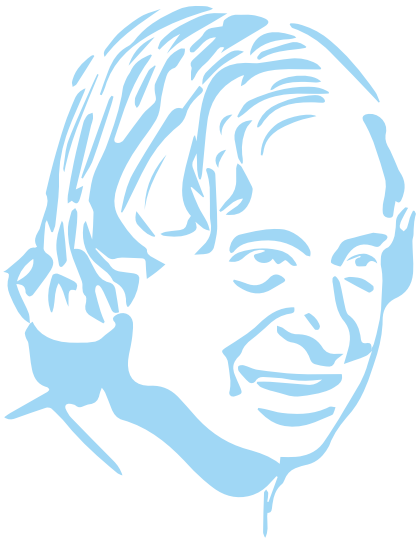


# Your career is in your hands.

**HDFC**Life  
Smart Achievers' Program



## BRIEF INTRODUCTION



**“ Education is the most powerful weapon which you can use to change the world. ”**

*- APJ Abdul Kalam*

Congratulations on your graduation!

The whole world lies ahead of you shimmering with possibilities and roads unexplored. One of the paths that you will be excited to explore is a career which secures your family financially while helping you grow professionally. A job which teaches you the right skills and knowledge is important to get a head-start for your future growth.

HDFC Life offers you an opportunity to surge ahead in your career with the Smart Achievers program in association with Manipal Global.

HDFC Life has grown from strength to strength since its inception in 2001 due to its strong legacy, business policies and practices and talented workforce. We are known for our cutting edge technology, innovative products and profitable business.

We have a performance-driven, open, inclusive culture that puts people at the core of the strategy. We at HDFC Life believe that preparation is the key to success. It's important for a fresher to be equipped with the right set of tools, knowledge and mentorship to truly excel in their first job.

This program is aimed towards nurturing tomorrow's industry leaders, by imparting domain expertise and skillsets in the field of insurance sales.

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# PROGRAM HIGHLIGHTS

This is a 12 month Post Graduate Certificate in Life Insurance program (PGCLI), which involves:

- Four months of virtual classroom training (VLC) online with Manipal.
- Two months of on-the-job training with HDFC Life.
- Six months internship with HDFC Life.

## HDFCLife Smart Achievers' Program

### Guaranteed Job with HDFC Life

On successful completion, successful applicants get a guaranteed job at HDFC Life at a level above entry-level role with a CTC of INR. 3 lakhs per annum\* + performance-based incentives.\*\*

### PG Certificate Program In Life Insurance

Earn PG Certificate in Life Insurance (PGCLI), which will help you kick start your career.

### Get Industry Ready

On-the-job training for 2-months and 6-months internship at an HDFC Life Branch.

### Earn while you learn

Earn within the program tenure a stipend of INR. 5,000/- per month\* during On-the-Job Training and INR. 20,000/- per month\* during the Internship.

### Loan Available

Education loan assistance through a service provider. Self-funding assistance enabled by allowing payment over three instalments within three months. Speak to an HDFC Life Business Human Resources executive on both options.

### Student Support

Dedicated mentorship provided during training.

\*All payments will be subject to prevailing tax laws and statutory deductions.

\*\* Subject to performance & available schemes

## FEES, ELIGIBILITY & SELECTION

- Fees: INR. 75,000 + applicable tax (18% GST). Total fees is INR. 88,500. This payment is to be made to Manipal only. HDFC Life does not charge you, nor does it collect the fee on behalf of Manipal.
- Graduation in any stream of education from a recognized university is required.
- The candidates will be selected by HDFC Life, based on their performance in the personal interview and online assessment.

