

Subtitles

Speaker 1:

Hello?

Good evening sir.

Calling from ICICI Security.

So your voice was not audible

So that's why I called back.

Speaker 2:

Yeah, no issues.

Please tell me.

Speaker 1:

So you have taken the policy that is idle gold and you have options.

It for the immediate income option where your premium amount for this policy is 3,13,501.

Speaker 2:

Yeah, right.

Speaker 1:

Yes

I'm going to brief you the entire policy feature.

After that, we'll take this information.

So, if you find a mismatch between what is being told to you on this call and what was mentioned

to you by your relationship manager so it just you to please get clarified on this call.

And note that this call is being recorded for the internal quality purpose.

Speaker 2:

Yeah, please go ahead.

Speaker 1:

Yeah, you have to pay the premium for the seven years and your policy term is 25 years.

Okay. Yeah. So your policy you have opted to receive a regular income at the end of every policy here and which is starting from the first year upon the survival,

you can opt for the monthly or the annual loan.

The regular income comprises of guaranteed income and cash bonus if declared.

Speaker 2:

Okay, you're right.

Speaker 1:

So, at the end of the policy term,

you will get a lump sum benefit which is known as maturity benefit which will be equal to the sum of all the annualized premium payable that is guaranteed plus balance in saving wallet if any plus terminal bonus is declared. Indeed.

So, in case of unfortunate events like the life is short during the policy term and then how many shall receive the sum short amount for this policy?

A sum short amount is 31,50,000.

Speaker 2:

Right

Speaker 1:

So, it is recommended that you pay all your premium for the period selected to be able to ensure all the policy benefit.

However, at any stage, if you stop paying the premium in first two years, no benefits will be payable.

If you stop paying the premium after you have completed the payment of premium for the two full years,

the policy can be continued with reduced benefit.

You also have an option to surrender the policy.

After the payment of premium for the two full year, you shall receive higher of the guaranteed surrender value for the special surrender value.

For the more details on surrender benefit, please check out the policy document.

You can avail the tax benefits as per the prevailing tax law.

You can also take a policy loan.

After your policy acquires surrender value, the loan amount up to 80% of the surrender value can be available to these very standard features for this policy.

Are the policy features clear to you?

Speaker 2:

Sorry?

Speaker 1:

Are the policy features clear to you?

Speaker 2:

Yeah, yeah, yeah it is

Speaker 1:

Okay, so before proceeding with this application, can you please confirm your email ID

Speaker 2:

rawanganat@gmail.com?

Speaker 1:

Okay, so you're Indian citizen or NRI?

Speaker 2:

Yes, Indian citizen.

Speaker 1:
Okay, so you are in the service of business?

Speaker 2:
In service.

Speaker 1:
Okay, may I know your annual income.

Speaker 2:
7 to 10 lakhs

Speaker 1:
Can you please confirm your date of birth?

Speaker 2:
21st November, 1963

Speaker 1:
Okay, so in the scale of one to ten, ten being the highest, how much you will rate your relationship manager?

Speaker 2:
8

Speaker 1:
So please note that the terms and condition explained as standard as per the product offering by ICICI Prudential Life Insurance Company.
So, in case of any change in terms and conditions registered by the company during processing your application, anything gives your confirmation to the company and the revised terms and conditions shall be applicable.
Please send over the policy document for the complete information.
You are going to receive your policy document within ten to twelve working days on your email ID support receiving the policy document.
If you are not satisfied with any terms and condition of the document, then you have the option to cancel the policy within 15 days.
Is it okay?

Speaker 2:
Yeah, got it.

Speaker 1:
So currently, shall I PROCEED with this application?

Speaker 2:
Yes, please.

