

# Frequently Asked Questions

- 1 When is the Program expected to start?**  
The upcoming batch of Kotak Sales Officer Program (Classroom Training + on the job Internship) ("Program") is expected to start in November 2016.
- 2 What are the salient features of the Program?**
  - i) The Program has blended curriculum comprising classroom inputs, e-learning and on-the-job internship.
  - ii) It imparts knowledge and skills in core banking, specialized areas in banking besides selling skills, managerial skills, etiquette, grooming and language skills.
  - iii) The classroom sessions (9 months, trimester pattern) will be conducted at Manipal Education campus at Bangalore and the internship (3 months) will take place at any of the Kotak Bank branches in India.
  - iv) The students are paid an educational grant every month for the 9 month duration of the Program and a stipend during the 3 months internship period.
  - v) On successful completion of the Program, the students will be employed with Kotak Mahindra Bank as Relationship officers.
  - vi) Kotak Mahindra Bank provides easy financing of the Program fees to all students who are selected for the Program.
- 3 What is the duration of the Program?**  
The Program will be 12 months program comprising of 9 months full time residential classroom training and 3 months of internship at any of the Kotak Mahindra Bank Branches located anywhere in India.
- 4 Where will the Program be held?**  
The Program will be conducted on the Manipal Education campus in Bangalore. This is a fully residential program and students shall stay on the campus during the initial 9 months duration of the course. Students will undertake an internship program in the last 3 months in any of the Kotak Bank Branches across the country.
- 5 What is the degree / diploma tha one gets on successful completion of the Program?**  
Those who successfully complete this one year intensive Program will be awarded a Post Graduate Diploma in Relationship Banking by Manipal Education campus. The Program is UGC approved.
- 6 Will there be a Bond applicable for the applicant after joining Kotak Mahindra Bank's service on successful completion of the Program?**  
All selected applicants, at the time of their joining the Program itself, will have to execute a Service Agreement. The Service Agreement will cover details pertaining to monies to be recovered in case the student leaves or is asked to leave during the Program period or post joining Kotak Mahindra Bank, the Sales Officer leaves or is asked to leave (whether loan is availed or self funded).
- 7 What is the guarantee that Kotak Mahindra Bank will give a job after the Program?**  
All the applicants selected will be given a Provisional Letter of Appointment at the time of joining the course at Manipal Education campus in Bangalore. A job will be guaranteed only on the successful completion of the program (9 months classroom & 3 months internship).
- 8 How much is the Program fees?**  
The Program fees will be 3.4 Lakhs + applicable service tax.
- 9 What is the applicable service tax?**  
All applicants who avail of the loan facility from Kotak Bank will have to pay the applicable service tax on the total loan amount taken, as advance to Kotak Bank, before the loan is sanctioned. The detailed procedure for the same will be explained in the Letter of Admission.
- 10 Will Kotak Mahindra Bank assist in providing Education Loan?**  
Kotak Bank provides the option of easy financing of the Program fees to all students who are selected for the Program.
- 11 If I have opted for Kotak Loan for paying the fees, what is the process?**  
Upon selection applicants will be given the option to self fund the Program or avail loan from Kotak Mahindra Bank. A Loan Helpdesk will be available to guide applicants through the process of completing loan formalities.
- 12 Can a candidate pay for the fees without availing Loan from Kotak Mahindra Bank?**  
Yes the candidate has the option of self funding the Program. In case where applicant is going for self-funding the applicant will have to deposit the entire Program fees along with the applicable service tax with Kotak Bank before joining the Program at the Manipal Education campus in Bangalore. Detailed procedure for the same would be explained in the Letter of Admission.
- 13 Is the Program fully residential?**  
Yes, the Program is fully residential for the first 9 months. Hostel accommodation is provided to all students by Manipal Global Education Services.
- 14 What is the eligibility for applying to the Program?**
  - i) Qualification (As on 1.12.2016): Degree in any discipline from a recognized University or any equivalent qualification recognized by Central Government with 50% or above marks
  - ii) Age: Anyone between the age group of 21-25 years
- 15 What is the selection process for the Program?**  
The selection will be through a multi stage selection process comprising of below tests. Also please note that Kotak Mahindra Bank has authority to add any additional tests / requirement without prior intimation.
  - i. Online Aptitude Test
  - ii. Personality Profiling
  - iii. Cultural Fit Profiling
  - iv. Personal Interview
- 16 When will I get the Program Certificate?**  
On Completion of the Program. However, for the postgraduate diploma, a participant has to fulfil the below requirements:
  - i. He / She should have taken and passed in each course of study as prescribed in the curriculum to earn the minimum number of credits specified for that particular Program.
