

15. Non-competition, non-solicitation and non-harassment

15.1. The Employee covenants not to have been engaged in any other employment, business activity or arrangement of any nature whatsoever, whether written or oral, while engaged with the Employer that might interfere with the performance of duties for the Employer or cause a conflict of interest with the interests of the Employer.

15.2. The Employee also undertakes not to indulge in any trade or profession competitive to the nature of engagement with the Employer and to the aims and objectives of the Employer during the period of engagement with the Employer, and for a further period of 9 months after the Termination thereof, regardless of the reason for such Termination.

15.3. The Employee also undertakes that during the period of employment with the Employer and for 9 months after the Termination thereof, regardless of the reason for such Termination, he / she shall not solicit or attempt to solicit, directly or indirectly, any of the Customers, Customer Prospects, Vendors, Employees, Agents or any person(s) whatsoever related to the Employer of business of the Employer.

15.4. The Employee also undertakes that during the period of employment with the Employer and even after the Termination thereof, regardless of the reason for such Termination, he / she shall not harass or attempt to harass, directly or indirectly, any of the Customers, Customer Prospects, Vendors, Employees, Agents or any person(s) whatsoever related to the Employer of business of the Employer.

16. Liabilities

The Employee shall be liable for his / her actions and / or omissions causing any loss / damage to the Employer or any Person and / or Entity.

17. Termination

17.1. The Employer may, upon just cause, terminate employment with the Employee without Notice or as may be permitted by law.

17.2. The Employee may, upon such just cause and upon serving the Employer with due Notice of three months, propose to terminate employment with the Employer.

17.3. During the aforesaid Notice period, the Employee shall fulfill all his / her responsibilities and shall smoothly handover the same to the Employer as per the requirement and instructions of the Employer.

17.4. The Employer may require the Employee to train and develop a replacement of the Employee prior to termination of his / her employment and the Employee shall be bound to accomplish the same.

Branch Office: Bengaluru
Climber Knowledge and Careers Pvt. Ltd,
Third Floor, Classic Arena Hosur Rd,
AECS Layout- A Block, Singasandra,
Bengaluru, Karnataka- 560068
CIN: U93000MH2016PTC273870



support@mycaptain.in
1800 121 676767

17.5. The Employer and Employee both understand that execution of duties and obligations on either part shall not cease or be affected in any manner whatsoever upon service of Notice for termination till the date of actual termination of said employment.

18. Disputes Redressal

Any dispute arising out of or in connection with the employment of the Employee shall be intimated by disputing Party to the other Party for amicable resolution within subsequent 15 days, and if such dispute is not so resolved, the disputing Party shall be entitled to initiate Arbitration proceedings in that regard upon serving the other Party with a Notice of 15 days, and the Employer shall accordingly appoint sole Arbitrator to govern the Arbitral Tribunal at Bangalore, India, as per the Indian Arbitration and Conciliation Act, 1996, for resolution of such dispute.

With the above terms and conditions, kindly give us your acceptance. We hope you have a great learning experience with us.

For the Climber Knowledge and Careers Private Limited,

Anush Ramachandran,
Operations Manager.

I, BINDU P S, have received this Letter of Appointment and I hereby accept aforesaid Terms of this Letter of Appointment.

Bangalore.

Dated: _____

Name & Signature

REGISTRAR

ANNEXURE A

Business Development Executive G3		
Components	Per month (INR)	Annual (INR)
Base Salary	16,000/-	1,92,000/-
House Rent Allowance (HRA)	5,000/-	60,000/-
Other allowance including flexible components	1,000/-	12,000/-
Performance based Incentive (Variable)	upto 8,000/-	upto 96,000/-
Fixed compensation (In Hand)	22,000/-	2,64,000/-
Cost to Company (CTC)		3,20,000/- to 3,60,000/-

Business Development Executive G2		
Components	Per month (INR)	Annual (INR)
Base Salary	19,440/-	2,33,280/-
House Rent Allowance (HRA)	6,210/-	74,520/-
Other allowance including flexible components	1,350/-	16,200/-
Performance based Incentive (Variable)	upto 6,333/-	upto 76,000/-
Fixed compensation (In Hand)	27,000/-	3,24,000/-
Cost to Company (CTC)		3,60,000/- to 4,00,000/-

Business Development Executive G1		
Components	Per month (INR)	Annual (INR)
Base Salary	22,600/-	2,71,200/-
House Rent Allowance (HRA)	6,900/-	82,800/-
Other allowance including flexible components	2,500/-	30,000/-
Performance based Incentive (Variable)	upto 7,500/-	upto 90,000/-
Fixed compensation (In Hand)	32,000/-	3,84,000/-
Cost to Company (CTC)		4,00,000/- to 4,50,000/-

Date: 12th November '20

Letter of Offer

Dear **Joseph Abilash R,**

Thank you for participating in our selection process. We are pleased to offer you the position of '**Management Trainee – Sales**' on the following terms and conditions:

1. Your compensation on a cost to company basis will be **Rs.5,02,548** (Details of which you can find below).

Management Trainee - Sales		
Grade: O3	Level: Senior Officer	Band: B1
Details of Remuneration		Annual Amount (Rs.)
Basic (Includes Employee PF Contribution)		180,000
HRA		72,000
Performance Allowance		47,230
Statutory Bonus		7,000
Other Allowance		1,66,078
Gross Salary		4,72,308
Employer's Contribution for PF		21,600
Gratuity (As per Act)		8,640
CTC		5,02,548

CTC of Rs.2,00,000/- during initial period of 3 months from Date of Joining and thereafter the abovementioned CTC will be applicable

- Performance Allowance is based on the achievement of your respective Goals will be paid on monthly basis.
 - Retention Bonus Rs.10,000 Post completion of 6 months & 15,000 post completion 12 months.
 - The service agreement will be of 1 Year with training cost of Rs. 75,000; duly recoverable in case of not completing the set tenure.
 - The notice period applicable to you would be **1 Month**.
2. This appointment will be subject to you being found medically fit.
 3. This appointment stands valid subject to your provided information about yourself, work ex, Marks & qualifications.


REGISTRAR


4. This Company shall have the rights to terminate your service without notice and without assigning any reason thereof, if the information given by you at the time of interview or in the application form is found to be incorrect, or in case of any serious misconduct.
5. You will be required to produce your original certificates/ documents and submit photocopies of your Pan Card, Driving License, Medical Clearance Certificate, Mark sheets, Permanent Address Proof, Local Address Proof, work-ex certificate, last 3 months Salary Slip while collecting your appointment Letter.
6. Organization is also providing food facility at the office which includes breakfast and lunch on all working days. The total cost of the facility is Rs 2700 out of which Rs 1500 is paid by employee and Rs 1200 is paid by the employer. This is a mandatory benefit for all employees.
7. Kindly confirm your acceptance of this offer by signing and returning a copy of this letter by **13th Nov 2020**, henceforth, the offer will be forfeited.

We look forward to your joining our team for a long, successful and pleasant association.

Regards,

Gaurav Garg
Head - HR
CapitalVia Global Research Limited


REGISTRAR


Date: 12th November '20

Letter of Offer

Dear **Nandini Mandal,**



Thank you for participating in our selection process. We are pleased to offer you the position of '**Management Trainee – Sales**' on the following terms and conditions:

1. Your compensation on a cost to company basis will be **Rs.5,02,548** (Details of which you can find below).

Management Trainee - Sales		
Grade: O3	Level: Senior Officer	Band: B1
Details of Remuneration		Annual Amount (Rs.)
Basic (Includes Employee PF Contribution)		180,000
HRA		72,000
Performance Allowance		47,230
Statutory Bonus		7,000
Other Allowance		1,66,078
Gross Salary		4,72,308
Employer's Contribution for PF		21,600
Gratuity (As per Act)		8,640
CTC		5,02,548

CTC of Rs.2,00,000/- during initial period of 3 months from Date of Joining and thereafter the abovementioned CTC will be applicable

- Performance Allowance is based on the achievement of your respective Goals will be paid on monthly basis.
 - Retention Bonus Rs.10,000 Post completion of 6 months & 15,000 post completion 12 months.
 - The service agreement will be of 1 Year with training cost of Rs. 75,000; duly recoverable in case of not completing the set tenure.
 - The notice period applicable to you would be **1 Month**.
2. This appointment will be subject to you being found medically fit.
 3. This appointment stands valid subject to your provided information about yourself, work ex, Marks & qualifications.


REGISTRAR


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7. Kindly confirm your acceptance of this offer by signing and returning a copy of this letter by **13th Nov 2020**, henceforth, the offer will be forfeited.

We look forward to your joining our team for a long, successful and pleasant association.

Regards,

Gaurav Garg
Head - HR
CapitalVia Global Research Limited


REGISTRAR


Date: 12th November '20

Letter of Offer

Dear **Nikita Berry**,

Thank you for participating in our selection process. We are pleased to offer you the position of '**Management Trainee – Sales**' on the following terms and conditions:

1. Your compensation on a cost to company basis will be **Rs.5,02,548** (Details of which you can find below).

Management Trainee - Sales		
Grade: O3	Level: Senior Officer	Band: B1
Details of Remuneration		Annual Amount (Rs.)
Basic (Includes Employee PF Contribution)		180,000
HRA		72,000
Performance Allowance		47,230
Statutory Bonus		7,000
Other Allowance		1,66,078
Gross Salary		4,72,308
Employer's Contribution for PF		21,600
Gratuity (As per Act)		8,640
CTC		5,02,548

CTC of Rs.2,00,000/- during initial period of 3 months from Date of Joining and thereafter the abovementioned CTC will be applicable

- Performance Allowance is based on the achievement of your respective Goals will be paid on monthly basis.
 - Retention Bonus Rs.10,000 Post completion of 6 months & 15,000 post completion 12 months.
 - The service agreement will be of 1 Year with training cost of Rs. 75,000; duly recoverable in case of not completing the set tenure.
 - The notice period applicable to you would be **1 Month**.
2. This appointment will be subject to you being found medically fit.
 3. This appointment stands valid subject to your provided information about yourself, work ex, Marks & qualifications.


REGISTRAR


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5. You will be required to produce your original certificates/ documents and submit photocopies of your Pan Card, Driving License, Medical Clearance Certificate, Mark sheets, Permanent Address Proof, Local Address Proof, work-ex certificate, last 3 months Salary Slip while collecting your appointment Letter.
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7. Kindly confirm your acceptance of this offer by signing and returning a copy of this letter by **13th Nov 2020**, henceforth, the offer will be forfeited.

We look forward to your joining our team for a long, successful and pleasant association.

Regards,

Gaurav Garg
Head - HR
CapitalVia Global Research Limited


REGISTRAR


Date: 12th November '20

Letter of Offer

Dear **Soundarya K S,**



Thank you for participating in our selection process. We are pleased to offer you the position of '**Management Trainee – Sales**' on the following terms and conditions:

1. Your compensation on a cost to company basis will be **Rs.5,02,548** (Details of which you can find below).

Management Trainee - Sales		
Grade: O3	Level: Senior Officer	Band: B1
Details of Remuneration		Annual Amount (Rs.)
Basic (Includes Employee PF Contribution)		180,000
HRA		72,000
Performance Allowance		47,230
Statutory Bonus		7,000
Other Allowance		1,66,078
Gross Salary		4,72,308
Employer's Contribution for PF		21,600
Gratuity (As per Act)		8,640
CTC		5,02,548

CTC of Rs.2,00,000/- during initial period of 3 months from Date of Joining and thereafter the abovementioned CTC will be applicable

- Performance Allowance is based on the achievement of your respective Goals will be paid on monthly basis.
 - Retention Bonus Rs.10,000 Post completion of 6 months & 15,000 post completion 12 months.
 - The service agreement will be of 1 Year with training cost of Rs. 75,000; duly recoverable in case of not completing the set tenure.
 - The notice period applicable to you would be **1 Month**.
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REGISTRAR


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6. Organization is also providing food facility at the office which includes breakfast and lunch on all working days. The total cost of the facility is Rs 2700 out of which Rs 1500 is paid by employee and Rs 1200 is paid by the employer. This is a mandatory benefit for all employees.
7. Kindly confirm your acceptance of this offer by signing and returning a copy of this letter by **13th Nov 2020**, henceforth, the offer will be forfeited.

We look forward to your joining our team for a long, successful and pleasant association.

Regards,

Gaurav Garg
Head - HR
CapitalVia Global Research Limited


REGISTRAR


Date: 12th November '20

Letter of Offer

Dear **Arun Kumar T K,**

Thank you for participating in our selection process. We are pleased to offer you the position of '**Management Trainee – Sales**' on the following terms and conditions:

1. Your compensation on a cost to company basis will be **Rs.5,02,548** (Details of which you can find below).

Management Trainee - Sales		
Grade: O3	Level: Senior Officer	Band: B1
Details of Remuneration		Annual Amount (Rs.)
Basic (Includes Employee PF Contribution)		180,000
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Performance Allowance		47,230
Statutory Bonus		7,000
Other Allowance		1,66,078
Gross Salary		4,72,308
Employer's Contribution for PF		21,600
Gratuity (As per Act)		8,640
CTC		5,02,548

CTC of Rs.2,00,000/- during initial period of 3 months from Date of Joining and thereafter the abovementioned CTC will be applicable

- Performance Allowance is based on the achievement of your respective Goals will be paid on monthly basis.
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REGISTRAR


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7. Kindly confirm your acceptance of this offer by signing and returning a copy of this letter by **13th Nov 2020**, henceforth, the offer will be forfeited.

We look forward to your joining our team for a long, successful and pleasant association.

Regards,

Gaurav Garg
Head - HR
CapitalVia Global Research Limited


REGISTRAR


Date: 12th November '20

Letter of Offer

Dear **Jai Kishan S Pawar,**

Thank you for participating in our selection process. We are pleased to offer you the position of '**Management Trainee – Sales**' on the following terms and conditions:

1. Your compensation on a cost to company basis will be **Rs.5,02,548** (Details of which you can find below).

Management Trainee - Sales		
Grade: O3	Level: Senior Officer	Band: B1
Details of Remuneration		Annual Amount (Rs.)
Basic (Includes Employee PF Contribution)		180,000
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Gratuity (As per Act)		8,640
CTC		5,02,548

CTC of Rs.2,00,000/- during initial period of 3 months from Date of Joining and thereafter the abovementioned CTC will be applicable

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REGISTRAR


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7. Kindly confirm your acceptance of this offer by signing and returning a copy of this letter by **13th Nov 2020**, henceforth, the offer will be forfeited.

We look forward to your joining our team for a long, successful and pleasant association.

Regards,

Gaurav Garg
Head - HR
CapitalVia Global Research Limited


REGISTRAR
The seal of Presidency University, Bangalore, featuring the text "PRESIDENCY UNIVERSITY" and "REGISTRAR" in a circular arrangement around the word "Registrar".

Date: 12th November '20

Letter of Offer

Dear **Nayana A,**


Thank you for participating in our selection process. We are pleased to offer you the position of '**Management Trainee – Sales**' on the following terms and conditions:

1. Your compensation on a cost to company basis will be **Rs.5,02,548** (Details of which you can find below).

Management Trainee - Sales		
Grade: O3	Level: Senior Officer	Band: B1
Details of Remuneration		Annual Amount (Rs.)
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CTC of Rs.2,00,000/- during initial period of 3 months from Date of Joining and thereafter the abovementioned CTC will be applicable

- Performance Allowance is based on the achievement of your respective Goals will be paid on monthly basis.
 - Retention Bonus Rs.10,000 Post completion of 6 months & 15,000 post completion 12 months.
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 - The notice period applicable to you would be **1 Month**.
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REGISTRAR


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7. Kindly confirm your acceptance of this offer by signing and returning a copy of this letter by **13th Nov 2020**, henceforth, the offer will be forfeited.

We look forward to your joining our team for a long, successful and pleasant association.

Regards,

Gaurav Garg
Head - HR
CapitalVia Global Research Limited


REGISTRAR


Date:21/06/2021

Sub:- Letter of Offer

To: Aneetta Baiju

Thank you for exploring career opportunities with Employment Express Verband LLP.

Basis your interview with us, we are pleased to extend our offer for the position of **“Human Resource Executive”** with us for the process of “ICICI Securities Ltd.”.

As discussed, your compensation in your internship period will be INR 10,000/- including PLI per month for 6 Months i.e internship period. However, please note that the final compensation so offered shall range upto INR 3.5 LPA, subjected to internship performance, discipline, and other criteria discussed by management.

Your tentative joining shall be scheduled for 19th July 2021.

You are requested to send your formal acceptance for this letter within seven days of issue of this letter through mail to company HR (HR@Employmentexpress.net). Failure to do so shall result in withdrawal of selection, and the offer shall be null and void.

It is hereby stated this letter of intent is issued and considered valid as per company policy requirement and management is authorized to withdraw the offer as per company project policies.

Kindly mail the following documents to Hr@employmentexpress.net within 7 days of receiving offer-

- 1.Passport Size Photo-1
- 2.Pan Card
- 3.Aadhaar Card (front and back) With linked active Mobile Number.
- 4.Educational Mark-sheets & Certificates
- 5.Cancel Cheque/Bank Statement (Anyone)



Auth. Sig.