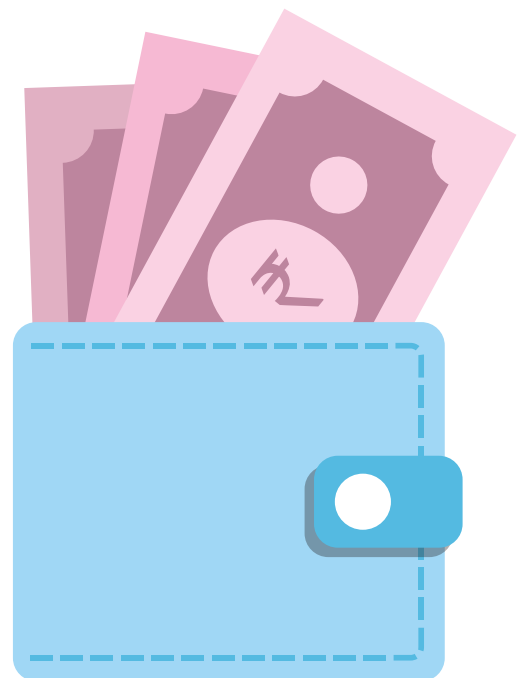
## COMPENSATION AND STIPEND

### Stipend

Incumbents will receive a monthly stipend of INR. 5,000/-\* during the 2-months On-the-Job Training and INR. 20,000/-\* during their six months of internship with HDFC Life, along with performance-based incentives\*\*. No stipend will be paid during the virtual classroom training phase.

### Salary

- On successful completion of 12-months of the Smart Achievers' Program, the incumbent will be absorbed by HDFC Life at J2 band (one level above freshers joining directly as front line sales employees) with the compensation of INR. 4 lakhs per annum\* + incentives.\*\*
- All appointments will be subject to completing the necessary formalities as defined by the management at the time of enrolment into the course.



HDFC Life does not appoint any Agent/Agency/Individuals to make/issue offers of employment/benefits on its behalf. HDFC Life does not send any email communication relating to employment from free web based email accounts such as Gmail, Ymail, Hotmail etc.

Any job offer from HDFC Life will be sent through an email with @hdfclife.com or @hdfclife.in domain only.

\*All payments will be subject to prevailing tax laws and statutory deductions.

\*\*Subject to performance & available schemes

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# PROGRAM CONTOURS

Four months of  
Virtual Classroom  
training with no  
stipend

## PHASE 01

Two months of  
On-the-job training  
with a monthly  
stipend of  
INR. 5,000/-\*

## PHASE 02

Six month internship  
with a stipend of  
INR. 20,000/-\*  
per month along with  
performance-based  
incentives\*\*

## PHASE 03

*\*All payments will be subject to prevailing tax laws and other statutory deductions*

*\*\* Subject to performance & available schemes*

## PROGRAM CURRICULUM

Term details	Conducted by	Period	Location
Virtual Learning Centre training	Manipal	4 months	Through Microsoft Teams or any other video conferencing tool as specified by Manipal.
On the Job Training ("OJT")	HDFC Life	2 months	Location and department as decided by HDFC Life in its sole discretion.
Internship	HDFC Life	6 months	Location and department as decided by HDFC Life in its sole discretion.

Course Curriculum	Stipend/ Allowance
<ul style="list-style-type: none"> <li>■ Financial Markets, Insurance concepts &amp; Industry update, Life Insurance products.</li> <li>■ Clearance of prescribed assessments.</li> </ul>	No stipend
<ul style="list-style-type: none"> <li>■ Insurance sales skills and processes, soft skills.</li> <li>■ Clearance of prescribed assessments.</li> <li>■ Successful completion of the above phases will lead the candidate to On The Job training phase.</li> </ul>	No stipend
<p><b>OJT will include</b></p> <ul style="list-style-type: none"> <li>■ Conducting market study on Insurance, field surveys, sales activities with prospects/customers.</li> <li>■ fulfilling the defined deliverables as per the allocated sales channel.</li> <li>■ OJT skill assessment.</li> <li>■ Successful completion of this phase will lead the candidate to Internship.</li> </ul>	<p>INR. 5,000/-* per month</p> <p><i>It is mandatory that the candidate purchases a Tablet before enrolling for the OJT.</i></p>
<ul style="list-style-type: none"> <li>■ Candidate is required to complete Internship Milestones (IM) business targets (IM1 &amp; IM2), as per the allocated sales channels.</li> <li>■ IM achievement will be included in annual growth cycle (STAR) as per prevailing business rules.</li> </ul>	<p>INR. 20,000/-** per month plus incentives(if applicable in accordance with the incentive scheme declared by HDFC Life from time to time)*</p>

