

## Internship Offer Letter

05-09-2023

PAN Number: GHLPP7802K

Mansi Rajkishor Pandey

Vijay Nagar Ram Upadhyay Chawl Near Tar Gali, Jari Mari Kurla West, Mumbai Maharashtra - 400072

Dear **Mansi**,

Welcome to Kotak Mahindra Group.

We hereby offer you an internship as Graduate Trainee Intern with Kotak Mahindra Life Insurance Company Limited ("Company"/ "KLI") with effect from **06-09-2023** subject to completion of joining formalities, as prescribed by the Company, on or before the said date.

This is a great opportunity for you to gain valuable experience and learn more about the Insurance Industry.

As an Intern, you will be working with our **Kotak Agency-Field Sales** to support our ongoing initiatives while working on exciting live projects/assignments. During your internship you will be working for at **KLI - Mumbai 13 - Ghatkopar, Mumbai, Maharashtra, India, (West)** branch and it will also involve travelling as part of the role.

Your joining shall be deemed to be an acceptance of this Internship Offer Letter and the below-mentioned Terms and Conditions of Internship ("T&Cs") by you.

This offer shall stand withdrawn if you do not join on or before the date specified in this letter.

We look forward to your having a productive and happy internship with us.

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

#### Duration:

**Kotak Mahindra Life Insurance Company Limited**

CIN:U66030MH2000PLC128503

**Registered Office:**

2<sup>nd</sup> Floor,  
Plot # C – 12,  
G- Block ,BKC,Bandra (E),  
Mumbai – 400051

**Corporate Office:**

7<sup>th</sup> Floor,Kotak Infiniti,Bldg. No. 21,  
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The duration of the internship shall be 3 months during which you will be evaluated for a Full-time opportunity with us subject to your internship performance, solely at the discretion of the organization.

**Stipend:**

An amount of **INR 14000 /-** per month will be awarded to you as Stipend. Apart from such Stipend, you will not be entitled to any other benefit, whether monetary or otherwise from the Company.

**Leave Entitlement:**

You are entitled to take up to 2 days' leave during the 3-month internship period in the event of an emergency or illness.

**General:**

- (i) You will be performing your duties as part of the team assigned to you by the Company. You shall be assigned a supervisor too. The supervisor will also guide you on the project/assignments details and deliverables from time to time.
- (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, 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 or at any time thereafter, without the consent of the Company in writing, divulge, directly or indirectly, in any manner or medium whatsoever, any knowledge, information or documents whether relating to Company's processes, operations, procedures, transactions or not, concerning the business or affairs of the Company or its affiliates or associates or clients or customers or vendors acquired/accessed by you in the course of your internship Breach of this condition on your part shall render your internship liable to be ended by the Company by the withdrawal of this letter without any notice of any kind 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 customers, over the 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.

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- (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 employment (whether temporary, permanent, contractual or other). It is merely a privilege extended to you and the same may be withdrawn by the Company, at any time, at its discretion, without any prior notice of any kind.

### **Information Security - Acceptable Usage Policy**

- (i) 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 be responsible for all activities originating from your computer accounts. You must protect the confidentiality of your KLI accounts.
- (ii) You shall always lock the system using CTRL+ALT+DEL+ENTER or Windows + L, before leaving it unattended.
- (iii) You shall take adequate measures for physical protection of the laptop including not leaving laptops unattended in public places or while travelling.
- (iv) You shall avoid connecting to unsecure public Wi-Fi networks.
- (v) 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.
- (vi) You shall not connect modems (USB or PCMCIA), data cards to your machines unless and otherwise approved by the Information Security Team (IST). Accessing external networks including Internet, using modems exposes the entire network to several risks. Users, who require access to the external networks through the use of external modems, must get prior approval from the Information Security Team
- (vii) You shall agree to abide by the Company's Information security policy changes as advised from time to time.
- (viii) You shall not install or distribute any unlicensed software.
- (ix) You shall not send or forward unsolicited emails to a large number of users which can be considered as mail spamming.
- (x) You shall not send emails containing any document, software or other information protected by copyright, privacy or disclosure regulation.
- (xi) You shall access Internet for business purposes and restrict non-business activities over the Internet.