  - ii. He / She would become eligible for the award of a diploma on acquiring requisite number of credits at the end of the Program.
  - iii. He / She should have satisfactorily fulfilled other academic requirements (as specified in the Program of study / curriculum) like practical training, work visits, seminar, project etc.)
  - iv. He / She should have successfully passed the internship.
- 17 What if the applicant is unsuccessful at completing the Program?**  
Kotak Mahindra Bank guarantees the job to candidates who have successfully completed the Program. Kotak Mahindra Bank will not be in a position to provide a job to candidates who do not complete the Program. In case of the latter, the Provisional Letter of Appointment given at the start of the Program will stand withdrawn without any recourse to the candidate. Also Fees paid for the course or any other expenses incurred with regards to the Program, will not be refunded. Kotak Mahindra Bank or Manipal Education campus will not be liable to provide employment to unsuccessful candidates.
- 18 Apart from the lectures, is there any other medium of study?**  
Regular academic lectures will be supplemented by lectures by experts from the Industry and interaction with leaders from Kotak Mahindra Bank on a periodic basis. Library services will include access to various study material prepared for the Program. On successful completion of the 9 month classroom session, Kotak Mahindra Bank also provides a 3 month on-the-job internship program which will provide the student with real time exposure to the working of a Bank.
- 19 What will be the Class timings?**  
The regular class timing will be from 9.00 a.m. to 6.00 p.m. There will also be special guest lectures and assignments outside these timings as well.
- 20 Can the applicant be allowed to take leave during the Training Program**  
Leave would be given only with the specific permission of the Head of Program at Manipal Education campus and Program Coordinator / Kotak HR at the Manipal Education campus. The same has to be in accordance to the leave guidelines laid down.
- 21 Will there be a probation period once an applicant joins Kotak Mahindra Bank**  
Yes there will be a probation period of one year. On successful completion of the program, the candidate will be absorbed in a Relationship Officer role at a Deputy Manager Grade on the rolls of Kotak Mahindra Bank. Such individual would have a probation period of one year, in which he/she would be expected to perform the duties and tasks assigned to them diligently with adherence to the process, practices and values of Kotak Mahindra Bank. The same will be deciding parameters towards confirmation of his services.
- 22 In which locations will the applicant be placed post selection?**  
Candidates may be placed in any of the Kotak Mahindra Bank branches across the country depending on the requirements that may arise from time to time. Placement is solely at the discretion of the Kotak Mahindra Bank.
- 23 Is the candidate covered under an insurance policy?**  
For the duration of the Program i.e. for 12 months the student will be covered for ₹1,00,000 (Rupees One Lakh only) of Medicaclaim for self only by special scheme, the premium for which will be paid by Kotak Mahindra Bank. Post employment the candidate will be eligible for insurance benefits as per the banks policy.
- 24 When will I get promotion?**  
Career growth and promotions are totally dependent on the performance of the employee. The minimum time required for a Kotak Sales Officer to get his / her first promotion is two years. Good performance is recognized and rewarded by Kotak Mahindra Bank.
- 25 When will I get an increment?**  
Every year there will be an annual increment. The percentage of increment is dependent on the performance of the employee as well as that of the bank. We cannot predict this figure in advance.
- 26 Will I get any Bonus?**  
The Relationship Officer would be entitled for one time guaranteed Annual Bonus of ₹50,000 on successful completion of one year of service in Kotak Mahindra Bank. This bonus payment is subject to confirmation of services and a minimum performance rating of 'Meets Expectation'
- 27 I am new to Bangalore and do not know how to reach the Manipal Education campus.**  
There will be a pick-up facility from the Majestic Railway Station and Yeshwantpur Railway Station the day before the Program starts. Those availing this facility will be brought to their respective hostel. Alternatively, the address and route map will be sent to candidates who prefer to reach the Manipal Education campus on their own.
- 28 I will be arriving in Bangalore one day before the start date of the Program. Can I stay at the hostel?**  
Yes, you can stay at the hostel, but please inform in advance.
- 29 My parents will be dropping me in Bangalore. Can they stay at the hostel?**  
Parents accompanying their children cannot stay at the hostel. If required, they could be provided details of hotels nearby.
- 30 I will be coming on my own and not availing the pick-up facility from the Railways Station. How can I reach there?**  
You will be sent the address and route map to reach the hostel by email prior to the start date.