**ROOM NO. 15, PLOT NO. 22, Near MUNICIPAL SCHOOL, KHERWADI,
BANDRA (E), Mumbai, Maharashtra, India 400051
+91-7905044451, +91-8770132412
info@employmentexpress.net
employmentexpress.net**



Date:21/06/2021

Sub:- Letter of Offer

To: Arpit Barik

Thank you for exploring career opportunities with Employment Express Verband LLP.

Basis your interview with us, we are pleased to extend our offer for the position of **“Human Resource Executive”** with us for the process of “ICICI Securities Ltd.”.

As discussed, your compensation in your internship period will be INR 10,000/- including PLI per month for 6 Months i.e internship period. However, please note that the final compensation so offered shall range upto INR 3.5 LPA, subjected to internship performance, discipline, and other criteria discussed by management.

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Auth. Sig.

**ROOM NO. 15, PLOT NO. 22, Near MUNICIPAL SCHOOL, KHERWADI,
BANDRA (E), Mumbai, Maharashtra, India 400051
+91-7905044451, +91-8770132412
info@employmentexpress.net
employmentexpress.net**



Date:21/06/2021

Sub:- Letter of Offer

To: Devika Mohan

Thank you for exploring career opportunities with Employment Express Verband LLP.

Basis your interview with us, we are pleased to extend our offer for the position of **“Human Resource Executive”** with us for the process of “ICICI Securities Ltd.”.

As discussed, your compensation in your internship period will be INR 10,000/- including PLI per month for 6 Months i.e internship period. However, please note that the final compensation so offered shall range upto INR 3.5 LPA, subjected to internship performance, discipline, and other criteria discussed by management.

Your tentative joining shall be scheduled for 19th July 2021.

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It is hereby stated this letter of intent is issued and considered valid as per company policy requirement and management is authorized to withdraw the offer as per company project policies.

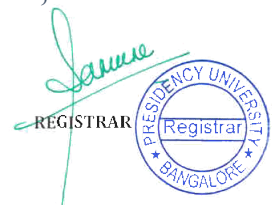
Kindly mail the following documents to Hr@employmentexpress.net within 7 days of receiving offer-

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- 4.Educational Mark-sheets & Certificates
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Auth. Sig.

**ROOM NO. 15, PLOT NO. 22, Near MUNICIPAL SCHOOL, KHERWADI,
BANDRA (E), Mumbai, Maharashtra, India 400051
+91-7905044451, +91-8770132412
info@employmentexpress.net
employmentexpress.net**



Date:21/06/2021

Sub:- Letter of Offer

To: Malika Jhamb

Thank you for exploring career opportunities with Employment Express Verband LLP.

Basis your interview with us, we are pleased to extend our offer for the position of **“Human Resource Executive”** with us for the process of “ICICI Securities Ltd.”.

As discussed, your compensation in your internship period will be INR 10,000/- including PLI per month for 6 Months i.e internship period. However, please note that the final compensation so offered shall range upto INR 3.5 LPA, subjected to internship performance, discipline, and other criteria discussed by management.

Your tentative joining shall be scheduled for 19th July 2021.

You are requested to send your formal acceptance for this letter within seven days of issue of this letter through mail to company HR (HR@Employmentexpress.net). Failure to do so shall result in withdrawal of selection, and the offer shall be null and void.

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Kindly mail the following documents to Hr@employmentexpress.net within 7 days of receiving offer-

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- 2.Pan Card
- 3.Aadhaar Card (front and back) With linked active Mobile Number.
- 4.Educational Mark-sheets & Certificates
- 5.Cancel Cheque/Bank Statement (Anyone)



Auth. Sig.

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+91-7905044451, +91-8770132412
info@employmentexpress.net
employmentexpress.net**



Date:21/06/2021

Sub:- Letter of Offer

To: Misba Athar K

Thank you for exploring career opportunities with Employment Express Verband LLP.

Basis your interview with us, we are pleased to extend our offer for the position of **“Human Resource Executive”** with us for the process of “ICICI Securities Ltd.”.

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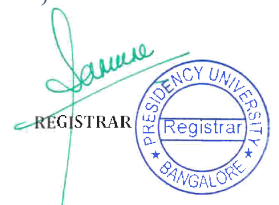
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info@employmentexpress.net
employmentexpress.net**



Date:21/06/2021

Sub:- Letter of Offer

To: Sweta Yadav

Thank you for exploring career opportunities with Employment Express Verband LLP.

Basis your interview with us, we are pleased to extend our offer for the position of **“Human Resource Executive”** with us for the process of “ICICI Securities Ltd.”.

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Date:21/06/2021

Sub:- Letter of Offer

To: Syed Mansoor

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Date:21/06/2021

Sub:- Letter of Offer

To: Kruthi K U

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Date:21/06/2021

Sub:- Letter of Offer

To: Gauthami R

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Date:21/06/2021

Sub:- Letter of Offer

To: Anushree Sarkar

Thank you for exploring career opportunities with Employment Express Verband LLP.

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REGISTRAR
PRESIDENCY UNIVERSITY
BANGALORE

Date:21/06/2021

Sub:- Letter of Offer

To: Navaneeth Kumar A

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Date:21/06/2021

Sub:- Letter of Offer

To: Bindhu V

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Date:21/06/2021

Sub:- Letter of Offer

To: Harshitha G N

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Date:21/06/2021

Sub:- Letter of Offer

To: Indushree V

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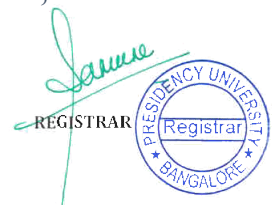
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Sub:- Letter of Offer

To: J Keerthana

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Date:21/06/2021

Sub:- Letter of Offer

To: Nagaveni K

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Date:21/06/2021

Sub:- Letter of Offer

To: Preethi M

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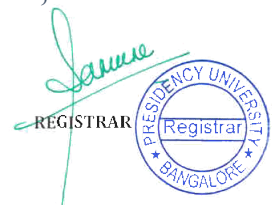
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Date:21/06/2021

Sub:- Letter of Offer

To: Suma S

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Date:21/06/2021

Sub:- Letter of Offer

To: Varshini S

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Date:21/06/2021

Sub:- Letter of Offer

To: Chaithanya Reddy M S

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Date:21/06/2021

Sub:- Letter of Offer

To: Kowstubha H G

Thank you for exploring career opportunities with Employment Express Verband LLP.

Basis your interview with us, we are pleased to extend our offer for the position of **“Human Resource Executive”** with us for the process of “ICICI Securities Ltd.”.

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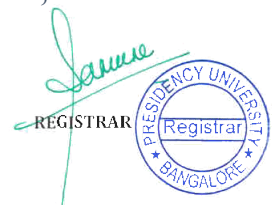
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Date:21/06/2021

Sub:- Letter of Offer

To: Mandara M

Thank you for exploring career opportunities with Employment Express Verband LLP.

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Date:21/06/2021

Sub:- Letter of Offer

To: Prashanth K

Thank you for exploring career opportunities with Employment Express Verband LLP.

Basis your interview with us, we are pleased to extend our offer for the position of **“Human Resource Executive”** with us for the process of “ICICI Securities Ltd.”.

As discussed, your compensation in your internship period will be INR 10,000/- including PLI per month for 6 Months i.e internship period. However, please note that the final compensation so offered shall range upto INR 3.5 LPA, subjected to internship performance, discipline, and other criteria discussed by management.

Your tentative joining shall be scheduled for 19th July 2021.

You are requested to send your formal acceptance for this letter within seven days of issue of this letter through mail to company HR (HR@Employmentexpress.net). Failure to do so shall result in withdrawal of selection, and the offer shall be null and void.

It is hereby stated this letter of intent is issued and considered valid as per company policy requirement and management is authorized to withdraw the offer as per company project policies.

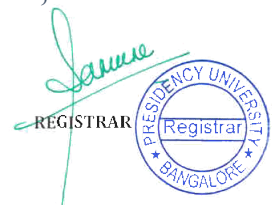
Kindly mail the following documents to Hr@employmentexpress.net within 7 days of receiving offer-

- 1.Passport Size Photo-1
- 2.Pan Card
- 3.Aadhaar Card (front and back) With linked active Mobile Number.
- 4.Educational Mark-sheets & Certificates
- 5.Cancel Cheque/Bank Statement (Anyone)



Auth. Sig.

**ROOM NO. 15, PLOT NO. 22, Near MUNICIPAL SCHOOL, KHERWADI,
BANDRA (E), Mumbai, Maharashtra, India 400051
+91-7905044451, +91-8770132412
info@employmentexpress.net
employmentexpress.net**



Offer Letter

Name: Divya K
Presidency University

Dear Divya K ,

We are pleased to inform you that based on your application and the Subsequent interviews you had, you have been selected for the position of **Trainee Consultant-Talent Collaboration**.

Your joining date will be **Monday 12 April 2021**

On the first day of the employment, please report to:

Company Address: JoulestoWatts Business Solutions,
Vaswani Presidio, 6th Floor, Panathur Main Road, Off Outer Ring Road, Kadubeesanahalli,
India

Reporting Time : 9:00 AM

You will be paid a gross annual salary of **Rs. 2,50,000/- (Two Lakhs Fifty Thousand only)**.


Your salary composition and other details are listed in the Employment Agreement annexed to this letter. Please indicate your acceptance to the Employment Agreement by signing and returning it within seven days from the date of this letter to the following address. Please retain the second copy for your records.

JoulestoWatts Business Solutions Pvt. Ltd

3rd floor, Vaswani Presidio
Bangalore - 560103

I look forward to welcoming you in our organization.

Should you need any further clarifications, please feel free to contact us.



HR Signature

Candidate Signature

JoulestoWatts Business Solutions Private Limited

3rd Floor, Vaswani Presidio, Panathur Main Road,
Off Outer Ring Road, Bangalore, Karnataka- 560103

www.joulestowatts.com

CIN : U74900KA2014PTC076748



EMPLOYMENT AGREEMENT

COMPENSATION STRUCTURE:

Your individual compensation is strictly between yourself and the Company. It has been determined based on various factors such as your job, skills, specific background and professional merit. This information and any changes therein should be treated as personal and confidential.

Your total annual CTC will be **Rs. 2,50,000/-** and its composition will be as follows:

Head	Annual	Monthly
Basic Salary	1,25,000.0	10,416.67
House Rent Allowance (HRA)	50,000.0	4,166.67
Stat Bonus	10,412.5	867.71
Medical	7,570.83	630.9
Telephone	12,000.0	1,000.0
Leave Travel Allowance (LTA)	10,416.67	868.06
Gross Earning	2,15,400.0	17,950.0
PF Employer Contribution	21,600.0	1,800.0
PF Employee Contribution	21,600.0	1,800.0
ESIC Employer	7,000.0	583.33
ESIC Employee	3,769.5	314.13
Gratuity	6,000.0	500.0
Net Take Home (Varies depending on Taxes)	1,83,861.0	15,635.88
CTC	2,50,000.0	20,833.33

1. Income Tax, Professional Tax and other applicable taxes shall be deducted from the salary on a monthly basis as per Government Policy.

The salary will be processed on 7th Working day of every month. However, if the 7th falls on a holiday, salary will be paid on the next working day. The monthly pay slips will be made available electronically.

If the joining date is after 20th of the month first salary will be processed along with the next payroll.

Salary will be disbursed on receipt of your PAN card number.

TIME SHEETS:

Shall send a hard copy/soft copy of the time sheets duly approved and signed by your Supervisor one business day in advance for processing salary every month to the following address:

Joules to Watts Business Solutions Pvt. Ltd
SJR I Park, Tower 4 Ground floor, Opposite to Satya Sai Hospital
EPIP Zone, Whitefield, Bangalore-560066

Delay in receiving the approved time sheets will result in a delay in payment of your salary.

STATUTORY BENEFITS:

You will be governed as per the respective acts of ESIC, PF, Bonus & Gratuity, as per the rules in force, from time to time.

BACKGROUND CHECK:

The Company reserves the right to verify the information furnished by you in your application for employment and through other documents. If it is found that you have misrepresented any information in your application for employment or have furnished any false information or have concealed / suppressed any relevant material facts, your services are liable to be terminated any time, without any notice or compensation in lieu thereof.

MEDICAL CHECK:

As per the Company policy, employees are required to undergo medical check on request at authorized medical centers and submit a duly certified copy of the medical certificate.

NO-SHOW:

Failure to report at the specified office on the **Monday 26 April 2021** shall be deemed as "No-Show". In such an event, the offer stands cancelled, and you shall be liable to pay one month's salary as penalty to the company for the loss suffered by the company.

JOB ROLES & RESPONSIBILITIES:

You shall be responsible for the performance of the functions expected of **Trainee Consultant-Talent Collaboration** and any additional functions and duties that may be assigned to you in connection with the business and operations of the Company.

You shall use the best of your efforts to promote, develop and extend the business of the Company and comply with the directions and regulations of the Company at all times, and in all respects.

REVIEW PERIOD:

Your performance will be reviewed to consider salary revision after 12 months from the date of joining.

ASSIGNMENT:

You shall acknowledge that the services to be rendered by you are unique and personal. During your service with the Company, you shall not assign any of the rights or delegate any of the duties or obligations under this Agreement without the prior written consent of the Company.

LEAVE:

You would be entitled to get maximum of 24 days of leaves per year. (pro rata bases)

HOLIDAYS:

As each region may have a different set of holidays, your holiday schedule will be governed by your office location.

DOCUMENTATION:

Upon being so required by the Company, you shall make, sign and execute all deeds, documents, and declarations as may be deemed necessary by the Company and/or its clients (including privacy and confidentiality agreements).

INDEMNITY:

You shall keep the Company indemnified for any damages, which the Company or its client may suffer due to any act/acts by you including breach of any terms of this agreement.

UN-AUTHORIZED ABSENCE:

Any absence for 3 consecutive business days without prior permission will be treated as un-authorized absence from the work. In such a case, the Company is entitled to terminate your services and/or seek compensation for any loss suffered by the Company or its Client due to such an absence.

CONFIDENTIALITY & NON DISCLOSURE:

You hereby acknowledge that by the reason of your services with the Company you will have access to records, documents, drawings, forms, reports, studies, memoranda, correspondence, manuals, plans, magnetic media and other information sources ("Confidential Material") and such Confidential Material constitutes the property of the Company and/or its clients, enables the Company and/or its clients to compete successfully in business and was acquired or created by the Company and/or its clients at substantial expense. In consideration of your services and the above disclosures, you agree that:

You will disclose to the Company all information, inventions, discoveries, products, systems, programs, documentation including improvements or modifications ("Proprietary Material"), relating to the Company and its clients which you acquired or developed during the term of your services with the Company and that such Proprietary Material is the sole property of the Company or its clients, regardless of whether or not its acquisition or development occurred during work hours, at the Company facilities, or with the Company property or personnel. You will not disclose any such Proprietary Material to any unauthorized person during or after the completion of services with the Company.

You will not remove from the Company premises and/or the premises of its clients any Confidential Material, except in the performance of your duties. Upon termination of your services or when called upon by the Company, you will surrender all such Confidential Material together with any other the Company property that have been provided to him/her by the Company and/or its clients.

You agree to comply with a supplementary agreement, when issued, between the Company and a client regarding privacy and confidentiality. Such agreement will be incorporated into this Agreement by reference, including improvements or modification. "Proprietary Material" relating to the Company and its clients which you acquired or developed during the term of your services with the Company and its client is the sole property of the Company or its clients, regardless of whether or not its acquisition or development occurred during work hours.

NON COMPETE & NON SOLICITATION:

You agree that during your services with the Company and continuing for a period of twelve (12) months after termination of your services with the Company, you:

- a) Will not individually or on behalf of or in conjunction with any other person or entity (except on behalf of the Company), directly or indirectly, solicit, sell to, or perform similar services as provided by or available from the Company, for any clients of the Company.
- b) Will not seek and obtain employment, training, or contract for employment or seek to serve as you or otherwise to clients of the Company, customers, accounts or prospects, without the written permission of the Company.
- c) Will not directly or indirectly solicit or hire or cause others to solicit or hire any other employee of the Company.
- d) Unless pre-approved by the Company in writing, you will not, during the period of this assignment, prepare, compile, submit or publish any articles or contribute to any other publication or television serials / films / video presentations or assist anyone directly or indirectly in this regard.

WAIVER:

A waiver by the Company of a breach of any provision of this Agreement by you shall not operate or be construed as a waiver or estoppel of any subsequent breach by you. No waiver shall be valid unless in writing and signed by an authorized officer of the Company.

JURISDICTION:

In case of any dispute arising out of the Agreement, it shall be subject to jurisdiction of appropriate Court of Bangalore, Karnataka, India.

LEAVING THE COMPANY WITHOUT SERVING NOTICE PERIOD:

If you wish to leave the services of the Company, a clear written notice of 30 Days days has to be given to the Company. In case of failure to give such written notice within the prescribed time, you are bound to make good the loss suffered by the Company and any other charges/liabilities Company incurs consequent to the failure to give required written notice.

