusion, leadership development, and social upliftment through financial knowledge.

Legacy

Shree Kamal Bhardwaj is regarded as a **strategic and growth-focused leader in India's life insurance sector.** His commitment to partner-driven distribution excellence, customer-centric innovation, and transformation-oriented leadership continues to contribute to Tata AIA's mission of delivering protection-led, value-driven financial solutions.