

**You're going to pay me a  
₹ 1.5 lakh bonus\* for studying?  
You're joking right?**



Join the only  
**Post Graduate Diploma course**  
that pays a bonus\*, 3 years in a row.

**1st Year bonus\*: ₹ 37,500**

**2nd Year bonus\*: ₹ 52,500**

**3rd Year bonus\*: ₹ 60,000**

To know more,  
visit [www.hdfcergo.com/headstart](http://www.hdfcergo.com/headstart)

**HDFC  
ERGO**  
**headstart**»»  
START YOUR CAREER WITH AN EDGE



**Give your career a Headstart with best-in-class education and on-the-job training with HDFC ERGO, the 3rd largest private sector General Insurance company. Secure your position as Sales Executive with HDFC ERGO Limited with a salary of ₹ 3.8 Lakhs per annum.**

### Syllabus Structure



**Term 1 (2 months):** Residential components with ₹ 2,500 out of pocket expenses per month

- ▶ Principles & Practices of General Insurance
- ▶ Ethics, Legal Aspects & Compliance
- ▶ Motor Insurance
- ▶ Health, Personal Accident & Travel Insurance
- ▶ Behavioral Programme & Managerial Communication
- ▶ Systems & IT - Operations & Claim Process



**Term 2 (2 months):** Residential components with ₹ 2,500 out of pocket expenses per month

- ▶ Marine Insurance
- ▶ Fire Insurance
- ▶ Engineering Insurance
- ▶ Specialized Lines
- ▶ Miscellaneous Insurance




**Term 3 (2 months):** Internship with ₹ 10,000 stipend per month

- ▶ Mentored Internship at HDFC ERGO branches



**Term 4 (6 months):** OTJ with ₹ 16,000 stipend per month

- ▶ On the Job Training at HDFC ERGO branches



The only certified one – year Post Graduate Diploma course in association with Manipal University, that pays a bonus\* 3 years in a row to candidates on full-time employment.

## Fees & Income



### During the postgraduate course

Course fees for the 1-year postgraduate program is ₹ 1,50,000/- plus applicable taxes of 18% GST.

Effective cost of program in Indian Rupees will be 1,50,000 - 1,26,000 = 24,000/-

Duration	Stipend (₹)
Months 1 - 4	2,500 x 4 = 10,000
Months 5 - 6	10,000 x 2 = 20,000
Months 7 - 12	16,000 x 6 = 96,000
Total	1,26,000



### On employment with HDFC ERGO

The bonus\* structure during employment in Indian Rupees is as follows:

- ▶▶ On completion of 1st year of employment - 37,500/-
- ▶▶ On completion of 2nd year of employment - 52,500/-
- ▶▶ On completion of 3rd year of employment will be 60,000/-

**Total bonus\* amount  
will be ₹ 1,50,000/-**

## Admissions Requirements & Process



### Eligibility

- ▶▶ Graduate with a minimum of 50% marks from any discipline
- ▶▶ You must be up to 25 years of age at the time on application
- ▶▶ Your work experience must not exceed a total of 3 years at the time of application



### Selection process

- ▶▶ Online Aptitude Test
- ▶▶ Personal Interview

## Program Highlights



Your first step towards your professional career in the ever-growing Insurance industry.



Get a job with HDFC ERGO, the 3rd largest private sector General Insurance company, upon graduation



'Earn while you Learn' with a monthly stipend



The only company that offers bonuses for 3 consecutive years to candidates on full-time employment



Receive a provisional employment letter on admission to the course



Best-in-class education and on-the-job support to kick-start your career



Certification for the one-year post-graduate diploma will be issued to you



HDFC educational loan with 6 month principal moratorium & 36 month repayment tenure



1-year postgraduate diploma course

For more details log onto: [www.hdfcergo.com/headstart](http://www.hdfcergo.com/headstart)

To know more about working, admissions to the program and working at HDFC ERGO contact:

**Mrs. Kavita Kumar – 9620810012 – [kavita1.kumar@hdfcergo.com](mailto:kavita1.kumar@hdfcergo.com)**

To know more about the course and the selection process contact:

**Ms. Jyoti - 9745411139 - [hdfcergoheadstart@freshersworld.com](mailto:hdfcergoheadstart@freshersworld.com)**

To know more about studying at Manipal and the PGDGI Program contact:

**Mr Hariharan Vallabhan | 9591892640 | [vallabhan.hariharan@manipalglobal.com](mailto:vallabhan.hariharan@manipalglobal.com)**

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\*The bonus will be paid only after completion of one year of continuous service in employment (refer to the details inside). The separating employee serving the notice period and employee under Performance Improvement Plan (PIP) will not be eligible for the bonus.

HDFC ERGO General Insurance Company Limited. (Formerly HDFC General Insurance Limited from Sept, 14, 2016 and L&T General Insurance Company Limited upto Sept, 13, 2016). CIN:U68030MH2007PLC177117, Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400020. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), MUMBAI - 400078. Toll-free: 1800 2700 700 (Accessible from India only) | Fax: +91 22 66383699 | [care@hdfcergo.com](mailto:care@hdfcergo.com) | [www.hdfcergo.com](http://www.hdfcergo.com). Trade Logo of HDFC ERGO General Insurance Company Ltd, displayed above belongs to HDFC LTD and ERGO International AG and used by HDFC ERGO General Insurance Company under license. IRDAI Reg. No. 146, UID No. 2561