However, due to exigencies of business the Company may at its sole discretion reject the salary in lieu of notice and ask you to serve the entire or part of the notice period.

TERMINATION BY THE COMPANY:

The company may terminate your services with or without cause under the following conditions:

With Cause:The Company may, immediately and without notice, terminate your services with "Cause". The term "Cause" shall, as used in this Document, mean (1) the commission of a crime involving moral turpitude, theft, fraud or deceit; (2) conduct that has an adverse effect on the Company's reputation; (3) substantial or continued unwillingness or inability to perform duties assigned to the EMPLOYEE; (4) gross negligence or deliberate misconduct; (5) any material breach of terms and conditions specified in this letter; (6) Un-authorized absence from work for a period of three or more consecutive days without due consent or notifying your superior officer. (7) Providing any false information to the company.

Without Cause: (a) In the event that the employment is terminated without Cause, the EMPLOYEE will be provided with a 30 Days days written notice prior to such termination or paid severance pay in lieu thereof equivalent to the consolidated compensation package for a period of 30 Days days, calculated on the basis of the last basic salary.

(b) During probation period if the employment is terminated without Cause, the EMPLOYEE will be provided with 7 days prior written notice.

Joules to Watts Business Solutions Private Limited

**3rd Floor, Vaswani Presidio, Panathur Main Road,
Off Outer Ring Road, Bangalore, Karnataka- 560103**

www.joulestowatts.com

CIN : U74900KA2014PTC076748



TERMINATION BY EMPLOYEE:

If you wish to leave the services of the Company, a clear written notice of 30 Days days has to be given to the Company. In case of failure to give such written notice within the prescribed time, you are bound to make good the loss suffered by the Company and any other charges/liabilities Company incurs consequent to the failure to give required written notice. However, due to exigencies of business the Company may at its sole discretion reject the salary in lieu of notice and ask you to serve the entire or part of the notice period.

MORAL CONDUCT:

You shall not resort to or in any way abet any form of strike or coercion or physical duress in connection with any matter pertaining to your service or the service of any other employee.

ALTERNATIVE EMPLOYMENT:

You will be a whole time employee of the Company and will not engage yourself directly or indirectly in any other trade, business, profession or any other employment part time or full time anywhere in any capacity, either honorary or otherwise, whilst in the services of the Company. The findings of the management in this respect are final and binding. Breach of this condition shall lead to the termination of your services by the company without any notice or compensation.

COMPANY PROPERTIES IN YOUR POSSESSION:

You are expected to take proper care of company properties entrusted to you by the company.

In the event of your resignation/termination you are obliged to return all the company's property like access/ ID card, documents, machines, data, files and books etc., in your possession in good condition, or reimburse the value of the same. You shall also officially hand over your job responsibilities to your immediate supervisor or any other person nominated by the management for this purpose.

CHANGE OF ADDRESS:

Any change of residential address should be intimated to the department head in writing within 3 days from the date of such change. Your address as indicated shall be the correct address for sending all communications to you unless other wise intimated in writing by you. Communications addressed to you at the above address shall deem to have been duly served.

CODE OF CONDUCT:

During your services with us, you are expected to behave and perform in a manner that preserves the Company's and its Client's values and commitments.

Any or all of the terms and conditions pertaining to your services with the Company may be modified or changed at the Company's discretion. In the event any terms/conditions are changed, the same shall be informed to you in writing.

PLACE OF EMPLOYMENT AND TRANSFER:

You acknowledge and agree that you may be assigned, or liable to be transferred or deputed from one place to another and / or from one department / unit to another or any other subsidiary /Associate Establishment/or their contractors and clients either existing or to be set up in future any where in India or abroad purely at the discretion of the management depending upon the needs and requirement of the company. On such assignment, transfer, or deputation you will be governed by the Rules and Regulations and other working /service conditions as applicable at the place of posting including to consent to add/or agree to certain other agreements.

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PROBATION:

The Employee shall be on probation for a period of three (3) months from the date of joining. The Company shall be entitled to forthwith terminate the services of the Employee and this Agreement at any time during the probation period. The Company may in its sole discretion extend the Employee's probation period based on the Employee's performance, conduct and/or other factors as the company may deem fit. The Employee's probation period shall not be considered to be completed, unless the Employee's services are confirmed by the Company in writing by a Letter of Confirmation. Employee is not entitled for leaves during the probation period and leaves taken during probation will be considered as Loss of Pay.

DECLARATION:

This is to confirm that the documents and information provided by me to the Company for the purpose of my services are true and accurate to the best of my knowledge and belief. I also agree that the various terms and conditions set forth in this Agreement are fair, just and reasonable and I shall strictly adhere to the terms specified.

	April 12 , 2021 ----- Date
Signature	



Date: Thursday, 27 May, 2021

BANDLAMURI YUVA SAI

4-229/6, KURNOOL,
ANDHRA PRADESH - 518599
India

Subject: Offer-cum-appointment letter

Dear **BANDLAMURI YUVA SAI**,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

CIN: L65110MH2000PLC128245

+91 22 6751 6666

1860-267-9999

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

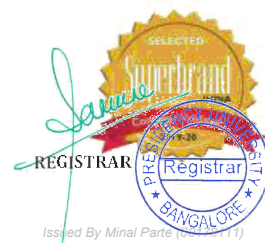
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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Available Mon-Sat from 10am to 7 pm (Local Charges apply)
DO NOT prefix any country code e.g. +91 or 00.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

HDFC Life Insurance Company Limited

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: BANDLAMURI YUVA SAI
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

CIN: L65110MH2000PLC128245

+91 22 6751 6666

1860-267-9999

Available Mon-Sat from 10am to 7 pm (Local Charges apply)
 DO NOT prefix any country code e.g. +91 or 00.

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: BANDLAMURI YUVA SAI

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, BANDLAMURI YUVA SAI, the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: BANDLAMURI YUVA SAI

Date:

Candidate Signature

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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KPMG Global Delivery Center Private Limited Telephone +91 80 6132 6100
RMZ Ecoworld
6th Floor, Campus 7,
Devarabeesanahalli, Outer Ring Road
Bangalore 560 103 Karnataka India

Offer Letter

Date 17/3/2021

To,

Congratulations

Candidate name: P J Jaicy James

College name: Presidency University

We thank you for taking the time to attend the interview process of **KPMG Global Delivery Center Private Limited** ("Firm", "We" "Our"). The Firm is a global delivery center for KPMG Member Firms across the globe.

Subsequent to the interview process, we are pleased to confirm our intent to offer you the position of Associate 1 in the US Core Audit business unit at **KPMG Global Delivery Centre Private Limited** with a total compensation of INR 400,000 in words Four Lakh Rupees only.

Your anticipated joining date is June 2021 at Bangalore office location. In case you are unable to join the Firm by June 2021, this letter of intent will stand cancelled and withdrawn. Your appointment is subject to you executing the formal appointment letter from the Firm and the terms and conditions therein.

This letter confirms our intent to offer with respect to your employment, subject to clearance of your background check and your residential address falling under coverage of our transport "Hiring Zone".

You agree to keep the terms of the letter confidential and agree not to share them with anyone except your immediate family, and financial and legal advisors.

All of the above, including the compensation components, have been explained to you by the Firm.

Please review this letter and return a signed copy as a token of your acceptance.

Yours sincerely,

For **KPMG Global Delivery Centre Private Limited**

RUPESH
TRIPATHI
Digitally signed by
RUPESH TRIPATHI
Date: 2021.03.18
11:59:08 +05'30'

Accepted and Agreed

KPMG Global Delivery Center Private Limited, an Indian private limited company and a member firm of KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee

CIN U74110KA2003PTC031646

Registered Office:
RMZ Ecoworld
Campus 7, Floor 6, Devarabeesanahalli
Outer Ring Road, Bangalore 560 103
Karnataka, India

REGISTRAR



Date: Thursday, 27 May, 2021

SHATHABDHI R

S/O RATHNAKARA K G , RANJADAKATTE,
DOORVASPURAM(PO)., SHIMOGA -
577432, Karnataka, India

Subject: Offer-cum-appointment letter

Dear SHATHABDHI R,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature


HDFC Life Insurance Company Limited


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Annexure-1

Date: Thursday, 27 May, 2021
 Name: SHATHABDHI R
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: SHATHABDHI R

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, SHATHABDHI R , the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: SHATHABDHI R

Date:

Candidate Signature

HDFC Life Insurance Company Limited


Corporate & Registered Office:

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Date: Thursday, 27 May, 2021

SURYODAYA SAHU

KARAMUL PATANA,
DHENKANAL,
ORISSA - 759014
India

Subject: Offer-cum-appointment letter

Dear SURYODAYA SAHU,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

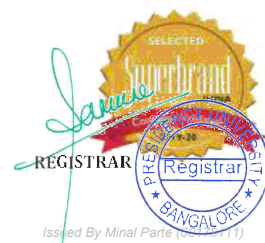
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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

CIN: L65110MH2000PLC128245

+91 22 6751 6666

1860-267-9999

Available Mon-Sat from 10am to 7 pm (Local Charges apply)
DO NOT prefix any country code e.g. +91 or 00.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: SURYODAYA SAHU
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: SURYODAYA SAHU

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, SURYODAYA SAHU , the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: SURYODAYA SAHU

Date:

Candidate Signature

HDFC Life Insurance Company Limited


Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,


N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

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Date: Thursday, 27 May, 2021

ZAMEER AHMED MUJAWAR

8-1544/56 TAJ NAGAR
MUSLIM COLONY
GULBARGA - 585014
Karnataka, India

Subject: Offer-cum-appointment letter

Dear ZAMEER AHMED MUJAWAR,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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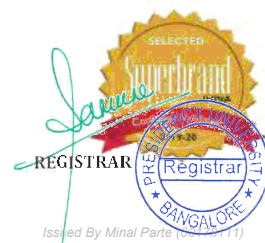
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: ZAMEER AHMED MUJAWAR
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: ZAMEER AHMED MUJAWAR

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, ZAMEER AHMED MUJAWAR , the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: ZAMEER AHMED MUJAWAR

Date:

Candidate Signature

HDFC Life Insurance Company Limited


Corporate & Registered Office:

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Date: Thursday, 27 May, 2021

MANOJ KUMAR N

NAGANAHALLI,
Bangalore - 560077
Karnataka, India

Subject: Offer-cum-appointment letter

Dear MANOJ KUMAR N,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

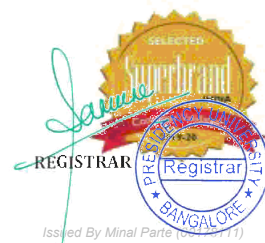
CIN: L65110MH2000PLC128245

+91 22 6751 6666

1860-267-9999

Available Mon-Sat from 10am to 7 pm (Local Charges apply)
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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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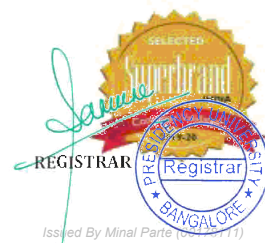
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

HDFC Life Insurance Company Limited

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: MANOJ KUMAR N
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: MANOJ KUMAR N

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, MANOJ KUMAR N , the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: MANOJ KUMAR N

Date:

Candidate Signature

HDFC Life Insurance Company Limited


Corporate & Registered Office:

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Date: Thursday, 27 May, 2021

DARSHAN K D

Darshan K D, Bollur village,
Guddehosur post, Kushalnagar,
Somwarpet Tq, Kodagu - 571234
Karnataka, India

Subject: Offer-cum-appointment letter

Dear DARSHAN K D,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

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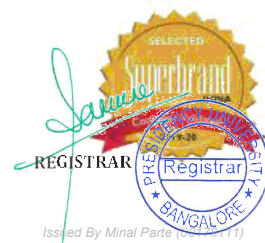
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12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
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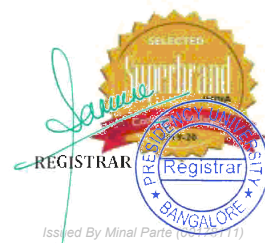
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21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
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24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: DARSHAN K D
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
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Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: DARSHAN K D

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, DARSHAN K D , the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: DARSHAN K D

Date:

Candidate Signature

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

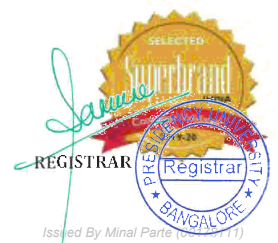
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Date: Thursday, 27 May, 2021

RAMYA R C

NO.45 8TH CROSS BELMAR LAYOUT
OPP SAROJINI HOSPITAL RUKMINI NAGAR
NAGASANDRA POST BANGALORE - 560073
Karnataka, India

Subject: Offer-cum-appointment letter

Dear RAMYA R C,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

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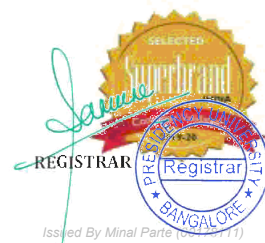
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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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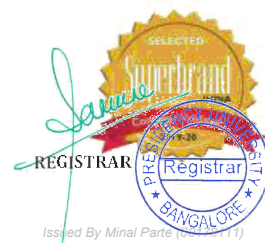
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: RAMYA R C
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: RAMYA R C

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, RAMYA R C , the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: RAMYA R C

Date:

Candidate Signature

HDFC Life Insurance Company Limited


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Date: Thursday, 27 May, 2021

PRIYANKA S

6th CROSS, GANESHA BLOCK,
BANGALORE - 560086
Karnataka, India

Subject: Offer-cum-appointment letter

Dear PRIYANKA S,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

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17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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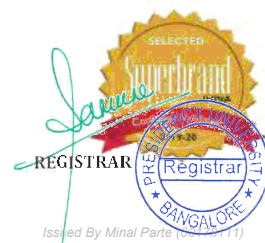
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature


HDFC Life Insurance Company Limited


Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

CIN: L65110MH2000PLC128245

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 **1860-267-9999**

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: PRIYANKA S
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: PRIYANKA S

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, PRIYANKA S , the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: PRIYANKA S

Date:

Candidate Signature

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

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Date: Thursday, 27 May, 2021

NOOR FATHIMA

BANGALORE - 560086
Karnataka, India

Subject: Offer-cum-appointment letter

Dear NOOR FATHIMA,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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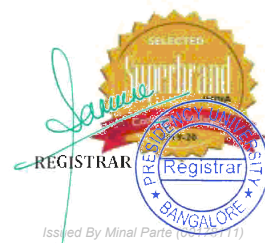
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

HDFC Life Insurance Company Limited

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: NOOR FATHIMA
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: NOOR FATHIMA

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, NOOR FATHIMA, the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: NOOR FATHIMA

Date:

Candidate Signature

HDFC Life Insurance Company Limited


Corporate & Registered Office:

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Date: Thursday, 27 May, 2021

PAWAN S

#52, 3rd CROSS, VIDYASAGAR LAYOUT,
KEMBATHHALLI MAIN ROAD, GOTTIGERE,
BANGALORE - 560083
Karnataka, India

Subject: Offer-cum-appointment letter

Dear PAWAN S,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

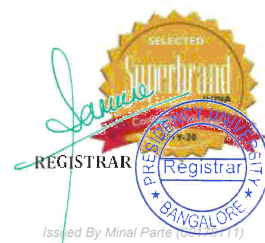
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

HDFC Life Insurance Company Limited

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: PAWAN S
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: PAWAN S

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, PAWAN S, the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: PAWAN S

Date:

Candidate Signature

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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Date: Thursday, 27 May, 2021

ABHISHEK K V

#484, 5TH CROSS, 6TH MAIN,
MSR NAGAR, BANGALORE NORTH,
BANGALORE - 560054
Karnataka, India

Subject: Offer-cum-appointment letter

Dear ABHISHEK K V,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

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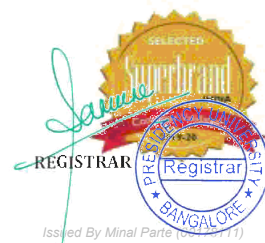
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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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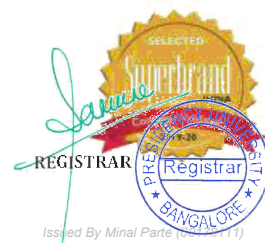
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
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Others terms and condition

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20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

HDFC Life Insurance Company Limited

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: ABHISHEK K V
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: ABHISHEK K V

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, ABHISHEK K V, the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: ABHISHEK K V

Date:

Candidate Signature

HDFC Life Insurance Company Limited

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Date: Thursday, 27 May, 2021

NISCHITH A N

#6/B ASHWATNAGAR,
THANISANDRA MAIN ROAD,
BANGALORE - 560077
Karnataka, India

Subject: Offer-cum-appointment letter

Dear NISCHITH A N,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

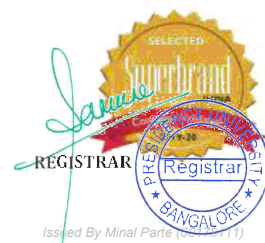
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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory capacity either directly or indirectly.
11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

Notice Period on confirmation

17. This engagement may be terminated by either party by giving to the other, at any time, notice of thirty days in writing. In case of an ongoing internal investigation(s) / proceeding(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s). To mitigate the exigencies of the business and the possible risks, the decision of the Company will be final regarding the relieving date. In case the relieving date decided is short of the notice period, you will be bound to pay the notice period amount calculated on your last drawn salary. In case the Company decides to relieve you early, the Company will bear the notice period amount calculated on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except with prior approved leaves), your separation will be treated as per the abandonment clause(s).