\*All payments will be subject to prevailing tax laws and other statutory deductions

\*\* Subject to performance & available schemes

# FAQS

1

## What is the Smart Achievers' Program?

Smart Achievers' Program is Post Graduate Certificate in Life Insurance (PGCLI) by Manipal Global Education Services in association with HDFC Life. This program aims to hand-pick passionate graduates (from any stream) and trains them on fundamentals of Life Insurance, products, basics of financial services and sales management process to make them job-ready for a Front Lines Sales role at HDFC Life.

The course curriculum and the material have been designed, by industry experts from HDFC Life and Manipal. The core purpose of this training is to enable the participants to hit the ground running and help them succeed when they take charge of the role.

The successful completion of all the phases of training, promise a rewarding job and career with a prestigious brand like HDFC Life coupled with a Post Graduate Certificate in Life Insurance. So, Smart Achievers offers dual benefits to all the incumbents i.e., a JOB and a PG Certificate!

2

## What are the offerings under this program?

It is a dual benefit program that offers PG Certificate along with a job guarantee. Here is what it has to offer:

### ■ Guaranteed job & Earning Potential

- Guaranteed job at HDFC Life with a cost to the company of INR. 4,00,000/- \* (Four lakhs only) per annum plus incentives on successful course completion
- Performance based sales incentives over and above the salary.\*\*
- After successful completion of this course, the candidate will be hired by HDFC Life as Front-line Sales professional, at J2 band which is a level above the entry-level for similar job roles.

### ■ Post Graduate Certificate in Life Insurance

It is certificate course offered by Manipal Education Services in association with HDFC Life.

*\*All payments will be subject to prevailing tax laws and other statutory deductions*

*\*\* Subject to performance & available schemes*



## ■ Contours of the training

Four months of  
Virtual Classroom  
training with no  
stipend

**PHASE 01**

Two months of  
On-the-job training  
with a monthly  
stipend of  
INR. 5,000/-\*

**PHASE 02**

Six month  
internship with a  
stipend of  
INR. 20,000/-\*\*  
per month

**PHASE 03**

**3**

### What is the description of the job that is being offered through this program by HDFC Life?

HDFC Life promises the job of a Front-Line Sales Executive to the learner who completes all phases of the training successfully. The job would require you to sell life insurance through channel partners of HDFC Life, (like bank/NBFC/Brokers) or through individual agents, or directly to the customer. Life insurance sales is a rewarding career, offering opportunities to earn incentives which is an additional cherry on the cake for all go-getters, who love the challenge of chasing and meeting sales targets.

The placement of the candidate may be in one any of the distribution channels where HDFC Life may have a requirement. The candidate cannot insist on being placed in any channel as this purely depends on business requirements at the time of placement with HDFC Life. Non compliance to posting given by the Company may lead to exit from the Program.

*\*All payments will be subject to prevailing tax laws and other statutory deductions*

*\*\* Subject to performance & available schemes*

**4**

## Does the program offer a job guarantee? If yes, are there any pre conditions to this?

This program offers you a guaranteed job with HDFC Life with a CTC of INR. 4,00,000/-\* (Four lakhs only) per annum plus incentives\*\*. Preconditions of the job are primarily successful completion of all the phases of the training. In addition to this, specific conduct and education-related conditions are mentioned in the Provisional Offer Letter to applicants selected for the program.

Successful completion of the training would mean timely completion of all assignments, quizzes, assessments during the training phase and having minimum attendance and meeting the assigned targets during the OJT and Internship phase.

