

**"11<sup>th</sup> of June, 2021"**  
**"Abin Dhar"**  
**"Scottish Church College"**

**Sub: Appointment Letter for Internship**

Dear **"Abin Dhar"**,

Congratulations!

At Kotak Mahindra Life Insurance Company Limited (formerly known as Kotak Mahindra Old Mutual Life Insurance Limited), hereinafter referred to as the "Company" we believe in building strong, enriching and long-term careers for our people and soon you'll be a part of all this energy. We're happy to let you know that you've been selected as a Graduate Trainee for internship with the Company, Sales-Kotak Agency Department at **"KLI - Kolkata 6 - Howrah"** with effect from **"21<sup>st</sup> of June, 2021"**. Your base branch will be communicated post joining.

This letter is an agreement between you and the Company that you will uphold all that we stand for and strive towards the fulfillment of the Company's goals.

**Duration:**

The duration of the internship is 3 months starting from your Date of Joining (DOJ) at the end of which you will be undergoing an assessment.

**Stipend:**

An amount of INR 14,000/- per month will be awarded to you as Stipend.

**Pre-Placement Offer:**

Based on the results of the assessment, the Company, at its sole discretion, may choose to absorb you as a full-time employee as a **Graduate Trainee**.

**Terms and conditions of Internship ("T&Cs")**

- (i) You will perform such duties as are assigned to you by the Company from time to time relating to the position of Intern to which you are now appointed.
- (ii) You will faithfully observe and be governed by the Company's rules and regulations on matters such as working hours, festival / public holidays, weekly offs and any other facilities / amenities, mode of recording your attendance, safety and security requirements, medical fitness, personal identification, etc. and operate with due regard to the highest professional standards / ethics, in all your transactions. You may be required to work on staggered timings / shifts, the timings for which may be altered from time to time.

- (iii) Since the nature of your work may require you to handle confidential information, you shall not at any time during your internship, without the consent of the Company in writing, divulge, directly or indirectly, any knowledge, information or documents whether relating to Company's processes, operations, procedures, transactions or not, acquired by you in the course of your internship concerning the business or affairs of the Company or its associates or clients and which are in the nature of a trade secret or secret in other respects the disclosure of which will cause harm to the Company, its associates or clients. Breach of this condition on your part shall render your service liable for immediate termination and you shall be liable for any other / additional legal action as the Company may deem fit.
- (iv) While dealing with the potential customer, or customer, over phone, you shall ensure that you comply with all the procedures as laid down under the TRAI Act/Regulations/Rules/Notifications/Circulars and shall not violate the National Do not Call Registry (NDNC Registry) and the Company's Do not Call Registry established for curbing Unsolicited Commercial Communication (UCC). You shall make calls to the potential customer/s or customer/s only from our branch numbers registered with NDNC Registry. However, in the event of any breach or violation thereof, you shall be solely liable for the consequences thereof, and that you shall also fully indemnify the Company in the event of any liability falling on the Company on account of your breach.
- (v) You must use all official equipment, tools, materials, supplies, and work time only for Company's legitimate business interests. You must use and maintain Company's property and resources efficiently and with due care and diligence.
- (vi) You are expected to report for internship on time and be regular in your attendance. You should perform your job responsibilities during working hours. Tardiness, absenteeism and loafing during work hours are frowned upon.
- (vii) The use or possession of alcohol, illegal drugs, and other controlled substances in the workplace and being under the influence of these substances on the job and during working hours is strictly prohibited.
- (viii) Please note that this internship is not an employment. It is merely a privilege extended to you and the same may be withdrawn by the Company, at its discretion, without any prior notice.

#### INFORMATION SECURITY - ACCEPTABLE USAGE POLICY

- You shall maintain the confidentiality of passwords and not allow others to perform any activity using your user ID and shall not write down passwords.
- You shall always lock the system using CTRL+ALT+DEL+ENTER or Windows + L, before leaving it unattended.
- You shall always report the loss of your IT hardware / Desktop /Laptop immediately to the reporting head and IT Service Desk and shall lodge an FIR at the police station.
- You shall agree to abide by the Information security policy changes as advised from time to time.
- You shall not install or distribute any unlicensed software.

- You shall not send or forward unsolicited emails to a large number of users which can be considered as mail spamming.
- You shall not send emails containing any document, software or other information protected by copyright, privacy or disclosure regulation.
- You shall not, either during or after your internship with the Company, divulge or utilize any confidential information belonging to the Company. This includes confidential information on processes and the Company's businesses and Customer Information, which may come to his/her knowledge during employment.
- You shall promptly report all violations of the information security policies and security incidents of the Company to [kli.infosec@kotak.com](mailto:kli.infosec@kotak.com).

The Company is committed to provide a work environment that is free of inappropriate behavior of all kinds and harassment on account of age, physical disability, marital status, race, religion, caste, sex, sexual orientation or gender identity.

You are requested to send us a copy of this Letter that is signed and dated by way of acceptance of the terms and conditions contained therein.  
We look forward to your having a fruitful internship with us.

Yours faithfully,  
For **Kotak Mahindra Life Insurance Company Limited**.



**Deblina Bhattacharjee (Zonal HR - East)**

If you'd like to know more, do get in touch with us at "[sharmeen.nawaz@kotak.com](mailto:sharmeen.nawaz@kotak.com)" we'll be happy to guide you. We wish you luck and look forward to partnering with you on this journey of growth, learning and celebration.

*Say No to Jobs. Let's talk Careers for Life!*

**Declaration by the Intern**

I accept the offer and the terms and conditions mentioned in this letter.

**I accept the above terms**

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**(Full Name)**