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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach of applicable Company policies, procedure or code of conduct whether express or implied;
 - performance below defined targets as applicable from time to time;
 - any act/s which is/are regarded as breach to the interest of the Company.

Others terms and condition

19. Whilst in the employment of the Company you are required to effectively carry out all duties and responsibilities assigned to you. Disrespect for other employees, insubordination or flouting Company policies will not be tolerated.
20. You will be bound by all the existing rules and regulations as framed by the Company and those as enforced by the regulator in the insurance industry from time to time.
21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
23. If for any reason, you remain absent/abstain from duty for a continuous period of seven (7) days without pre-approved leave or without intimating and obtaining the prior approval of your manager/immediate superior, or if you remain absent/abstain from duty for a period of seven (7) days beyond the period of leave originally granted without intimation or without obtaining the approval of your manager/immediate superior, it would be treated as abandonment of service and you will be deemed to have voluntarily abandoned your service without notice. The Company / employer would not be responsible for any further intimation towards such separation / abandonment of service nor any compensation or any full and final settlement payouts towards the same.
24. In case your employment with the Company is discontinued for any reason within 30 days from the date of joining, you will not be eligible for payment of dues or any other benefit from the Company on account of the expenses incurred by HDFC Life towards on-boarding activities.
25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and provide to the Company an irrevocable right to access your salary bank account for audit purposes during the period specified herein. Failure in providing these details may lead to disciplinary action.
28. Employee will have to raise resignation only through Employee Self Service (ESS). Resignation through any other mode except ESS will not be considered.
29. As an active frontline sales employee, you are expected to purchase a Tablet to conduct business. You shall provide an undertaking in favor of the Company for the purchase of the tablet in the format set out in Annexure-2.
30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page. If you are agreeable to the above mentioned terms and conditions, please acknowledge your acceptance by signing the duplicate copy of this letter and duly signed undertaking as set out in Annexure-2.

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature

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Annexure-1

Date: Thursday, 27 May, 2021
 Name: NISCHITH A N
 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
House Rent Allowance	69300	5775
Other Allowance	87392	7283
Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
(II) Retirals & Other Benefits		
Provident Fund	21600	
Gratuity	5582	
Flexi Pay	41225	
(III) Valued Benefits		
Group Insurance Benefit	8400	
Group Term Insurance Cover	1200000	
Mediclaim	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

Variable Pay for Performance (VPP) is subject to your achieving a rating of "3-Meets Expectations" and above. The rating is assigned to an individual, on successful completion of the Executive Trainee Program (12 m), basis actual performance against the defined targets.

FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
LTA (Leave Travel Allowance)	9625	0
Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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Other Eligibilities

On appointment you will be covered under the Group Term insurance as per Company policy.
You will be eligible to be enrolled into sales incentive schemes as and when announced by the Company.

Note: The Bonus/Advance Bonus component shown above would be paid as part of monthly salary. All payments made towards Bonus / Sales incentives/VPP paid will be in accordance with the Payment of Bonus Act.

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Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: NISCHITH A N

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, NISCHITH A N, the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: NISCHITH A N

Date:

Candidate Signature

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Date: Thursday, 27 May, 2021

SANDEEP KUMAR S N

186, SINGANAYAKANAHALLI
VILLAGE AND POST,
YELAHANKA, BANGALORE -
560064, Karnataka, India

Subject: Offer-cum-appointment letter

Dear SANDEEP KUMAR,

With reference to your application and the subsequent interview, we are pleased to offer you a promising career with us. Your appointment with HDFC Life Insurance Company Limited ("Company") will be subject to your agreement/ acceptance of the terms and conditions as defined therein, else the letter shall automatically stand invalidated without any further obligation on the part of the Company. The details of the terms and conditions are as mentioned below:-

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

Although your normal work will consist of the duties and business targets as assigned to you from time to time, which shall be achieved by you to the satisfaction of the Company; you may at any time be called upon to discharge any other duties which in the opinion of the Company are within capacity to discharge and you will forthwith undertake to discharge those duties with diligence and care.

Compensation & other Benefits

1. Your annual emoluments will be **4,25,000** per annum on Cost to Company basis. The brief details of which are shown in Annexure-1. The Company will deduct taxes and other statutory dues as may be applicable from time to time from the remuneration payable to you.
2. Your Variable Pay for performance (VPP) is subject to your individual performance as well as Company's performance (as declared by the Company from time to time).
3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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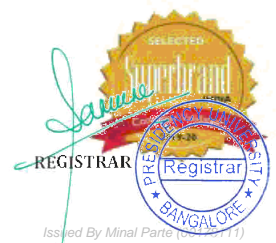
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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

6. You will be on probation for a period of twelve (12) months from the date of your joining the Company, which may be extended incase it is found necessary by the Company. You will continue to be on probation unless specifically confirmed in writing.

Your confirmation in the Company would be based on your performance, which would be evaluated at the end of 6th (Sixth) and 12th (twelfth) month from the date of your joining or at the end of extension period. While on probation, your services can be terminated at any time by either party, with notice of 15 days without assigning any reason whatsoever. However, to mitigate organizational risks, if any, the company's decision will be final and binding in this regards.

Transfer

7. Although you are initially appointed at our Bangalore - Yelahanka, the Company may at its discretion transfer your services either temporarily or permanently to any other location or department of the Company or to any of its affiliates, subsidiaries, or any of their branches and you shall comply with all directions and instructions in that behalf. While on your transfer, you will be governed by the rules, regulations and conditions of service as applicable.

Leave

8. You will be eligible for leave as per the rules of the Company applicable from time to time.

Retirement

9. You will automatically retire on attaining the age of 58 years and that no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 58 years would be considered as your relieving date.

Conflict of interest

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11. On your joining and during the course of your employment with the Company, you will relinquish all your previous interest, if any, either as a licensed agent or distribution agency of any other form with any other company, institution, firm, individual either in the same line of business or otherwise.
12. You will always maintain utmost confidentiality and shall not either during your engagement with the Company or thereafter, divulge to any person whatsoever any records, documents, formulae, processes, methods ideas or any other information or communication whether written, visual or oral and whether or not marked as confidential, concerning the business and affairs of the Company or any of its dealings, transactions which come to your knowledge during the course of your employment, or use any of the same for your own benefit.
13. Whilst in employment of the Company, you shall at all times whether or not you have any financial interest or otherwise either directly or indirectly, keep the Company disclosed fully of any conflicting business interest of your immediate relatives, if any, associated with the Company either as employee, distribution agent or otherwise.
14. Any invention, improvement, or idea conceived by you in connection with your employment with the Company, shall become the Company's exclusive property. For the purpose of this section / point, the Company shall in addition to (HDFC Life Insurance Company Limited) mean and include any other firm, person or company subsidiary to or affiliated with the Company.
15. Unless specifically authorized by the proper authority within the Company, you will not engage or represent the Company, whether in person or by way of any written document and, in any manner.
16. During the course of your employment you will be required to abide by governing laws, applicable rules and regulations and maintain highest standard of personal conduct and integrity and comply with all policies and procedures of the Company. Any breach, deviation, disobedience of code of conduct/procedures/policies/laws/regulations including but not restricted to any acts of insubordination, negligence, corruption, fraud, forgery, misappropriation and unacceptable behaviour, which bring disrepute to the Company either within or outside the Company premises would warrant stern disciplinary action, including dismissal from services of the Company without notice or wages in lieu of notice.

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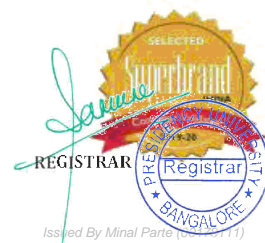
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21. You are required to provide all the necessary documents/ evidence required on the information furnished by you while seeking employment and as required under the rules and regulations of the Company.
22. We believe that you have not made any false declaration or willfully suppressed any material information. Accordingly, the offer of appointment is made relying upon information furnished and representation made by you. However, the offer of appointment is subject to reference and background check to be conducted by the Company at its discretion at any point of time during the course of your employment. If for any reason it is found that the reference or background check is negative or detrimental to the interest of the Company as determined by the Company, in its sole discretion, the Company is entitled to terminate your services at any time during or even after completion of the probation period with immediate effect without notice or any salary in lieu of notice.
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25. It will be your sole responsibility to inform the Company in writing of any change in your address, failing which any communication sent to you in the address last stated by you shall be deemed to be validly served on you.
26. On your joining, you will be required to undergo a Regional Induction program as per policy at the Specified Regional location as communicated by the Regional Human Resources Manager, designated to your location. In case you are required to travel and stay at another location other than your base location for your induction, you will be eligible for training allowance as per Company Policy or basis exception approval.

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We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

I agree to and accept all the above terms and conditions.

Candidate Signature


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Annexure-1

Date: Thursday, 27 May, 2021
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 Designation: Executive Trainee
 Location: Bangalore - Yelahanka
 Band: J2

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FLEXI ANNEXURE		
COMPONENT	Per Annum	Per Month
FLEXI		
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Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

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N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

CIN: L65110MH2000PLC128245

+91 22 6751 6666

1860-267-9999

Available Mon-Sat from 10am to 7 pm (Local Charges apply)
DO NOT prefix any country code e.g. +91 or 00.

www.hdfclife.com



Annexure-2

Undertaking

Date: Thursday, 27 May, 2021

Name: SANDEEP KUMAR S N

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

I, SANDEEP KUMAR S N , the undersigned hereby undertake to buy the prescribed electronic tablet - Samsung Galaxy Tab Iris Model No. SM-T116IR within 30 days of joining, or on receipt of first month salary, whichever is earlier.

I understand and acknowledge that failure to comply with this undertaking may result in appropriate disciplinary actions being taken against me by the Company, including but not limited to loss of pay.

Name: SANDEEP KUMAR S N

Date:

Candidate Signature

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

CIN: L65110MH2000PLC128245

+91 22 6751 6666

1860-267-9999

Available Mon-Sat from 10am to 7 pm (Local Charges apply)
DO NOT prefix any country code e.g. +91 or 00.

www.hdfclife.com

Date: 17/12/2020

Subject: Letter of offer

Dear Junaid Ahmed,

We are pleased to offer you the position of “Accounts Services Executive” at Hourglass Essentials Pvt Ltd, based at Bangalore. The compensation would be 3.25 Lakhs CTC per annum.

A formal letter of appointment indicating the terms and conditions of appointment will be given on joining our organization. This offer is valid until 11th of January and you would join the services of Hourglass by then.

You may kindly return, the duplicate of this letter duly signed by you as a token of your acceptance and join duty in our organization on or before 11th of January. You must also bring along with you all the essential documents as per the checklist in ANNEXURE-I on the date of your joining for duty.

In absence of a signed copy not being received by on or before 11th of January this offer will automatically stand withdrawn.

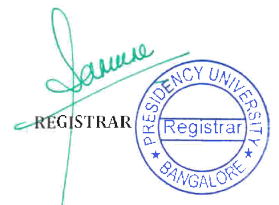
We look forward to have a mutually beneficial and rewarding relationship with you.

For Hourglass Essentials Pvt. Ltd.,

Authorized Signatory
Neeraj Harlalka
CEO
17th December 2020

This is a computer generated document and does not require signature

HOURGLASS ESSENTIALS PRIVATE LIMITED
No.39, Krishna Reddy Colony, Domlur Layout, Bangalore 560071
+91-80-4115 5559 | www.companystore.in | info@companystore.in
Regd. Off: No.357, 7th Main, HAL II Stage, Indiranagar, Bangalore 560 008



ANNEXURE - I

Check List of Documents to be submitted on the date of joining.

1. Application for employment
2. Photographs – 3 Nos. Passport size.
3. Copy of Degree / Diploma Certificates / Education Certificates
4. Proof of addresses- Permanent and present
5. Medical Fitness Certificate
6. Experience Certificates (Internship or others)

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Regd. Off: No.357, 7th Main, HAL II Stage, Indiranagar, Bangalore 560 008



Date: 17/12/2020

Subject: Letter of offer

Dear Simran Kaur,

We are pleased to offer you the position of “Accounts Services Executive” at Hourglass Essentials Pvt Ltd, based at Bangalore. The compensation would be 3.25 Lakhs CTC per annum.

A formal letter of appointment indicating the terms and conditions of appointment will be given on joining our organization. This offer is valid until 11th of January and you would join the services of Hourglass by then.

You may kindly return, the duplicate of this letter duly signed by you as a token of your acceptance and join duty in our organization on or before 11th of January. You must also bring along with you all the essential documents as per the checklist in ANNEXURE-I on the date of your joining for duty.

In absence of a signed copy not being received by on or before 11th of January this offer will automatically stand withdrawn.

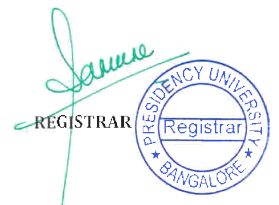
We look forward to have a mutually beneficial and rewarding relationship with you.

For Hourglass Essentials Pvt. Ltd.,

Authorized Signatory
Neeraj Harlalka
CEO
17th December 2020

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ANNEXURE - I

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6. Experience Certificates (Internship or others)

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Regd. Off: No.357, 7th Main, HAL II Stage, Indiranagar, Bangalore 560 008



Date: 17/12/2020

Subject: Letter of offer

Dear Neha S,

We are pleased to offer you the position of “Accounts Services Executive” at Hourglass Essentials Pvt Ltd, based at Bangalore. The compensation would be 3.25 Lakhs CTC per annum.

A formal letter of appointment indicating the terms and conditions of appointment will be given on joining our organization. This offer is valid until 11th of January and you would join the services of Hourglass by then.

You may kindly return, the duplicate of this letter duly signed by you as a token of your acceptance and join duty in our organization on or before 11th of January. You must also bring along with you all the essential documents as per the checklist in ANNEXURE-I on the date of your joining for duty.

In absence of a signed copy not being received by on or before 11th of January this offer will automatically stand withdrawn.

We look forward to have a mutually beneficial and rewarding relationship with you.

For Hourglass Essentials Pvt. Ltd.,

Authorized Signatory
Neeraj Harlalka
CEO
17th December 2020

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ANNEXURE - I

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Regd. Off: No.357, 7th Main, HAL II Stage, Indiranagar, Bangalore 560 008



Date: 17/12/2020

Subject: Letter of offer

Dear Niharika Sambhana,

We are pleased to offer you the position of “Accounts Services Executive” at Hourglass Essentials Pvt Ltd, based at Bangalore. The compensation would be 3.25 Lakhs CTC per annum.

A formal letter of appointment indicating the terms and conditions of appointment will be given on joining our organization. This offer is valid until 11th of January and you would join the services of Hourglass by then.

You may kindly return, the duplicate of this letter duly signed by you as a token of your acceptance and join duty in our organization on or before 11th of January. You must also bring along with you all the essential documents as per the checklist in ANNEXURE-I on the date of your joining for duty.

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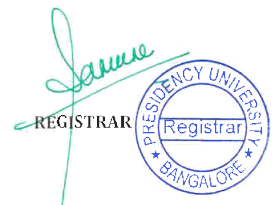
We look forward to have a mutually beneficial and rewarding relationship with you.

For Hourglass Essentials Pvt. Ltd.,

Authorized Signatory
Neeraj Harlalka
CEO
17th December 2020

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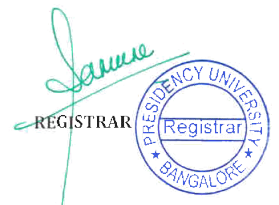
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Regd. Off: No.357, 7th Main, HAL II Stage, Indiranagar, Bangalore 560 008



Date: 17/12/2020

Subject: Letter of offer

Dear Mohammed Kamran,

We are pleased to offer you the position of “Accounts Services Executive” at Hourglass Essentials Pvt Ltd, based at Bangalore. The compensation would be 3.25 Lakhs CTC per annum.

A formal letter of appointment indicating the terms and conditions of appointment will be given on joining our organization. This offer is valid until 11th of January and you would join the services of Hourglass by then.

You may kindly return, the duplicate of this letter duly signed by you as a token of your acceptance and join duty in our organization on or before 11th of January. You must also bring along with you all the essential documents as per the checklist in ANNEXURE-I on the date of your joining for duty.

In absence of a signed copy not being received by on or before 11th of January this offer will automatically stand withdrawn.

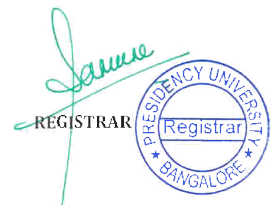
We look forward to have a mutually beneficial and rewarding relationship with you.

For Hourglass Essentials Pvt. Ltd.,

Authorized Signatory
Neeraj Harlalka
CEO
17th December 2020

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ANNEXURE - I

Check List of Documents to be submitted on the date of joining.