Speaker 1:

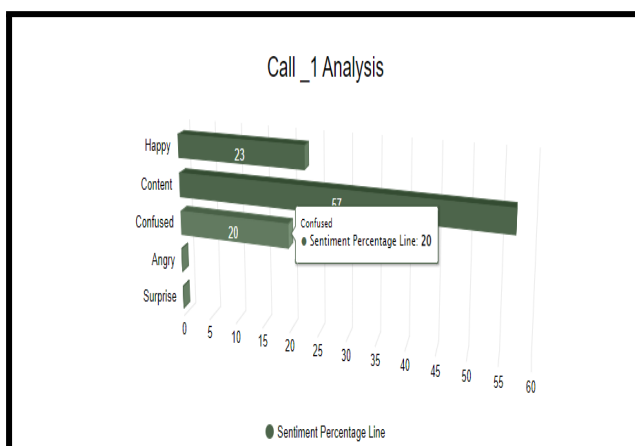
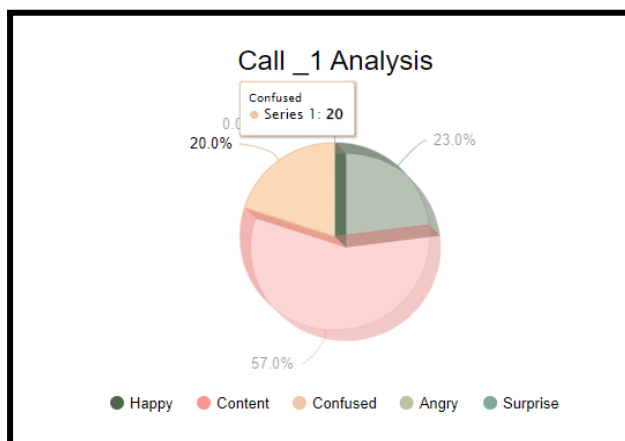
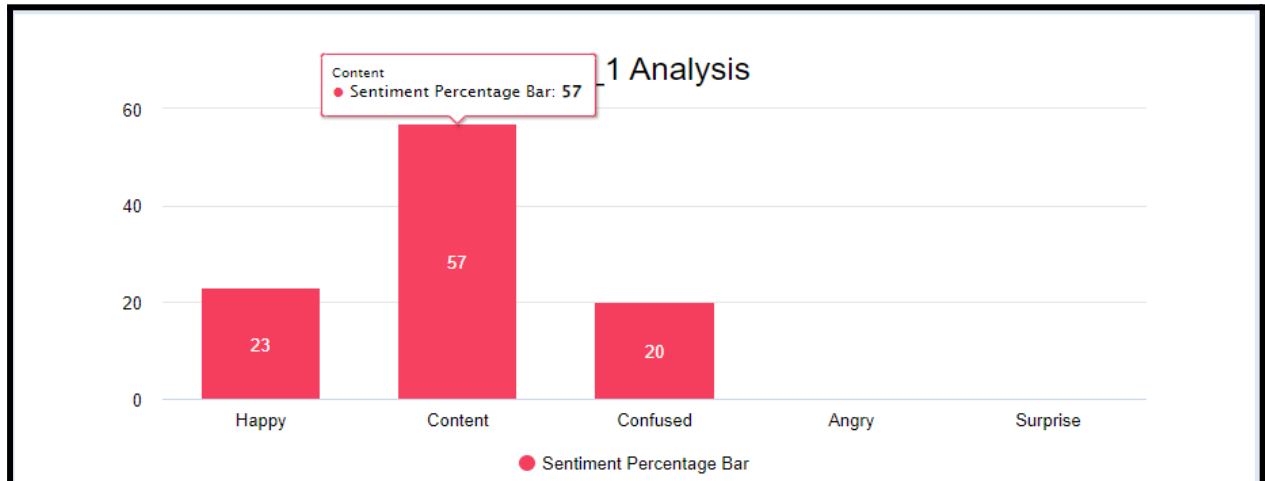
Thank you for time to go over.

Speaker 2:

Thanks so much. Bye.

