

Ruchira Bhardwaja

Chief Human Resources Officer, Kotak Life Insurance Co. Ltd.

Ruchira brings an interesting combination of strategic HR and cross-functional expertise.

Over 25 years of experience spanning across diverse industries (Manufacturing, Consulting, Hospitality, Retail, Banking & Insurance) and multiple functions have been instrumental in shaping her learning and the realization that agility has to be constant in her life. She had had the opportunity to play significant role in the transformation journeys in two companies in the BFSI sector.

Apart from Human Resources Ruchira had had the opportunity to contribute towards New Product Development, Business Excellence, Knowledge Management and Business Ethics initiatives in the organizations she has worked with.

She has worked with the Tata's for 14 years. At Tata's she had the privilege of having a multi-company stint which spanned between iconic organizations as Taj, Rallis to start-ups such as CROMA. In the BFSI industry, Ruchira has been with Axis Bank and Future Generali India Life.

Ruchira is currently the CHRO at Kotak Mahindra Life Insurance Company. She is an Alumni of IRMA, and NMIMS. She is a Global Fellow, Talent Management from the Wharton School. She is a visiting faculty at NMIMS and is zealous about mentoring working women professionals at her personal capacity.

Ruchira lives in Mumbai, India. She creates time to learn and hone new skills outside of workplace. She is an avid photographer and considers herself as a decent storyteller.