

Kotak Life Insurance - Campus Hiring 2026

Management Trainee - Direct Marketing (MT)



Position Details:

Position: Management Trainee - Apprenticeship

Designation: Kotak Life Sales Management Apprentice

Position Grade: L3

About the Role:

The Life Insurance Direct Marketing role is designed to help fresh graduates transition from academics to the corporate sales environment through structured training and hands-on customer interaction.

As a Direct Marketing Trainee, you will be responsible for generating leads, meeting prospective customers, and driving life insurance sales through direct interactions while building strong customer relationships and developing core sales skills.

Key Responsibilities:

- Drive life insurance sales through direct customer interactions (field and/or tele-interactions as per business requirement).
- Identify potential customers, generate leads, and convert prospects into policyholders.
- Conduct meetings with customers to understand their financial needs and recommend suitable life insurance solutions.
- Build and maintain long-term relationships with customers to ensure repeat business and referrals.
- Ensure adherence to company policies, internal processes, and regulatory guidelines while selling insurance products.
- Maintain accurate records of customer interactions, sales activities, and documentation.
- Achieve assigned individual sales targets and contribute to overall business growth.

Eligibility Criteria:

- Education: Any Masters degree (MBA preferred)
- Passing Year: 2026
- Age: 20-30 years

Compensation:

- Apprenticeship Stipend: ₹29,167 per month (during the 12-month apprenticeship)
- Post-Apprenticeship CTC: ₹3.5 LPA + ₹80,000 (including joining bonus and confirmation bonus) + incentives

Joining Timeline:

- July - August 2026

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Management Trainee - Direct Marketing (MT)



Career Progression:

As a Management Trainee (Apprentice):

- Apprenticeship Duration: 12 months
- Stipend: ₹29,167 per month

Post-Apprenticeship / Full-time Role:

- CTC: ₹3.5 LPA + ₹80,000 (joining bonus + confirmation bonus) + performance incentives
- Confirmation: Based on your performance and target achievement, you may be confirmed as a full-time employee anytime during the 12-month apprenticeship (from Month 0 to Month 12)
- Benefits: You will receive Provident Fund (PF), medical coverage, life insurance, long-term incentive plans (LTIPs) and sales incentives, along with a co-branded Apprenticeship Completion Certificate from the Government of India.

Kotak Life Insurance - Campus Hiring 2026

Graduate Trainee - Direct Marketing (GT)



Position Details:

Position: Graduate Trainee - Apprenticeship

Designation: Kotak Life Sales Graduate Apprentice

About the Role:

The Life Insurance Direct Marketing role is designed to help fresh graduates transition from academics to the corporate sales environment through structured training and hands-on customer interaction.

As a Direct Marketing Trainee, you will be responsible for generating leads, meeting prospective customers, and driving life insurance sales through direct interactions while building strong customer relationships and developing core sales skills.

Key Responsibilities:

- Drive life insurance sales through direct customer interactions (field and/or tele-interactions as per business requirement).
- Identify potential customers, generate leads, and convert prospects into policyholders.
- Conduct meetings with customers to understand their financial needs and recommend suitable life insurance solutions.
- Build and maintain long-term relationships with customers to ensure repeat business and referrals.
- Ensure adherence to company policies, internal processes, and regulatory guidelines while selling insurance products.
- Maintain accurate records of customer interactions, sales activities, and documentation.
- Achieve assigned individual sales targets and contribute to overall business growth.

Eligibility Criteria:

- Education: Graduate (Any stream - Commerce/Management preferred)
- Passing Year: 2026
- Age: 20-30 years

Compensation:

- Apprenticeship Stipend:
M0 - M3: ₹14,000 per month (not eligible for incentives)
M4 - M12: ₹20,833 per month (eligible for incentives)
- Post-Apprenticeship / Full-time CTC:
₹2.5 LPA + ₹50,000 (including joining + confirmation bonus) + incentives

Joining Timeline:

- July - August 2026

Kotak Life Insurance - Campus Hiring 2026

Graduate Trainee - Direct Marketing (GT)



Career Progression:

- **Apprenticeship Duration:** 12 months
M0 - M3: ₹14,000/month (first 3months, not eligible for incentives)
M4 - M12: ₹20,833/month (eligible for incentives)
- **Full-time Confirmation:** Based on performance and target achievement, you can be confirmed as a Graduate Trainee anytime between Month 4 (M4) and Month 12 (M12).
- **Post-Apprenticeship / Full-time Role:**
CTC: ₹3.5 LPA + ₹80,000 (joining + confirmation bonus) + incentives
Benefits: You will receive Provident Fund (PF), medical coverage, life insurance, long-term incentive plans (LTIPs) and sales incentives, along with a co-branded Apprenticeship Completion Certificate from the Government of India.