**5**

## Who will issue me a job offer letter?

HDFC Life will issue you a provisional offer letter that will stand confirmed after you complete all phases of the training successfully. The offer letter will very clearly mention the terms and conditions of employment, including applicable statutory and tax deductions.

### Please note

- HDFC Life does not appoint any Agent/Agency/Individuals to make/issue offers of employment/benefits on its behalf.
- HDFC Life does not send any email communication relating to employment from free web-based email accounts such as Gmail, Mail, Hotmail, etc.
- Any job offers from HDFC Life will be sent through email with @hdfclife.com or @hdfclife.in domain only.

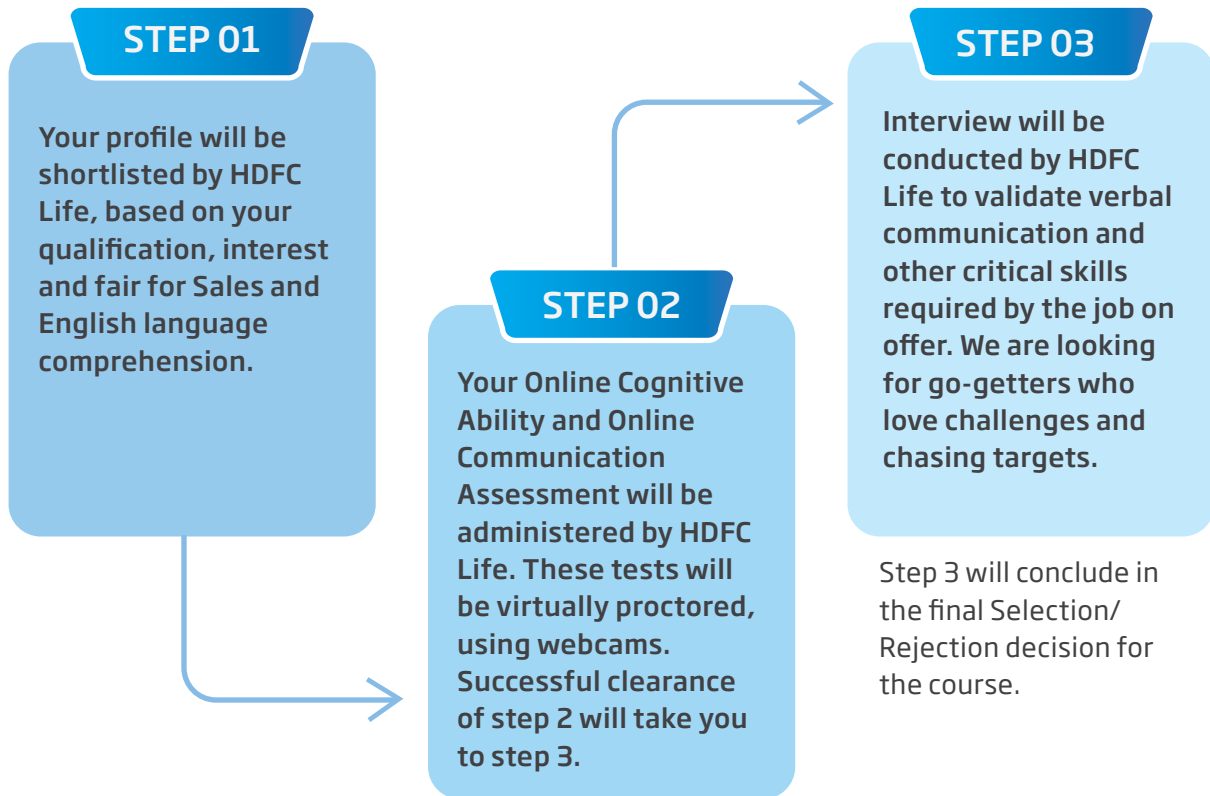
*\*All payments will be subject to prevailing tax laws and other statutory deductions*

*\*\* Subject to performance & available schemes*

# 6

## How do I get enrolled for the program?

It is a 3-step selection process.