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KPMG Global Delivery Center Private Limited Telephone +91 80 6132 6100
RMZ Ecoworld
6th Floor, Campus 7,
Devarabeesanahalli, Outer Ring Road
Bangalore 560 103 Karnataka India

Offer Letter

Date 17/3/2021

To,

Congratulations

Candidate name: Kodali Brunda

College name: Presidency University

We thank you for taking the time to attend the interview process of **KPMG Global Delivery Center Private Limited** ("Firm", "We" "Our"). The Firm is a global delivery center for KPMG Member Firms across the globe.

Subsequent to the interview process, we are pleased to confirm our intent to offer you the position of Associate 1 in the US Core Audit business unit at **KPMG Global Delivery Centre Private Limited** with a total compensation of INR 400,000 in words Four Lakh Rupees only.

Your anticipated joining date is June 2021 at Bangalore office location. In case you are unable to join the Firm by June 2021, this letter of intent will stand cancelled and withdrawn. Your appointment is subject to you executing the formal appointment letter from the Firm and the terms and conditions therein.

This letter confirms our intent to offer with respect to your employment, subject to clearance of your background check and your residential address falling under coverage of our transport "Hiring Zone".

You agree to keep the terms of the letter confidential and agree not to share them with anyone except your immediate family, and financial and legal advisors.

All of the above, including the compensation components, have been explained to you by the Firm.

Please review this letter and return a signed copy as a token of your acceptance.

Yours sincerely,

For **KPMG Global Delivery Centre Private Limited**

RUPESH
TRIPATHI
Digitally signed by
RUPESH TRIPATHI
Date: 2021.03.18
11:59:08 +05'30'

Accepted and Agreed

KPMG Global Delivery Center Private Limited, an Indian private limited company and a member firm of KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee

CIN U74110KA2003PTC031646

Registered Office:
RMZ Ecoworld
Campus 7, Floor 6, Devarabeesanahalli
Outer Ring Road, Bangalore 560 103
Karnataka, India

REGISTRAR



Date: 28th December 2020

FORM 'A'

To,
Bhavna Prakash
Bangalore

Dear Bhavna,

We are pleased to forward you the Offer Letter attached herein and would like to formally welcome you to the growing IntelliPaat family.

We are sure that you have had sufficient opportunity to understand in detail about your job role and about the organization. We would be glad to provide you with further clarification if you need it.

You are required to report for duty at our Bangalore office. The address of our office is as follows:

Address: IntelliPaat Software Solutions Private Limited

Ground Floor, indiqube Building, AMR Tech park Hosur Rd, Bommanahalli, Bengaluru, Karnataka 560068

We are in the process of building a robust organization, wherein professionals would find full satisfaction of working in an interesting, challenging and fruitful job environment. In this connection, we are eagerly looking forward to your contributions to the IntelliPaat family as a valued employee soon.

Kindly return the duplicate copy of the appointment letter, duly signed, as a token of your acceptance of the same.

We look forward to a mutually beneficial and long lasting relationship with you.

Yours Truly,
For IntelliPaat Software Solutions Private Limited

Bala Krishna Murthy
Human Resource Manager

Date: 28th December 2020

To,
Bhavna Prakash
Bangalore

Dear Bhavna,

Sub: Offer Letter

Pursuant to the interview you had with us and based on the representations made by you, you have been shortlisted and we have the pleasure in appointing you on the rolls of **IntelliPaat Software Solutions Pvt. Ltd.**, on the following terms and conditions:

1) Designation:

Your designation will be '**Inside Sales Manager**'.

2) Compensation & Benefits:

- a. The Compensation & Benefits applicable to you is personal and should be treated with utmost confidence. This is not to be discussed or divulged to anybody else other than for statutory purposes.
- b. Your Annual Compensation will be Rs. 5,54,000/- (Rupees Five Lakhs Fifty-Four Thousand Only). The details are stated in Annexure 1. (The employee is eligible for Rs. 1,00,000/- of Insurance after 3 months of joining)
- c. Your compensation will be reviewed after the completion of **12 months** from the date of your joining.
- d. Your salary and its components, incentives, performance bonus, sign on bonus, monetary or non-monetary benefits and /or any other statutory benefits and deductions will be governed by company's policies / procedures, taxation policies and statutory guidelines that are applicable from time to time.

3) Effective Date of Joining:

You are requested to report for duty on **12th January 2021**. Your appointment will come into effect from your date of joining.

4) Notice Period:

Subject to any other agreement between you and the Company:

- a. Your employment is terminable by Intellipaat without giving notice in writing in the probation period. Your probation period is of 6 months and based on your performance you will be made as permanent employee.
- b. He/she needs to serve 30 days of notice period without fail or else management of Intellipaat can hold salary/experience letter/relieving letter which is at the sole discretion of the management.
- c. The Company reserves the right to pay or recover salary in lieu of notice period (if applicable) or to relieve you before the expiry of the notice period. All payments and recoveries made under this clause will be based on gross salary.
- d.
- e. In the event of any breach in the terms and conditions stated in the Services Conditions and/ or Non-Disclosure Agreement or any act amounting to misconduct, your services are liable to be terminated without any notice or payment in lieu.

5) Retirement:

On your 58th birthday you will be relieved from your official duties

6) Service Conditions and Non-Disclosure Agreement:

- a) Your services will be governed by additional terms and conditions as explained in the Service Conditions, and Non-Disclosure Agreement.
- b) These terms and conditions, Service Conditions, and Non-Disclosure Agreement are subject to statutory requirements and Company Policy.

Note:

- Number of working days is 6 days in a week for the first 3 months.
- You are eligible to avail alternative Saturday off from 4th month onwards.
- Minimum working duration must be 9 hours including one hour lunch/dinner break.
- Your incentives will be calculated on a Monthly basis.
- On achievement of the incentives, it will be disbursed only on the following month.

Yours Truly,

For Intellipaat Software Solutions Private Limited

Bala Krishna Murthy
Human Resource Manager

I agree to accept the terms and conditions mentioned above and also the Service Conditions and Non-Disclosure Agreement documents enclosed with this letter.

Name:

Signature: -----

Place:-----

Date:-----

Page 3 of 4
[Signature]
REGISTRAR
PRESIDENCY UNIVERSITY
BANGALORE



Annexure 1

Name: Bhavna Prakash

	First 4 Months	After 4 Months	Yearly
Basic	10,900	14,750	177,000
HRA	5,000	6,400	76,800
Conveyance Allowance	1,600	1,600	19,200
Mobile bill	500	640	7,680
Broadband bill	500	640	7,680
Medical reimbursement	1,250	1,250	15,000
Special allowance	5,050	6,520	78,240
Professional Tax	200	200	2,400
Fixed Cost to Company	25,000	32,000	384,000
Performance Based Incentives (1*100)	10,000	10,000	120,000
Yearly Performance Bonus			50,000
Total Cost to Company			554,000


REGISTRAR


Date: 28th December 2020

FORM 'A'

To,
C Sreevani
Bangalore

Dear Sreevani,

We are pleased to forward you the Offer Letter attached herein and would like to formally welcome you to the growing IntelliPaat family.

We are sure that you have had sufficient opportunity to understand in detail about your job role and about the organization. We would be glad to provide you with further clarification if you need it.

You are required to report for duty at our Bangalore office. The address of our office is as follows:

Address: IntelliPaat Software Solutions Private Limited

Ground Floor, indiqube Building, AMR Tech park Hosur Rd, Bommanahalli, Bengaluru, Karnataka 560068

We are in the process of building a robust organization, wherein professionals would find full satisfaction of working in an interesting, challenging and fruitful job environment. In this connection, we are eagerly looking forward to your contributions to the IntelliPaat family as a valued employee soon.

Kindly return the duplicate copy of the appointment letter, duly signed, as a token of your acceptance of the same.

We look forward to a mutually beneficial and long lasting relationship with you.

Yours Truly,
For IntelliPaat Software Solutions Private Limited

Bala Krishna Murthy
Human Resource Manager

Date: 28th December 2020

To,
C Sreevani
Bangalore

Dear Sreevani,

Sub: Offer Letter

Pursuant to the interview you had with us and based on the representations made by you, you have been shortlisted and we have the pleasure in appointing you on the rolls of **IntelliPaat Software Solutions Pvt. Ltd.**, on the following terms and conditions:

1) Designation:

Your designation will be '**Inside Sales Manager**'.

2) Compensation & Benefits:

- a. The Compensation & Benefits applicable to you is personal and should be treated with utmost confidence. This is not to be discussed or divulged to anybody else other than for statutory purposes.
- b. Your Annual Compensation will be Rs. 5,54,000/- (Rupees Five Lakhs Fifty-Four Thousand Only). The details are stated in Annexure 1. (The employee is eligible for Rs. 1,00,000/- of Insurance after 3 months of joining)
- c. Your compensation will be reviewed after the completion of **12 months** from the date of your joining.
- d. Your salary and its components, incentives, performance bonus, sign on bonus, monetary or non-monetary benefits and /or any other statutory benefits and deductions will be governed by company's policies / procedures, taxation policies and statutory guidelines that are applicable from time to time.

3) Effective Date of Joining:

You are requested to report for duty on **12th January 2021**. Your appointment will come into effect from your date of joining.

4) Notice Period:

Subject to any other agreement between you and the Company:

- a. Your employment is terminable by Intellipaat without giving notice in writing in the probation period. Your probation period is of 6 months and based on your performance you will be made as permanent employee.
- b. He/she needs to serve 30 days of notice period without fail or else management of Intellipaat can hold salary/experience letter/relieving letter which is at the sole discretion of the management.
- c. The Company reserves the right to pay or recover salary in lieu of notice period (if applicable) or to relieve you before the expiry of the notice period. All payments and recoveries made under this clause will be based on gross salary.
- d.
- e. In the event of any breach in the terms and conditions stated in the Services Conditions and/ or Non-Disclosure Agreement or any act amounting to misconduct, your services are liable to be terminated without any notice or payment in lieu.

5) Retirement:

On your 58th birthday you will be relieved from your official duties

6) Service Conditions and Non-Disclosure Agreement:

- a) Your services will be governed by additional terms and conditions as explained in the Service Conditions, and Non-Disclosure Agreement.
- b) These terms and conditions, Service Conditions, and Non-Disclosure Agreement are subject to statutory requirements and Company Policy.

Note:

- Number of working days is 6 days in a week for the first 3 months.
- You are eligible to avail alternative Saturday off from 4th month onwards.
- Minimum working duration must be 9 hours including one hour lunch/dinner break.
- Your incentives will be calculated on a Monthly basis.
- On achievement of the incentives, it will be disbursed only on the following month.

Yours Truly,

For Intellipaat Software Solutions Private Limited

Bala Krishna Murthy
Human Resource Manager

I agree to accept the terms and conditions mentioned above and also the Service Conditions and Non-Disclosure Agreement documents enclosed with this letter.

Name:

Signature: -----

Place:-----

Date:-----

Page 3 of 4
[Signature]
REGISTRAR
PRESIDENCY UNIVERSITY
BANGALORE



Annexure 1

Name: C Sreevani

	First 4 Months	After 4 Months	Yearly
Basic	10,900	14,750	177,000
HRA	5,000	6,400	76,800
Conveyance Allowance	1,600	1,600	19,200
Mobile bill	500	640	7,680
Broadband bill	500	640	7,680
Medical reimbursement	1,250	1,250	15,000
Special allowance	5,050	6,520	78,240
Professional Tax	200	200	2,400
Fixed Cost to Company	25,000	32,000	384,000
Performance Based Incentives (1*100)	10,000	10,000	120,000
Yearly Performance Bonus			50,000
Total Cost to Company			554,000


REGISTRAR


Date: 28th December 2020

FORM 'A'

To,
Shashwathi N S
Bangalore

Dear Shashwathi,

We are pleased to forward you the Offer Letter attached herein and would like to formally welcome you to the growing IntelliPaat family.

We are sure that you have had sufficient opportunity to understand in detail about your job role and about the organization. We would be glad to provide you with further clarification if you need it.

You are required to report for duty at our Bangalore office. The address of our office is as follows:

Address: IntelliPaat Software Solutions Private Limited

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Kindly return the duplicate copy of the appointment letter, duly signed, as a token of your acceptance of the same.

We look forward to a mutually beneficial and long lasting relationship with you.

Yours Truly,
For IntelliPaat Software Solutions Private Limited

Bala Krishna Murthy
Human Resource Manager

Page 1 of 4


REGISTRAR
PRESIDENCY UNIVERSITY
Bangalore

Date: 28th December 2020

To,
Shashwathi N S
Bangalore

Dear

Shashwathi,

Sub: Offer Letter

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Your designation will be '**Inside Sales Manager**'.

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- c. Your compensation will be reviewed after the completion of **12 months** from the date of your joining.
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5) Retirement:

On your 58th birthday you will be relieved from your official duties

6) Service Conditions and Non-Disclosure Agreement:

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- Your incentives will be calculated on a Monthly basis.
- On achievement of the incentives, it will be disbursed only on the following month.

Yours Truly,

For Intellipaat Software Solutions Private Limited

Bala Krishna Murthy
Human Resource Manager

I agree to accept the terms and conditions mentioned above and also the Service Conditions and Non-Disclosure Agreement documents enclosed with this letter.

Name:

Signature: -----

Place:-----

Date:-----

Page 3 of 4





Annexure 1

Name: Shashwathi N S

	First 4 Months	After 4 Months	Yearly
Basic	10,900	14,750	177,000
HRA	5,000	6,400	76,800
Conveyance Allowance	1,600	1,600	19,200
Mobile bill	500	640	7,680
Broadband bill	500	640	7,680
Medical reimbursement	1,250	1,250	15,000
Special allowance	5,050	6,520	78,240
Professional Tax	200	200	2,400
Fixed Cost to Company	25,000	32,000	384,000
Performance Based Incentives (1*100)	10,000	10,000	120,000
Yearly Performance Bonus			50,000
Total Cost to Company			554,000


REGISTRAR


Date: 28th December 2020

FORM 'A'

To,
Likitha N
Bangalore

Dear Likitha,

We are pleased to forward you the Offer Letter attached herein and would like to formally welcome you to the growing IntelliPaat family.

We are sure that you have had sufficient opportunity to understand in detail about your job role and about the organization. We would be glad to provide you with further clarification if you need it.

You are required to report for duty at our Bangalore office. The address of our office is as follows:

Address: IntelliPaat Software Solutions Private Limited

Ground Floor, indiqube Building, AMR Tech park Hosur Rd, Bommanahalli, Bengaluru, Karnataka 560068

We are in the process of building a robust organization, wherein professionals would find full satisfaction of working in an interesting, challenging and fruitful job environment. In this connection, we are eagerly looking forward to your contributions to the IntelliPaat family as a valued employee soon.

Kindly return the duplicate copy of the appointment letter, duly signed, as a token of your acceptance of the same.

We look forward to a mutually beneficial and long lasting relationship with you.

Yours Truly,
For IntelliPaat Software Solutions Private Limited

Bala Krishna Murthy
Human Resource Manager

Page 1 of 4


REGISTRAR
PRESIDENCY UNIVERSITY
BANGALORE

Date: 28th December 2020

To,
Likitha N
Bangalore

Dear Likitha,

Sub: Offer Letter

Pursuant to the interview you had with us and based on the representations made by you, you have been shortlisted and we have the pleasure in appointing you on the rolls of **IntelliPaat Software Solutions Pvt. Ltd.**, on the following terms and conditions:

1) Designation:

Your designation will be '**Inside Sales Manager**'.

2) Compensation & Benefits:

- a. The Compensation & Benefits applicable to you is personal and should be treated with utmost confidence. This is not to be discussed or divulged to anybody else other than for statutory purposes.
- b. Your Annual Compensation will be Rs. 5,54,000/- (Rupees Five Lakhs Fifty-Four Thousand Only). The details are stated in Annexure 1. (The employee is eligible for Rs. 1,00,000/- of Insurance after 3 months of joining)
- c. Your compensation will be reviewed after the completion of **12 months** from the date of your joining.
- d. Your salary and its components, incentives, performance bonus, sign on bonus, monetary or non-monetary benefits and /or any other statutory benefits and deductions will be governed by company's policies / procedures, taxation policies and statutory guidelines that are applicable from time to time.

3) Effective Date of Joining:

You are requested to report for duty on **12th January 2021**. Your appointment will come into effect from your date of joining.

4) Notice Period:

Subject to any other agreement between you and the Company:

- a. Your employment is terminable by Intellipaat without giving notice in writing in the probation period. Your probation period is of 6 months and based on your performance you will be made as permanent employee.
- b. He/she needs to serve 30 days of notice period without fail or else management of Intellipaat can hold salary/experience letter/relieving letter which is at the sole discretion of the management.
- c. The Company reserves the right to pay or recover salary in lieu of notice period (if applicable) or to relieve you before the expiry of the notice period. All payments and recoveries made under this clause will be based on gross salary.
- d.
- e. In the event of any breach in the terms and conditions stated in the Services Conditions and/ or Non-Disclosure Agreement or any act amounting to misconduct, your services are liable to be terminated without any notice or payment in lieu.

