Date: December 17, 2025

Subject: Offer of Employment

Dear Kaushiki Sinha,

Heartiest Congratulations to you!

HDFC Life is delighted to offer you the full-time position of Executive Trainee in our contingent upon your successful clearance of MBA/Post Graduate examination.

A detailed Compensation structure is enclosed here with (Annexure 1) for your reference. An appointment letter along with the terms and conditions of employment will be issued to you after joining. Your joining will be subject to your successful completion and clearance of the Pre-Joining Training and Assessment.

As advised, you would also be participating in the Apprenticeship Scheme under the Board of Apprenticeship Training under the Ministry of Education, Department of Higher Education, Government of India. However, the terms and conditions of your employment will remain unchanged by this participation, and will be governed by the Offer-Cum-Appointment Letter issued to you by HDFC Life.

We are extremely excited to have you onboard. We are looking forward to receiving your acceptance of the offer on the duplicate copy of this letter. Please attach your resume and two passport size photographs with the same. We would like to update that all necessary documents need to be submitted with us during your joining stage.

For & on behalf of
HDFC Life Insurance Company Limited

Sushil Chander
Vice President - Human Resources

Annexure 1

Date: December 17, 2025
Name: Kaushiki Sinha
Designation: Executive Trainee
Band: 2

CTC STRUCTURE	
Components	**Per Annum**
(I) Fixed Pay	
Basic	142,500
House Rent Allowance	85,500
Other Allowance	169,625
Bonus	35,287
Total Fixed Pay	**432,912**
(III) Retirals	
Provident Fund	21,600
Gratuity	6,888
(IV) Valued Benefits	
Group Insurance Benefit	13,600
Fixed Cost to Company (FCTC)	**475,000**

Other Benefits (as per prevalent Company Policy):
Group Term Insurance: Term cover of INR 1,500,000/- Mediclaim: INR 300,000/- for self (dependents are covered after 6 months)