# 7

## What documents will be required, for the course enrolment?

You will be required to submit the following documents before the course enrolment.



Resume



PAN card & AADHAR (Mandatory)



College Marks sheet and Degree



Passport size photographs



Relieving letter from your last employer will be required, if you have been or currently are a working professional.

**8****Where will the training be conducted and for how long?**

The virtual classroom training will be conducted online for 4 months. You will need high speed internet and a smart device. You will learn about the BFSI Industry, Fundamentals of Finance & financial markets, concepts of Life Insurance, its core functions, distribution management & developing effective sales capabilities. No stipend will be paid during Virtual classroom training phase.

**9****Where will the On-the-Job Training (OJT) be conducted? Will I be paid for it?**

OJT will be conducted for two months in HDFC Life branches which will be allotted to you after you complete the online training. You will be paid a stipend of INR. 5,000/-\* per month during this period.

**10****Can I choose the OJT location?**

No, HDFC Life will assign the OJT location to you. We will try and accommodate you in your base location or closest HDFC Life office or partner office to your base location.

**11****Where will the internship be done? How much will I be paid?**

The internship will be done at HDFC Life branches and will be for six months. You will be paid a stipend of INR. 20,000/-\* per month. You will also be eligible for incentives for achieving business targets as per the prevailing incentive scheme (if applicable).

**12****Will I be paid for the expenses I will incur during On the Job Training (OJT) and Internship phase?**

No, the responsibility of incurring all the expenses will lie with you. HDFC Life will not reimburse any of your expenses incurred during this period.

*\*All payments will be subject to prevailing tax laws and other statutory deductions*

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**13****What is the total fee I need to pay for this program?**

You will be required to pay INR. 88,500/- (Rupees Eighty Eight Thousand Five Hundred Only) for the entire course. The course fee is inclusive of the INR. 10,000/- non-refundable registration fee to block your seat.

**Note:** The total amount you will earn during OJT and Internship phase if you continue successfully, will more than compensate for the total fee that you have paid for the course. The entire earnings and pre- statutory deductions will be approx. INR. 130,000/-.

**Note:** There are EMI options available for the program. You can avail the loan in the name of your parent, or a relative who is willing to take the loan on your behalf. They should have disposable income and will have to submit the following documents - your photo ID such as Aadhar, Driving License, Voter ID etc. Date of birth proof; Address proof; your 10th, 12th and graduation completion certificates; your parents' income proof such as recent pay slips, bank statements, property registration documents.

This fee is being charged solely by Manipal for providing training and is non-refundable. All terms and conditions for payment of fee are governed, as per Manipal's fee payment and refund policy.

**Please note:** HDFC Life does not collect any fee (even on behalf of Manipal) and shall not be liable for any refund of the course fee.

**14****Will the course fee be refunded if I fail to clear all the phases of the program?**

This fee is being charged by Manipal for providing training and is non-refundable under all circumstances.

**15****I am an undergraduate. Can I enrol for the program?**

No. You need to be a graduate before joining the program.

**16****Is there any service bond?**

No.

17

### Why HDFC Life is a good company for me?

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HDFC Life is one of the top private Life Insurers in terms of premium and market value in India. The company is a performance-driven, open, simple culture that puts people at the core of their strategy. These practices have ensured that we rank among best employers in India (our ranks in various recognized employers surveys are testimony to this).

While your initial job role will be a FLS at J2 band (one level above than the entry-level front line sales employees), you will have the opportunity to grow to higher levels after 12 months of joining. There are many examples of people at HDFC Life who started their careers as Trainees and have risen through the ranks to take on managerial and leadership roles within the sales hierarchy. Additionally, you will also have an option to avail roles in other departments through their internal job postings platform, as per the company policy.

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### Why Manipal?