5) Retirement:

On your 58th birthday you will be relieved from your official duties

6) Service Conditions and Non-Disclosure Agreement:

- a) Your services will be governed by additional terms and conditions as explained in the Service Conditions, and Non-Disclosure Agreement.
- b) These terms and conditions, Service Conditions, and Non-Disclosure Agreement are subject to statutory requirements and Company Policy.

Note:

- Number of working days is 6 days in a week for the first 3 months.
- You are eligible to avail alternative Saturday off from 4th month onwards.
- Minimum working duration must be 9 hours including one hour lunch/dinner break.
- Your incentives will be calculated on a Monthly basis.
- On achievement of the incentives, it will be disbursed only on the following month.

Yours Truly,
For Intellipaat Software Solutions Private Limited

Bala Krishna Murthy
Human Resource Manager

I agree to accept the terms and conditions mentioned above and also the Service Conditions and Non- Disclosure Agreement documents enclosed with this letter.

Name:
Signature: -----

Place:-----
Date:-----

Page 3 of 4

REGISTRAR




Annexure 1

Name: Likitha N

	First 4 Months	After 4 Months	Yearly
Basic	10,900	14,750	177,000
HRA	5,000	6,400	76,800
Conveyance Allowance	1,600	1,600	19,200
Mobile bill	500	640	7,680
Broadband bill	500	640	7,680
Medical reimbursement	1,250	1,250	15,000
Special allowance	5,050	6,520	78,240
Professional Tax	200	200	2,400
Fixed Cost to Company	25,000	32,000	384,000
Performance Based Incentives (1*100)	10,000	10,000	120,000
Yearly Performance Bonus			50,000
Total Cost to Company			554,000

Fw: Confirmation to release letter

B V Prabhu-Asso.Dean-PP Prgm <bvprabhu@presidencyuniversity.in>
To: Lokesh S <loksidda@gmail.com>

Wed, Dec 30, 2020 at 4:45 PM

Lokesh

Email from Velocis

Best Regards

Dr. B. V. Prabhu
Associate Director
Career Services and Industry Connect
Presidency University,
Itgalpura, Rajanukunte, Yelahanka
Bengaluru 56 00 64
+919442805410
Website: www.presidencyuniversity.in

From: Rebeka Gomes <gomesrebeka9479@gmail.com>

Sent: Wednesday, December 30, 2020 4:10 PM

To: Priyanka Nk <priyanka.n@velocis.co.in>

Cc: Gopalkrishna M-Mngr-Placement <gopalkrishna.m@presidencyuniversity.in>; B V Prabhu-Asso.Dean-PP Prgm <bvprabhu@presidencyuniversity.in>; roopa.ks@velocis.in <roopa.ks@velocis.in>; bala.s@velocis.in <bala.s@velocis.in>; swathi.tl@velocis.in <swathi.tl@velocis.in>

Subject: Re: Confirmation to release letter

Good Afternoon

I am Mariya Rebeka,

I read the terms and conditions and understood the same. and I am ready to accept this offer and I confirm the same.

Thank you

On Wed, Dec 30, 2020, 4:00 PM Rebeka Gomes <gomesrebeka9479@gmail.com> wrote:

Good Afternoon

I am Mariya Rebeka,

I read the terms and conditions and understood the same. and I am ready to accept this offer and I confirm the same.

Thank you

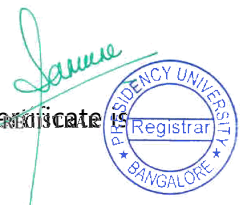
On Wed, Dec 30, 2020, 3:49 PM Priyanka Nk <priyanka.n@velocis.co.in> wrote:

Dear Mariya Rebeka,

As discussed on call, Kindly go through all the terms and conditions that are mentioned below. Based on your confirmation your internship letter will be released.

Would request your confirmation on below points,

1. You will be considered as interns till the compilation of your MBA and degree certificate is submitted.



2. A Stipend of Rs. 14,000/- will be paid during internship.
3. Two years of Service Agreement Bond is mandated and that will be effective from the day of joining i.e., day one of internship.
4. In case if you fail to serve two years of service in the organization, according to the bond you will be paying one year Gross amount to the organisation.
5. You will be joining us on or before 11th Jan 2021.
6. Below are the CTC details, this will be effective from the day after taking them on our payroll.

Salary breakup :



Components	Monthly CTC	Annual CTC
Basic	10,500.00	126,000.00
HRA (40-50%)	4,620.00	55,440.00
Transport Allowance	1,600.00	19,200.00
Professional Development Allowance	2,039.00	37,800.00
Medical Reimbursement	1,250.00	24,468.00
Bonus / Exgratia	875.00	15,000.00
Gross Salary	24,034.00	288,408.00
Gratuity	506.00	6,072.00
Company's PF Contribution	1,260.00	15,120.00
Medical Insurance Premium	400.00	4,800.00
Accidental Insurance Premium	50.00	600.00
Fixed CTC	26,250.00	315,000.00
Variable CTC*		135,000.00
Total CTC		450,000.00

Kindly confirm the same to release the letter. Please do the needful.

Thanks and Regards,
Priyanka
Human Resources Department
9148238146

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 REGISTRAR




6th November 2020

Sub: Offer of employment by Pin Click

Dear **P J Jency James,**

Congratulations!

We are pleased to extend an offer to you to join Pin Click as **“Property Advisor”**, with effect from **5th May 2021**.

The terms of our offer are as follows:

1. The details of your attached earnings are attached here with as Annexure A. Once the PPO is confirmed **5.16 LPA** is applicable and attaching herewith Annexure B.
2. Your initial posting as Pin Click employee will be at **Bangalore** office. Pin Click, however, reserves the choice to post/transfer you at any of their offices in India and outside. In which case, all transfer facilities applicable by company policies will be made available to you.
3. The Company reserves the right to conduct background investigations and/or reference checks on all its potential employees and your job offer is contingent upon such clearance.
4. You will be on probation for a period of six months and may be confirmed as a permanent employee upon successful completion of the probation. During the probation period, your services can be terminated without any notice or salary thereof on either side.
5. While we look forward to a long and profitable relationship, the employment relationship can be terminated by either of us at any time with 15 days notice period or 15 days' salary in lieu thereof. The Company will have discretion on the above mentioned options and can waive the notice period or accept/pay payment in lieu of notice period or mandate 15 days notice at its sole discretion based on project deliverables, forecasting and appropriate knowledge transfer. Under any circumstance if you are unable to serve the notice period, the Company can decide to agree or refuse to provide the releasing letter of employment. Any statements or representations to the contrary (and, indeed, any statements contradicting any provision in this letter) should be regarded by you as ineffective.
6. You will be governed at all times by the policies, procedures and rules of Pin Click related to the salary, allowances, benefits and perquisites which are specified in this Agreement and its Annexure. Pin Click may modify or change such allowances, benefits and perquisites from time to time in accordance with its policies.
7. During your employment with Pin Click, you will, under no circumstances work for any other firm or person, directly or indirectly, in a paid or honorary position, without an explicit permission from Pin Click.
8. You will not engage in any unethical practice, which might affect Pin Click and its employees, client and partners.





The details of your annual earnings are as **Annexure A**.

ANNEXURE – A

COMPENSATION & BENEFITS STATEMENT – PIN CLICK

	Name	P J Jency James	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	7,350	88,200
	House Rent Allowance	6,125	73,500
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	3,340	40,080
	Sub-Total I / Gross Pay	23,265	2,79,180
Benefits			
B	PF Employee	882	10,584
	Gratuity	353	4,236
	Mobile Sim Provided by Company	500	6,000
	Sub Total II	1,735	20,820
Total A + B	Cost to the Company	25,000	3,00,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement.</p> <p>* The Offer/ Salary Is Subjective to Completion of Training</p> <p>*Two-wheeler is mandatory with valid driving license.</p> <p>*Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			


 REGISTRAR




ANNEXURE – B

COMPENSATION & BENEFITS STATEMENT – PIN CLICK			
	Name	P J Jency James	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	8,400	1,00,800
	House Rent Allowance	7,000	84,000
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	4,739	56,868
	Sub-Total I / Gross Pay	26,589	3,19,068
Benefits			
B	PF Employee	1,008	12,096
	Gratuity	403	4,836
	Sub Total II	1,411	16,932
Total A + B	Cost to the Company	28,000	3,36,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
		43,000	5,16,000
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement * The Offer/ Salary Is Subjective to Completion of Training *Two-wheeler is mandatory with valid driving license. *Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			

To accept this offer, sign the copy and return the duplicate/scan copy to the sender. Kindly ensure that the copy of acceptance reaches us as prescribed.

We look forward to the opportunity of working with you at

PinClick Property Management Pvt Ltd.,

Mr.Manik
KinraCo Founder


 REGISTRAR




Letter of Offer

- a) The employee shall manage the day-to-day affairs of the company and shall supervise the office staff and any other employees of the Company. The supervisory function shall be discharged by the employee with due regard to his KRA's.
- b) The employee shall at all times abide by the policies and practices of the Company and comply with applicable laws

I have read the terms and conditions set out above and completely understand the same. In accepting employment with PinClick I undertake to confirm to the terms and conditions set out above as well as other policies, procedures, instructions, etc, as may be communicated to me from time to time.

Name: _____ Signature: _____

Date: _____ Anticipated StartDate: _____

Sanne
REGISTRAR
PRESIDENCY UNIVERSITY
Registrar
BANGALORE



6th November 2020

Sub: Offer of employment by Pin Click

Dear **Babuji R,** ,

Congratulations!

We are pleased to extend an offer to you to join Pin Click as **“Property Advisor”**, with effect from **5th May 2021**.

The terms of our offer are as follows:

1. The details of your attached earnings are attached here with as Annexure A. Once the PPO is confirmed **5.16 LPA** is applicable and attaching herewith Annexure B.
2. Your initial posting as Pin Click employee will be at **Bangalore** office. Pin Click, however, reserves the choice to post/transfer you at any of their offices in India and outside. In which case, all transfer facilities applicable by company policies will be made available to you.
3. The Company reserves the right to conduct background investigations and/or reference checks on all its potential employees and your job offer is contingent upon such clearance.
4. You will be on probation for a period of six months and may be confirmed as a permanent employee upon successful completion of the probation. During the probation period, your services can be terminated without any notice or salary thereof on either side.
5. While we look forward to a long and profitable relationship, the employment relationship can be terminated by either of us at any time with 15 days notice period or 15 days' salary in lieu thereof. The Company will have discretion on the above mentioned options and can waive the notice period or accept/pay payment in lieu of notice period or mandate 15 days notice at its sole discretion based on project deliverables, forecasting and appropriate knowledge transfer. Under any circumstance if you are unable to serve the notice period, the Company can decide to agree or refuse to provide the releasing letter of employment. Any statements or representations to the contrary (and, indeed, any statements contradicting any provision in this letter) should be regarded by you as ineffective.
6. You will be governed at all times by the policies, procedures and rules of Pin Click related to the salary, allowances, benefits and perquisites which are specified in this Agreement and its Annexure. Pin Click may modify or change such allowances, benefits and perquisites from time to time in accordance with its policies.
7. During your employment with Pin Click, you will, under no circumstances work for any other firm or person, directly or indirectly, in a paid or honorary position, without an explicit permission from Pin Click.
8. You will not engage in any unethical practice, which might affect Pin Click and its employees, client and partners.



The details of your annual earnings are as **Annexure A**.

ANNEXURE – A

COMPENSATION & BENEFITS STATEMENT – PIN CLICK

	Name	Babuji R	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	7,350	88,200
	House Rent Allowance	6,125	73,500
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	3,340	40,080
	Sub-Total I / Gross Pay	23,265	2,79,180
Benefits			
B	PF Employee	882	10,584
	Gratuity	353	4,236
	Mobile Sim Provided by Company	500	6,000
	Sub Total II	1,735	20,820
Total A + B	Cost to the Company	25,000	3,00,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement.</p> <p>* The Offer/ Salary Is Subjective to Completion of Training</p> <p>*Two-wheeler is mandatory with valid driving license.</p> <p>*Fuel re-reimbursement is included in the CTC.</p> <ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			


 REGISTRAR




ANNEXURE – B

COMPENSATION & BENEFITS STATEMENT – PIN CLICK			
	Name	Babuji R	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	8,400	1,00,800
	House Rent Allowance	7,000	84,000
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	4,739	56,868
	Sub-Total I / Gross Pay	26,589	3,19,068
Benefits			
B	PF Employee	1,008	12,096
	Gratuity	403	4,836
	Sub Total II	1,411	16,932
Total A + B	Cost to the Company	28,000	3,36,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
		43,000	5,16,000
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement * The Offer/ Salary Is Subjective to Completion of Training *Two-wheeler is mandatory with valid driving license. *Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			

To accept this offer, sign the copy and return the duplicate/scan copy to the sender. Kindly ensure that the copy of acceptance reaches us as prescribed.

We look forward to the opportunity of working with you at

PinClick Property Management Pvt Ltd.,

Mr.Manik
KinraCo Founder


 REGISTRAR




Letter of Offer

- a) The employee shall manage the day-to-day affairs of the company and shall supervise the office staff and any other employees of the Company. The supervisory function shall be discharged by the employee with due regard to his KRA's.
- b) The employee shall at all times abide by the policies and practices of the Company and comply with applicable laws

I have read the terms and conditions set out above and completely understand the same. In accepting employment with PinClick I undertake to confirm to the terms and conditions set out above as well as other policies, procedures, instructions, etc, as may be communicated to me from time to time.

Name: _____ Signature: _____

Date: _____ Anticipated StartDate: _____

Sanne
REGISTRAR
PRESIDENCY UNIVERSITY
Registrar
BANGALORE



6th November 2020

Sub: Offer of employment by Pin Click

Dear **Naveen E S,** ,

Congratulations!

We are pleased to extend an offer to you to join Pin Click as “**Property Advisor**”, with effect from **5th May 2021**.

The terms of our offer are as follows:

1. The details of your attached earnings are attached here with as Annexure A. Once the PPO is confirmed **5.16 LPA** is applicable and attaching herewith Annexure B.
2. Your initial posting as Pin Click employee will be at **Bangalore** office. Pin Click, however, reserves the choice to post/transfer you at any of their offices in India and outside. In which case, all transfer facilities applicable by company policies will be made available to you.
3. The Company reserves the right to conduct background investigations and/or reference checks on all its potential employees and your job offer is contingent upon such clearance.
4. You will be on probation for a period of six months and may be confirmed as a permanent employee upon successful completion of the probation. During the probation period, your services can be terminated without any notice or salary thereof on either side.
5. While we look forward to a long and profitable relationship, the employment relationship can be terminated by either of us at any time with 15 days notice period or 15 days' salary in lieu thereof. The Company will have discretion on the above mentioned options and can waive the notice period or accept/pay payment in lieu of notice period or mandate 15 days notice at its sole discretion based on project deliverables, forecasting and appropriate knowledge transfer. Under any circumstance if you are unable to serve the notice period, the Company can decide to agree or refuse to provide the releasing letter of employment. Any statements or representations to the contrary (and, indeed, any statements contradicting any provision in this letter) should be regarded by you as ineffective.
6. You will be governed at all times by the policies, procedures and rules of Pin Click related to the salary, allowances, benefits and perquisites which are specified in this Agreement and its Annexure. Pin Click may modify or change such allowances, benefits and perquisites from time to time in accordance with its policies.
7. During your employment with Pin Click, you will, under no circumstances work for any other firm or person, directly or indirectly, in a paid or honorary position, without an explicit permission from Pin Click.
8. You will not engage in any unethical practice, which might affect Pin Click and its employees, client and partners.



The details of your annual earnings are as **Annexure A**.

ANNEXURE – A

COMPENSATION & BENEFITS STATEMENT – PIN CLICK

	Name	Naveen E S	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	7,350	88,200
	House Rent Allowance	6,125	73,500
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	3,340	40,080
	Sub-Total I / Gross Pay	23,265	2,79,180
Benefits			
B	PF Employee	882	10,584
	Gratuity	353	4,236
	Mobile Sim Provided by Company	500	6,000
	Sub Total II	1,735	20,820
Total A + B	Cost to the Company	25,000	3,00,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement.</p> <p>* The Offer/ Salary Is Subjective to Completion of Training</p> <p>*Two-wheeler is mandatory with valid driving license.</p> <p>*Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			


 REGISTRAR




ANNEXURE – B

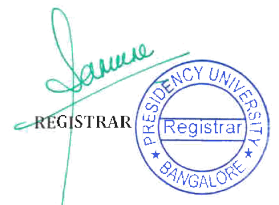
COMPENSATION & BENEFITS STATEMENT – PIN CLICK			
	Name	Naveen E S	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	8,400	1,00,800
	House Rent Allowance	7,000	84,000
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	4,739	56,868
	Sub-Total I / Gross Pay	26,589	3,19,068
Benefits			
B	PF Employee	1,008	12,096
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		43,000	5,16,000
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement * The Offer/ Salary Is Subjective to Completion of Training *Two-wheeler is mandatory with valid driving license. *Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			

To accept this offer, sign the copy and return the duplicate/scan copy to the sender. Kindly ensure that the copy of acceptance reaches us as prescribed.