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Occasional and reasonable personal use of Internet services is permitted, provided that it does not interfere with work performance.

(xii) You shall access Internet only through the connectivity provided by KLI and shall not set up Internet access without authorization from the Information Security Department. Connection to the Internet offers an opportunity for unauthorized users to view or access KLI information.

(xiii) All access to Internet should be authenticated and restricted to business related sites. KLI shall have the right to filter and prohibit access to certain websites at its own discretion.

(xiv) You shall not use internet facilities to:

- Download or distribute malicious software or tools or to deliberately propagate any virus.
- Violate any copyright or license agreement by downloading or distributing protected material.
- Upload files, software or data belonging to KLI to any Internet site without authorization of the owner of the file/ software/ data.
- Share confidential or sensitive information of KLI with any Internet site unless authorized by the business head.
- Post views or opinion on behalf of KLI unless authorized by the management.
- Post remarks that are defamatory, obscene or not in line with KLI's policy on the subject.
- Conduct illegal or unethical activities including gambling, accessing obscene material or misrepresenting KLI.
- Write Blogs/ use internet forums and social networking web sites, using KLI's property and systems.
- Reveal any KLI confidential or proprietary information, trade secrets or any other material covered by KLI's Information Security policy over public forums/ social networking web sites/ blogs.
- In case such misuse of the Internet access is detected, KLI may take suitable disciplinary action.

(xv) You shall not store web application passwords in the browser.

(xvi) You shall ensure that they do not access websites by clicking on links provided in emails or in other websites. When accessing a website where sensitive information is being accessed or financial transactions are done, it is advisable to access the website by typing the URL address manually rather than clicking on a link.

(xvii) KLI reserves the right to monitor and review Internet usage of users to ensure compliance with its policy.

(xviii) KLI reserves the right to monitor email messages and may intercept or disclose or assist in intercepting or disclosing email communications to ensure that email usage is as per this policy. Email communications are not considered private and by using KLI's email resources, users are deemed to have consented to having their communications monitored by authorized personnel at KLI's discretion. Any such monitoring/interception shall be authorized by the Compliance Department or Info Security Department of KLI.

(xix) Security Violations: Certain categories of activities, which have the potential to harm, or actually harm information assets of KLI are defined as security violations and are strictly prohibited. All security violations shall entail disciplinary action. A security violation is an attempt to breach the security of information assets,

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whether or not it results in actual damage or financial loss. The following are examples of security violations:

- Connecting modems to machines without approval
- Introducing viruses on the network
- Sniffing on the network
- Password Guessing
- Computer Impersonation
- Erasing or modifying data on central systems without authorization
- Downloading or transmitting objectionable content (through Email or Internet)
- Running scans or attack tools
- Bypassing access control mechanisms
- Exploiting any system vulnerability
- Installing or distributing unlicensed software
- Vandalism
- Computer fraud or theft

(xx)Confidentiality Violations: Except as may be necessary for the purpose of his duties, the employee shall not, without the consent of KLI, retain or make copies of

- Identity Cards
- Letters
- Maps
- Reports
- Drawings
- Calculations
- Specifications
- Formulas
- Forms
- Licenses
- Agreements
- Or other documents (electronic or paper) of whatever nature belonging to KLI

(xxi)Exchange of sensitive information should be secured. (E.g. Word/Excel/PDF documents can be protected using Information Rights Management (IRM) or password).

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 will comply with the same in letter and spirit.

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 truly,

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For Kotak Mahindra Life Insurance Company Limited

A handwritten signature in blue ink, appearing to read "H. S. Anand", with a horizontal line underneath.

**Harpreet Singh Anand**

Authorized Signatory

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