Call 1:

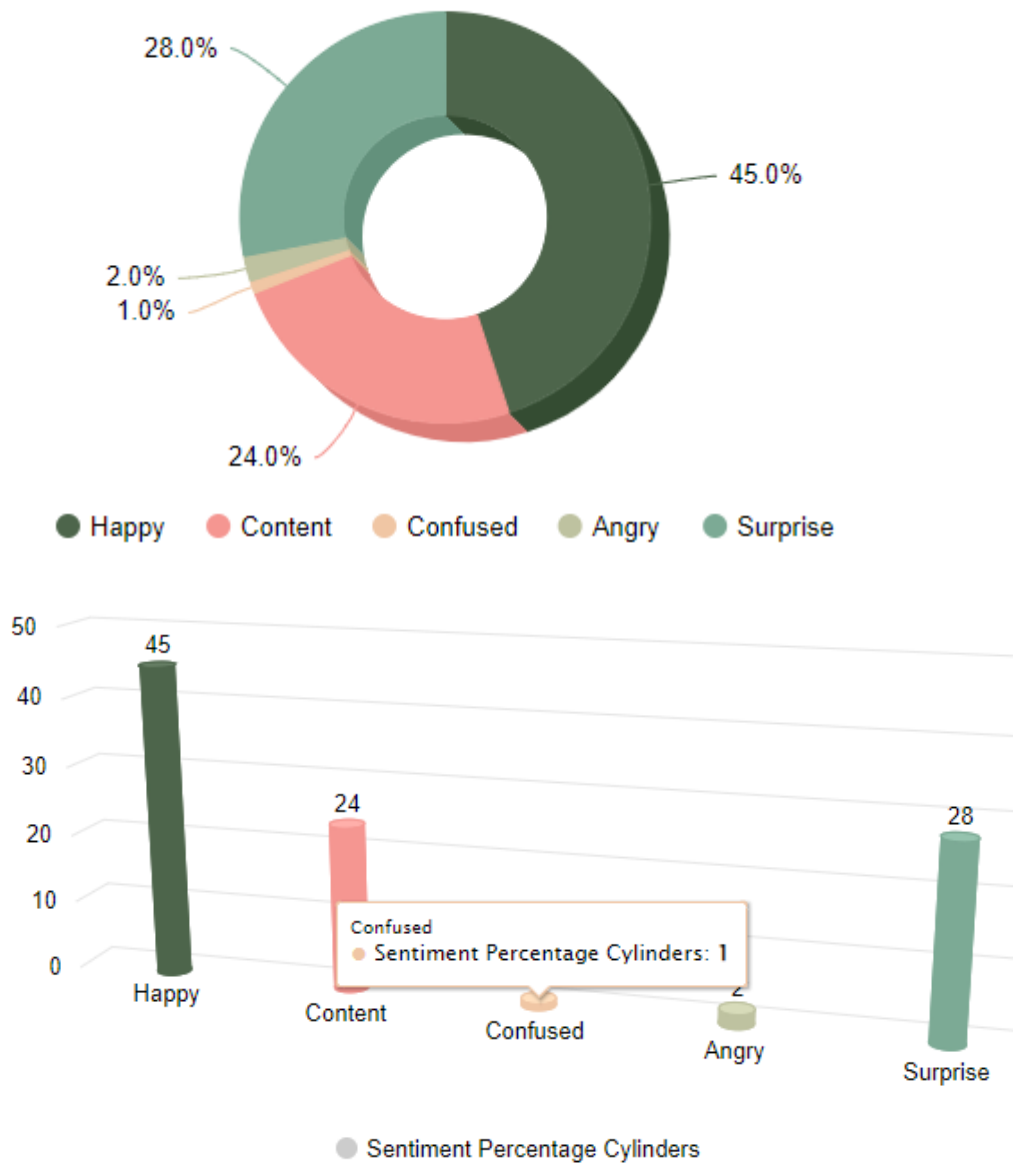
1. Most Spoken Words: "Okay", "So", "Yeah"
2. Speakers: 2
3. Positive: 82%
4. Negative: 1%
5. Neutral: 17%



Speaker 1:

1. Most spoken words: "Okay", "So", "Yeah"
2. Pauses: 28%
3. Repetition: 2%
4. Questioning: 5%

Speaker 1 Analysis



Speaker 2:

1. Most Spoken Words: "Yeah"
2. Pauses: 78%
3. Repetition: 4%
4. Questioning: 1%

Speaker 2 Analysis