We look forward to the opportunity of working with you at

PinClick Property Management Pvt Ltd.,

Mr.Manik
KinraCo Founder





Letter of Offer

- a) The employee shall manage the day-to-day affairs of the company and shall supervise the office staff and any other employees of the Company. The supervisory function shall be discharged by the employee with due regard to his KRA's.
- b) The employee shall at all times abide by the policies and practices of the Company and comply with applicable laws

I have read the terms and conditions set out above and completely understand the same. In accepting employment with PinClick I undertake to confirm to the terms and conditions set out above as well as other policies, procedures, instructions, etc, as may be communicated to me from time to time.

Name: _____ Signature: _____

Date: _____ Anticipated StartDate: _____

Sanne
REGISTRAR
PRESIDENCY UNIVERSITY
Bangalore

Date : 18 Jan, 2021

To,

NAVEEN K S
WARD NO 19, RAMAKRISHNA EXTENSION,
SRINIVASAPURA TOWN AND TALUK
KOLAR KARNATAKA - 563135

Subject : Appointment Letter for the post of Sr. Executive - Sales.

Dear NAVEEN K S,

With reference to the offer acceptance letter dated **Jan 15, 2021**, we are pleased to appoint you for the post of **Sr. Executive-Sales**, for **Bangalore - Jaynagar** w.e.f. **Jan 18, 2021**. You are placed in **M7 Grade & JUNIOR MANAGEMENT** Cadre. Being an employee of the company you will be on the payrolls of the company and will enjoy all the benefits, As per Grade & Cadre mentioned in the service rules & regulations of the company.

The Service Rules and regulations of the Company in force from time to time shall govern your service under the company, which you are bound to follow. You will be working in the company on a probation basis for a minimum period of first six months from the date of joining.

You will be paid annual Cost to Company ("CTC") worth Rs. **4,56,000/-**, of which the Fixed component shall be Rs. **2,73,600/-** (P.A.) and the variable component shall be upto Rs. **1,82,400/-** (P.A.) including annual performance incentive (Subject to performance), all the perks and other benefits. You will be eligible for Performance Incentives only after successful completion of probation period.

Probation period is generally for a period of 6 (six) months, however, the Company on its discretion can confirm your services earlier than six months or extend the probation period. You will not be entitled for any benefit within the probation period. (e.g. Paid Leave, Promotion or Increments, Performance Incentives etc). According to the policy of company you will be entitled for the above benefits on the prorata basis as soon as you get permanent, i.e. on successful completion of probation period.

Along with the signed duplicate copy of appointment letter you will have to send us relieving letter, if any, within 30 days from your date of joining. Further to be noted that your first salary will only be processed on completion of above-mentioned formalities.

Thanking you,

*Digitally Signed by:
Name: DHAVAL BHASKARBHAI DESAI
Date: 19 Jan 2021 18:10:54 IST*



DHAVAL BHASKARBHAI DESAI.

Head - Human Resource

Page 1 of 2



DECLARATION OF ACCEPTANCE

I unconditionally accept the above appointment under the Company on the terms & conditions mentioned in the offer letter and agree to abide by the same and changes made in future.

Date of Joining: 18-01-2021

NAVEEN K S,

This letter is digitally signed and does not require physical signature.



Date : 18 Jan, 2021

To,

ABHISHEK DALAWAI
S/O SATYAPPA , NEHARU CHOUK BHIRADI RAIBAG,
BHIRADI , BELGAUM , KARNATAKA 591217
BELGAUM-591217

Subject : Appointment Letter for the post of Sr. Executive - Sales.

Dear **ABHISHEK DALAWAI**,

With reference to the offer acceptance letter dated **Jan 15, 2021** ,we are pleased to appoint you for the post of **Sr. Executive-Sales**, for **Bangalore - Main** w.e.f. **Jan 18, 2021** .You are placed in **M7 Grade & JUNIOR MANAGEMENT** Cadre . Being an employee of the company you will be on the payrolls of the company and will enjoy all the benefits, As per Grade & Cadre mentioned in the service rules & regulations of the company.

The Service Rules and regulations of the Company in force from time to time shall govern your service under the company, which you are bound to follow. You will be working in the company on a probation basis for a minimum period of first six months from the date of joining.

You will be paid annual Cost to Company ("CTC") worth Rs. **4,56,000/-**, of which the Fixed component shall be Rs.**2,73,600/-** (P.A.) and the variable component shall be upto Rs. **1,82,400/-** (P.A.) including annual performance incentive (Subject to performance), all the perks and other benefits. You will be eligible for Performance Incentives only after successful completion of probation period.

Probation period is generally for a period of 6 (six) months, however, the Company on its discretion can confirm your services earlier than six months or extend the probation period. You will not be entitled for any benefit within the probation period. (e.g. Paid Leave, Promotion or Increments, Performance Incentives etc). According to the policy of company you will be entitled for the above benefits on the prorata basis as soon as you get permanent, i.e. on successful completion of probation period.

Along with the signed duplicate copy of appointment letter you will have to send us relieving letter , if any, within 30 days from your date of joining. Further to be noted that your first salary will only be processed on completion of above-mentioned formalities.

Thanking you,

Digitally Signed by:
Name:DHAVAL BHASKARBHAI DESAI
Date: 18 Jan 19 18:11:38 IST 2021



DHAVAL BHASKARBHAI DESAI.

Head - Human Resource

Page 1 of 2



DECLARATION OF ACCEPTANCE

I unconditionally accept the above appointment under the Company on the terms & conditions mentioned in the offer letter and agree to abide by the same and changes made in future.

Date of Joining: 18-01-2021

ABHISHEK DALAWAI

This letter is digitally signed and does not require physical signature.



Date : 18 Jan, 2021

To,

SRINIVAS L
NO 19 DASA NILAYA 3RD MAIN ROAD
RANGANATHAPURA KAMAKSHIPALYA
BANGALORE-560079

Subject : Appointment Letter for the post of Sr. Executive - Sales.

Dear **SRINIVAS L**,

With reference to the offer acceptance letter dated **Jan 15, 2021**, we are pleased to appoint you for the post of **Sr. Executive-Sales**, for **Bangalore - Jaynagar** w.e.f. **Jan 18, 2021**. You are placed in **M7 Grade & JUNIOR MANAGEMENT** Cadre. Being an employee of the company you will be on the payrolls of the company and will enjoy all the benefits, As per Grade & Cadre mentioned in the service rules & regulations of the company.

The Service Rules and regulations of the Company in force from time to time shall govern your service under the company, which you are bound to follow. You will be working in the company on a probation basis for a minimum period of first six months from the date of joining.

You will be paid annual Cost to Company ("CTC") worth Rs. **4,56,000/-**, of which the Fixed component shall be Rs. **2,73,600/-** (P.A.) and the variable component shall be upto Rs. **1,82,400/-** (P.A.) including annual performance incentive (Subject to performance), all the perks and other benefits. You will be eligible for Performance Incentives only after successful completion of probation period.

Probation period is generally for a period of 6 (six) months, however, the Company on its discretion can confirm your services earlier than six months or extend the probation period. You will not be entitled for any benefit within the probation period. (e.g. Paid Leave, Promotion or Increments, Performance Incentives etc). According to the policy of company you will be entitled for the above benefits on the prorata basis as soon as you get permanent, i.e. on successful completion of probation period.

Along with the signed duplicate copy of appointment letter you will have to send us relieving letter, if any, within 30 days from your date of joining. Further to be noted that your first salary will only be processed on completion of above-mentioned formalities.

Thanking you,

Digitally Signed by:
Name: DHAVAL BHASKARBHAI DESAI
Date: 18 Jan 19 18:10:54 IST 2021



DHAVAL BHASKARBHAI DESAI.

Head - Human Resource

Page 1 of 2

DECLARATION OF ACCEPTANCE

I unconditionally accept the above appointment under the Company on the terms & conditions mentioned in the offer letter and agree to abide by the same and changes made in future.

Date of Joining: 18-01-2021

SRINIVAS L

This letter is digitally signed and does not require physical signature.



OFFER LETTER

Reference No. - 1384046923

Applicant ID - 4393400

24-Mar-2021

BHARAT KUMAR PAREEK

Dear BHARAT,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384046923

Applicant ID - 4393400

24-Mar-2021

BHARAT KUMAR PAREEK

Dear BHARAT,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

REGISTRAR



:2:

Reference No. - 1384046923
BHARAT KUMAR PAREEK

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

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REGISTRAR



Reference No. - 1384046923**BHARAT KUMAR PAREEK**

- Please note that while joining the services of the Bank and during the course of your services with the Bank, you would be required to notify the Bank immediately with details of civil or criminal case/s instituted against you in any Court of Law or any complaint/show cause notice /prosecution with/by any Police Station or by any statutory authority, as also you will notify any outcome of such complaint like filing of Chargesheet /Arrest/Conviction/Acquittal/Discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.
- The Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence - directly or indirectly - upon any authority to further your interest/s in respect of matters pertaining to your services with the Bank would amount to breach of employment contract leading to initiation of appropriate action.
- Please note that during the course of your services with the Bank, you will not take part in any demonstration/agitation against the Bank and its official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of the Bank leading to initiation of appropriate action.
- **Termination of Employment:** Your services with the Bank are liable to be terminated:
 - Without assigning any reason and without giving any notice during probation period and after confirmation by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period and at any time during your services with the Bank in the event of
 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
 - c) Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - Mismatch in your previous pay slip
 - Fake qualification certificates etc; and
 - d) Suppression of any material information by you.
 - e) Any breach of the Rules and Regulations of the Bank as applicable/may be made applicable to you from time to time.

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REGISTRAR



Reference No. - 1384046923

BHARAT KUMAR PAREEK

• **General:**

- Your appointment and continuation in employment are subject to reference checks, successful completion of your course during the current academic year and submission of your certificate and mark sheet within 3 months of joining.
- You will be bound by the Rules and Regulations of the Bank.
- You will keep us informed of any change in your residential address.
- Your acceptance is taken as your understanding that the role in ICICI Bank may involve sales. You may be required to travel extensively as per the requirement of your job/role or as may be needed for the exigencies of the Bank. Also, that you further understand that your services in the Bank are transferrable in any location and profile including sales, across geographies as per organization requirements.

If you are agreeable to the above mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

Amit Anand
Business HR ManagerDigitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
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REGISTRAR



:5:

Reference No. - 1384046923

BHARAT KUMAR PAREEK

Annexure:

Remuneration:

- Your Base Salary will be Rs. 84,000/- (Rupees Eighty Four Thousand only) per annum.
- You will eligible for the Performance Linked Retention Pay, as per the policy of the Bank. Please note that there is no guaranteed performance bonus, subject to however provisions of the Payment of Bonus Act 1965, wherever applicable. The performance linked Retention pay would be payable to an employee only if the employee on the day of payout is on the rolls of the bank and he/she has not resigned and / or is serving notice period.

Supplementary Allowances:

- You will be eligible for a Supplementary Allowance of Rs. 1,44,000/- (Rupees One Lakh Forty Four Thousand only) per annum. Supplementary allowance will include –Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- You will be eligible for HRA of Rs. 42,000/- (Rupees Forty Two Thousand only) per annum.
- The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

Superannuation Allowances:

- You will be eligible for a Superannuation Allowance of Rs. 12,600/- (Rupees Twelve Thousand Six Hundred only) per annum.

ICICI Bank Limited
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Reference No. - 1384046923

BHARAT KUMAR PAREEK

Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
- The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.
- Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

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REGISTRAR



JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of accepting offer letter. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: <https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx>

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details

Name : BHARAT KUMAR PAREEK**Position:** Assistant Manager**Group:** RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

* Supplementary allowance will include Conveyance / Travel allowance, LTA, Medical, Canteen and any other allowance

*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND

Date: 2021.03.24 23:35:13 +05:30

Reason: Offer Letter

Location: Mumbai

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

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REGISTRAR



OFFER LETTER

Reference No. - 1384047026

Applicant ID - 4393481

24-Mar-2021

K M BALASUBRAMANYAM

Dear BALA,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384047026

Applicant ID - 4393481

24-Mar-2021

K M BALASUBRAMANYAM

Dear BALA,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
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Regd. Office : ICICI Bank Tower,
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Vadodara 390 007, India

REGISTRAR



:2:

Reference No. - 1384047026

K M BALASUBRAMANYAM

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

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REGISTRAR



Reference No. - 1384047026**K M BALASUBRAMANYAM**

- Please note that while joining the services of the Bank and during the course of your services with the Bank, you would be required to notify the Bank immediately with details of civil or criminal case/s instituted against you in any Court of Law or any complaint/show cause notice /prosecution with/by any Police Station or by any statutory authority, as also you will notify any outcome of such complaint like filing of Chargesheet /Arrest/Conviction/Acquittal/Discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.
- The Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence - directly or indirectly - upon any authority to further your interest/s in respect of matters pertaining to your services with the Bank would amount to breach of employment contract leading to initiation of appropriate action.
- Please note that during the course of your services with the Bank, you will not take part in any demonstration/agitation against the Bank and its official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of the Bank leading to initiation of appropriate action.
- **Termination of Employment:** Your services with the Bank are liable to be terminated:
 - Without assigning any reason and without giving any notice during probation period and after confirmation by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period and at any time during your services with the Bank in the event of
 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
 - c) Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - Mismatch in your previous pay slip
 - Fake qualification certificates etc; and
 - d) Suppression of any material information by you.
 - e) Any breach of the Rules and Regulations of the Bank as applicable/may be made applicable to you from time to time.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

REGISTRAR



Reference No. - 1384047026

K M BALASUBRAMANYAM

• **General:**

- Your appointment and continuation in employment are subject to reference checks, successful completion of your course during the current academic year and submission of your certificate and mark sheet within 3 months of joining.
- You will be bound by the Rules and Regulations of the Bank.
- You will keep us informed of any change in your residential address.
- Your acceptance is taken as your understanding that the role in ICICI Bank may involve sales. You may be required to travel extensively as per the requirement of your job/role or as may be needed for the exigencies of the Bank. Also, that you further understand that your services in the Bank are transferrable in any location and profile including sales, across geographies as per organization requirements.

If you are agreeable to the above mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

Amit Anand
Business HR Manager

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
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:5:

Reference No. - 1384047026

K M BALASUBRAMANYAM

Annexure:

Remuneration:

- Your Base Salary will be Rs. 84,000/- (Rupees Eighty Four Thousand only) per annum.
- You will eligible for the Performance Linked Retention Pay, as per the policy of the Bank. Please note that there is no guaranteed performance bonus, subject to however provisions of the Payment of Bonus Act 1965, wherever applicable. The performance linked Retention pay would be payable to an employee only if the employee on the day of payout is on the rolls of the bank and he/she has not resigned and / or is serving notice period.

Supplementary Allowances:

- You will be eligible for a Supplementary Allowance of Rs. 1,44,000/- (Rupees One Lakh Forty Four Thousand only) per annum. Supplementary allowance will include –Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- You will be eligible for HRA of Rs. 42,000/- (Rupees Forty Two Thousand only) per annum.
- The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

Superannuation Allowances:

- You will be eligible for a Superannuation Allowance of Rs. 12,600/- (Rupees Twelve Thousand Six Hundred only) per annum.

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Reference No. - 1384047026

K M BALASUBRAMANYAM

Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
- The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.
- Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

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REGISTRAR



JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of accepting offer letter. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: <https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx>

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details
Name : K M BALASUBRAMANYAM

Position: Assistant Manager

Group: RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

* Supplementary allowance will include Conveyance / Travel allowance, LTA, Medical, Canteen and any other allowance

*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND

Date: 2021.03.24 23:35:13 +05:30

Reason: Offer Letter

Location: Mumbai

OFFER LETTER

Reference No. - 1384047089

Applicant ID - 4393550

24-Mar-2021

KANDHULA AKHIL KUMAR

Dear AKHIL,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384047089

Applicant ID - 4393550

24-Mar-2021

KANDHULA AKHIL KUMAR

Dear AKHIL,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

ICICI Bank Limited
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Vadodara 390 007, India

REGISTRAR



:2:

Reference No. - 1384047089

KANDHULA AKHIL KUMAR

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

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Reference No. - 1384047089**KANDHULA AKHIL KUMAR**

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 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
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Reference No. - 1384047089

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Yours sincerely,

Amit Anand
Business HR Manager

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

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REGISTRAR



:5:

Reference No. - 1384047089

KANDHULA AKHIL KUMAR

Annexure:

Remuneration:

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Superannuation Allowances:

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Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
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Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

JOINING FORMALITIES

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Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details
Name : KANDHULA AKHIL KUMAR

Position: Assistant Manager

Group: RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

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*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND

Date: 2021.03.24 23:35:13 +05:30

Reason: Offer Letter

Location: Mumbai

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REGISTRAR





OFFER LETTER

Mr. Ujwal H m

Date: Friday, March 26, 2021

Welcome to BYJU'S!

Congratulations on your decision of partnering with us in our endeavor to change the face of education.