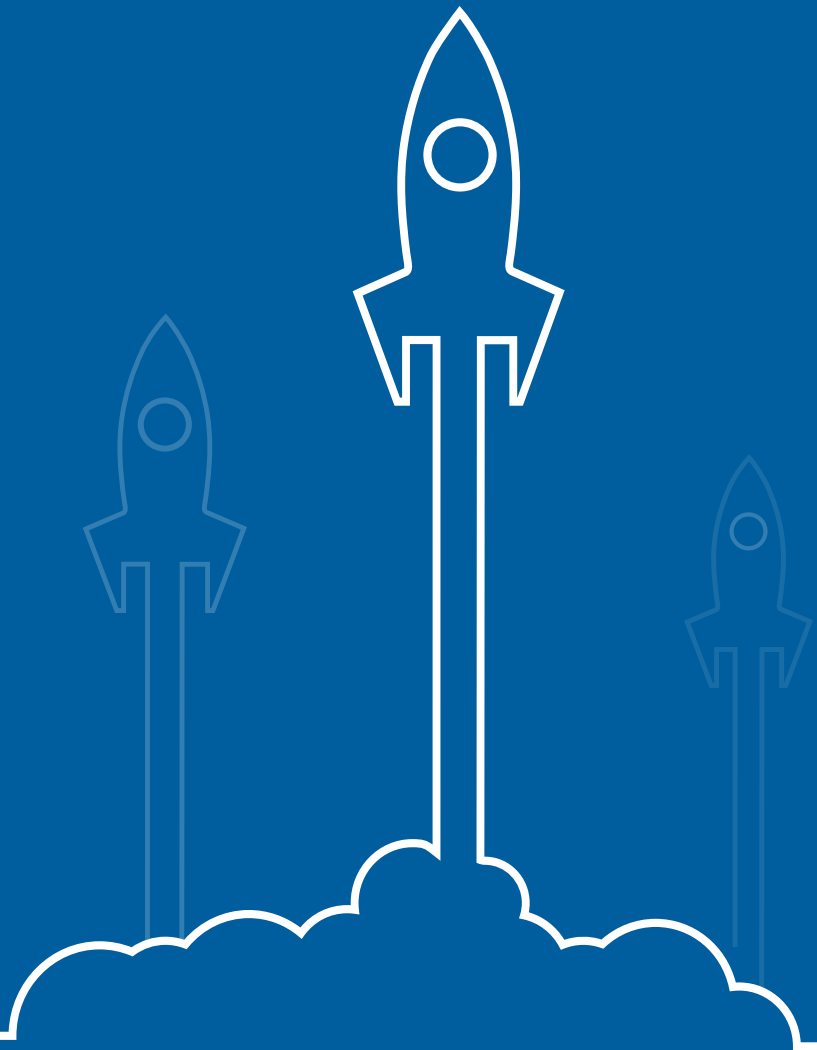
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Manipal Global Education offers state-of-the-art infrastructure and best-in-class student boarding. It also provides facilities like innovation centre, labs etc. to enhance the learning experience of the students. Manipal has over 200 ex-bankers and soft skills specialist as faculty with over 20-years of average industry experience. They are in partnership with over 45 BFSI sector organizations and have trained over 65,000 professionals.

#### **Register now, by clicking on the link below**

[https://www.hdfclife.com/insurance-careers/registration?source\\_of\\_lead=hdfc\\_life\\_career\\_website\\_sa\\_brochure&program\\_name=Smart%20Achievers](https://www.hdfclife.com/insurance-careers/registration?source_of_lead=hdfc_life_career_website_sa_brochure&program_name=Smart%20Achievers)

**Take the first step  
towards skyrocketing  
your career.**





**HDFC Life Insurance Company Limited ("HDFC Life")**. CIN: L65110MH2000PLC128245, IRDAI Registration No. 101.

Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: [service@hdfclife.com](mailto:service@hdfclife.com), Tel No: 1860-267-9999. Available Mon-Sat from 10 am to 7 pm. (Local charges apply). DO NOT prefix any country code e.g. +91 or 00.

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