We are pleased to offer you the position of Future Leader - Marketing on following terms and conditions:

Offer Details:

Designation: Future Leader - Marketing
Department: Marketing (51000013)
Sub Department: Marketing
Employment Type: Regular
Date of Joining: Friday, April 30, 2021
Role Location: Mangalore

Compensation Details:

CTC per Annum:-

Fixed Compensation: 700000 INR
Variable Compensation: 300000 INR

The company shall be entitled to deduct, from the above remuneration payable to you, the following contractual, statutory and compulsory deductions:

- 1.Provident Fund
- 2.Income tax deducted at source at the rates applicable
- 3.Employment/Professional taxes

4.Dues to company including loans and advances

5.Or any other applicable statutory deductions

The income Tax liability with regards your salary and perks and will be governed by the tax laws of the country as applicable from time to time.

1.You will be governed by and agree to abide by the General Terms & Conditions of Service of the Company, as enclosed in Annexure A.

2.You will be governed by and agree to abide by the provisions of the company's Code of Conduct, copy of which is enclosed with this letter.

3.You are requested to carry necessary documents on your joining date, as enclosed in Annexure B.

You are requested to join the services of the Company not later than **Friday, April 30, 2021**, failing which you may please consider the offer to be withdrawn, unless an extension to the date of joining has been mutually agreed in writing. Employment with Think & Learn Pvt Ltd is governed by the organisation employment policies as applicable, including satisfactory information from background checks post Joining.

We take this opportunity to thank you for the interest you have shown in our organization and look forward to welcoming you on-board for a fruitful career with us.

Please submit the signed copy of this offer letter on your date of joining.

Yours sincerely,

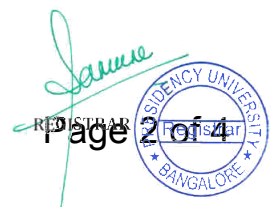
Think & Learn Pvt. Ltd.

Human Resource

Accept Job Offer by signing below

Signature:

This is system generated offer letter and does not require authorised signature.



Annexure A

All Confidential information, Coaching Materials, Developed Material and Documentation of the Company including any information concerning the organization, business or finances of the Company or of any third party, any trade secret, software program, functional methodologies, business plans, strategies, students list, records, reports, memoranda which is confidential to the Company or which the Company is under an obligation to keep confidential or is of such type and nature that a reasonable person would regard as confidential.

The Employee acknowledges that the unauthorized use or disclosure of the Confidential Information will be prejudicial to the interest of the Company or the entities with which the Company has business relationship and may amount to invasion of privacy or a misappropriation or improper disclosure of trade secrets.

Code of Conduct: Think & Learn Pvt. Ltd., endeavors to follow the best possible standards in its governance and has high levels of transparency and integrity. As an employee or consultant, or as a business partner, we would like to inform you of our Ethical Standards Practice applicable to our employee relating to their dealings with you in various business transactions. We ask you to read, understand, and adhere to this practice and also ensure that others represent you do the same (applicable for vendors or consultant). All correspondence in this regard shall be kept confidential. In case of any clarification, please do not hesitate to contact us.

Business Conduct: Our basic premise in conduct of business: employee should do nothing that might discredit or embarrass the Company, its clients, or themselves as employee of the Company.

All Think & Learn Pvt. Ltd., employees are expected to act in accordance with the highest levels of personal and professional integrity, and ethical conduct. Honest conduct is that which is free from fraud or deception.

Annexure B

1. 10th Mark sheet
2. 12th Mark sheet
3. Graduation/Post Graduation Mark sheet–All semester mark sheet
4. Graduation/Post Graduation–Degree Certificate
5. Resume
6. BYJU'S Offer Letter
7. Pan Card
8. Aadhaar Card

9. Voter ID/Passport/Driving License
10. Cancelled Cheque/Bank Statement/Bank Passbook
11. Passport Size Photograph
12. All current & previous companies relieving/experience letter(Only for experienced candidate)
13. Current/Last company's last three months' payslip(Only for experienced candidate)

Signature:

OFFER LETTER

To
Aditya Kaushik
Employee ID - PB144506
Date: 21-Jan-2021

We are delighted to offer you a position with SPNN Business Services Private Limited (from herein referred to as Company) deputation under Pagarbook India. We feel that your skills and background will be valued assets to our organization.

In this position, you will be designated as "**Field Sales Associate**". You will be receiving monthly take home of **INR 29,383** including petrol amount. **0, variable incentives based on performance up to Rs 100000 per annum**

The start of your employment at PagarBook is **19-Apr-2021** Please confirm the date of joining along with your acceptance.

Your work location will be based out of **Bangalore, Karnataka.**

The Company reserves the right to withdraw the offer made to you, before your acceptance, without providing any reasons to you. Further, the Company also reserves the right to withdraw the offer made to you even after the acceptance of such offer by you, if the Company becomes aware of any material information that may have been concealed or misrepresented by you at the time the offer was made by the Company.

Request you to kindly send self attested scan documents mentioned below to complete your Joining Formalities.

- Aadhaar Card (with DOB - **DD/MM/YYYY** format) front and back
- PAN Card
- Previous Organization Appointment Letter Copy (*if experience*)
- 3 Months Payslips (*if experience*)
- 5 Passport size photograph
- Education Certificates (10th Mandatory)
- Canceled Cheque or Passbook Copy
- Joining Kit (attached Separately)

**We do not retain original documents.*

Please note that your appointment letter will be issued to you on the completion of your joining formalities.

By e-signing and returning this letter you will confirm your acceptance of the offer. Please respond no later than (2days from DOJ)

SPNN Business Services Pvt.Ltd.

Registered Office:
Ground Floor, Flat No. 45a, Pocket-1,
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CIN No: U74999DL2016PTC309702

Corporate Office:
Unit No - 742 - 743, JMD Megapolis,
Sector 48, 122018, Gurugram, Haryana

#1178, Rudrash Sync Space, 5th Main,
Sector 7, HSR Layout, Bangalore,
Karnataka - 560102, India

888420002
support@avsar.co
www.avsar.co



Note: The Payment Cycle of the Company runs from 21 st day of the month to 20 th of the succeeding month and the salary will be credited end of the month.

For any clarification feel free to call on the below-mentioned mobile no.s

Yours sincerely,

For **SPNN Business Services Pvt. Ltd,**



Navneet Singh

CEO

I accept the above terms and conditions, and, agree to abide by them.

Name: **Aditya Kaushik**

Signature

Date:

SPNN Business Services Pvt.Ltd.

Registered Office:
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Karnataka - 560102, India

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OFFER LETTER

To
Khezia Sara Thomas
Employee ID - PB144507
Date: 21-Jan-2021

We are delighted to offer you a position with SPNN Business Services Private Limited (from herein referred to as Company) deputation under Pagarbook India. We feel that your skills and background will be valued assets to our organization.

In this position, you will be designated as "**Field Sales Associate**". You will be receiving monthly take home of **INR 29,383** including petrol amount. **0, variable incentives based on performance up to Rs 100000 per annum**

The start of your employment at PagarBook is **19-Apr-2021** Please confirm the date of joining along with your acceptance.

Your work location will be based out of **Bangalore, Karnataka.**

The Company reserves the right to withdraw the offer made to you, before your acceptance, without providing any reasons to you. Further, the Company also reserves the right to withdraw the offer made to you even after the acceptance of such offer by you, if the Company becomes aware of any material information that may have been concealed or misrepresented by you at the time the offer was made by the Company.

Request you to kindly send self attested scan documents mentioned below to complete your Joining Formalities.

- Aadhaar Card (with DOB - **DD/MM/YYYY** format) front and back
- PAN Card
- Previous Organization Appointment Letter Copy (*if experience*)
- 3 Months Payslips (*if experience*)
- 5 Passport size photograph
- Education Certificates (10th Mandatory)
- Canceled Cheque or Passbook Copy
- Joining Kit (attached Separately)

**We do not retain original documents.*

Please note that your appointment letter will be issued to you on the completion of your joining formalities.

By e-signing and returning this letter you will confirm your acceptance of the offer. Please respond no later than (2days from DOJ)

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Note: The Payment Cycle of the Company runs from 21 st day of the month to 20 th of the succeeding month and the salary will be credited end of the month.

For any clarification feel free to call on the below-mentioned mobile no.s

Yours sincerely,
For **SPNN Business Services Pvt. Ltd,**



Navneet Singh
CEO

I accept the above terms and conditions, and, agree to abide by them.

Name: **Khezia Sara Thomas**

Signature

Date:

SPNN Business Services Pvt.Ltd.

Registered Office:
Ground Floor, Flat No. 45a, Pocket-1,
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CIN No: U74999DL2016PTC309702

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OFFER LETTER

To
Minakshi Khan
Employee ID - PB144508
Date: 21-Jan-2021

We are delighted to offer you a position with SPNN Business Services Private Limited (from herein referred to as Company) deputation under Pagarbook India. We feel that your skills and background will be valued assets to our organization.

In this position, you will be designated as "**Field Sales Associate**". You will be receiving monthly take home of **INR 29,383** including petrol amount. **0, variable incentives based on performance up to Rs 100000 per annum**

The start of your employment at PagarBook is **19-Apr-2021** Please confirm the date of joining along with your acceptance.

Your work location will be based out of **Bangalore, Karnataka.**

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- Aadhaar Card (with DOB - **DD/MM/YYYY** format) front and back
- PAN Card
- Previous Organization Appointment Letter Copy (*if experience*)
- 3 Months Payslips (*if experience*)
- 5 Passport size photograph
- Education Certificates (10th Mandatory)
- Canceled Cheque or Passbook Copy
- Joining Kit (attached Separately)

**We do not retain original documents.*

Please note that your appointment letter will be issued to you on the completion of your joining formalities.

By e-signing and returning this letter you will confirm your acceptance of the offer. Please respond no later than (2days from DOJ)

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Note: The Payment Cycle of the Company runs from 21 st day of the month to 20 th of the succeeding month and the salary will be credited end of the month.

For any clarification feel free to call on the below-mentioned mobile no.s

Yours sincerely,

For **SPNN Business Services Pvt. Ltd,**



Navneet Singh

CEO

I accept the above terms and conditions, and, agree to abide by them.

Name: **Minakshi Khan**

Signature

Date:

SPNN Business Services Pvt.Ltd.

Registered Office:
Ground Floor, Flat No. 45a, Pocket-1,
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CIN No: U74999DL2016PTC309702

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OFFER LETTER

To
Shraddha Arya
Employee ID - PB144509
Date: 21-Jan-2021

We are delighted to offer you a position with SPNN Business Services Private Limited (from herein referred to as Company) deputation under Pagarbook India. We feel that your skills and background will be valued assets to our organization.

In this position, you will be designated as "**Field Sales Associate**". You will be receiving monthly take home of **INR 29,383** including petrol amount. **0, variable incentives based on performance up to Rs 100000 per annum**

The start of your employment at PagarBook is **19-Apr-2021** Please confirm the date of joining along with your acceptance.

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- Aadhaar Card (with DOB - **DD/MM/YYYY** format) front and back
- PAN Card
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- 3 Months Payslips (*if experience*)
- 5 Passport size photograph
- Education Certificates (10th Mandatory)
- Canceled Cheque or Passbook Copy
- Joining Kit (attached Separately)

**We do not retain original documents.*

Please note that your appointment letter will be issued to you on the completion of your joining formalities.

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For any clarification feel free to call on the below-mentioned mobile no.s

Yours sincerely,

For **SPNN Business Services Pvt. Ltd,**



Navneet Singh

CEO

I accept the above terms and conditions, and, agree to abide by them.

Name: **Shraddha Arya**

Signature

Date:

SPNN Business Services Pvt.Ltd.

Registered Office:

Ground Floor, Flat No. 45a, Pocket-1,
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OFFER LETTER

To
Chiden Dukpa
Employee ID - PB144510
Date: 21-Jan-2021

We are delighted to offer you a position with SPNN Business Services Private Limited (from herein referred to as Company) deputation under Pagarbook India. We feel that your skills and background will be valued assets to our organization.

In this position, you will be designated as "**Field Sales Associate**". You will be receiving monthly take home of **INR 29,383** including petrol amount. **0, variable incentives based on performance up to Rs 100000 per annum**

The start of your employment at PagarBook is **19-Apr-2021** Please confirm the date of joining along with your acceptance.

Your work location will be based out of **Bangalore, Karnataka.**

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- 5 Passport size photograph
- Education Certificates (10th Mandatory)
- Canceled Cheque or Passbook Copy
- Joining Kit (attached Separately)

**We do not retain original documents.*

Please note that your appointment letter will be issued to you on the completion of your joining formalities.

By e-signing and returning this letter you will confirm your acceptance of the offer. Please respond no later than (2days from DOJ)

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Note: The Payment Cycle of the Company runs from 21 st day of the month to 20 th of the succeeding month and the salary will be credited end of the month.

For any clarification feel free to call on the below-mentioned mobile no.s

Yours sincerely,
For **SPNN Business Services Pvt. Ltd,**



Navneet Singh
CEO

I accept the above terms and conditions, and, agree to abide by them.

Name: **Chiden Dukpa**

Signature

Date:

SPNN Business Services Pvt.Ltd.

Registered Office:
Ground Floor, Flat No. 45a, Pocket-1,
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OFFER LETTER

To
Manjunath V M
Employee ID - PB144511
Date: 21-Jan-2021

We are delighted to offer you a position with SPNN Business Services Private Limited (from herein referred to as Company) deputation under Pagarbook India. We feel that your skills and background will be valued assets to our organization.

In this position, you will be designated as "**Field Sales Associate**". You will be receiving monthly take home of **INR 29,383** including petrol amount. **0, variable incentives based on performance up to Rs 100000 per annum**

The start of your employment at PagarBook is **19-Apr-2021** Please confirm the date of joining along with your acceptance.

Your work location will be based out of **Bangalore, Karnataka.**

The Company reserves the right to withdraw the offer made to you, before your acceptance, without providing any reasons to you. Further, the Company also reserves the right to withdraw the offer made to you even after the acceptance of such offer by you, if the Company becomes aware of any material information that may have been concealed or misrepresented by you at the time the offer was made by the Company.

Request you to kindly send self attested scan documents mentioned below to complete your Joining Formalities.

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- PAN Card
- Previous Organization Appointment Letter Copy (*if experience*)
- 3 Months Payslips (*if experience*)
- 5 Passport size photograph
- Education Certificates (10th Mandatory)
- Canceled Cheque or Passbook Copy
- Joining Kit (attached Separately)

**We do not retain original documents.*

Please note that your appointment letter will be issued to you on the completion of your joining formalities.

By e-signing and returning this letter you will confirm your acceptance of the offer. Please respond no later than (2days from DOJ)

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Note: The Payment Cycle of the Company runs from 21 st day of the month to 20 th of the succeeding month and the salary will be credited end of the month.

For any clarification feel free to call on the below-mentioned mobile no.s

Yours sincerely,

For **SPNN Business Services Pvt. Ltd,**



Navneet Singh

CEO

I accept the above terms and conditions, and, agree to abide by them.

Name: **Manjunath V M**

Signature

Date:

SPNN Business Services Pvt.Ltd.

Registered Office:

Ground Floor, Flat No. 45a, Pocket-1,
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Karnataka - 560102, India

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Date : April 05, 2021
Ref No.: SBIGIC/HR/OF/21-22/0155

Mr. Shyam Prasad Allam
Presidency University, Bangalore
9491403406

Dear Sir,

Offer Letter:

With reference to your recent interview with us, we are pleased to offer you the position of **Relationship Manager - Bancassurance in the grade of Executive** in SBI General Insurance Co. Ltd. You will be on probation for a period of six months. Your confirmation in the service of the Company will be subject to you successfully completing your probation.

1. During the period of your probation and upon any subsequent confirmation, your remuneration will be at the fixed rate Rs.300000/- (Rupees Three Lakhs Only) per annum. This will be an all-inclusive on a cost to the company (CTC) for availing your services. The components of this all-in cost to company have been mentioned further in the letter.

2. We will communicate your posting location, date of joining and other details in due course. However, the company reserves the right to utilize your services at any other place within or outside the country and at its sole discretion, reserves the right to extend the joining date in case of an exigency.




3. This is a provisional offer. We will issue a Letter of Appointment subject to completion of following formalities:

i. Actual production of Final Year (MBA) mark-sheet and degree certificate upon your joining the Company or latest by 30th October 2021.

ii. Actual production of original documents and certificates regarding educational qualifications, work experience, remuneration, identity, and references, detailed in application form. Please refer to the annexure for the complete list of testimonials.

4. The Company shall carry out background verification before expiry of the probation period described in the Letter of Appointment and your appointment shall be voidable at the sole discretion of the company in case the outcome of the background verification is not satisfactory to the Company.

SBI General Insurance Company Limited

Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigeneral.in
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Registration Number 144



5. Your service continuation with SBI General will be subject to the clearance of your final exam in the first attempt, failing to which your services will be terminated with immediate effect.
6. The remuneration offered to you is confidential in nature. This should not be disclosed to any other employee of SBI General, nor should it be discussed with them. In case of breach of confidentiality of remuneration, the offer made by us will be voidable at our sole discretion irrespective of its acceptance at your end.
7. While in service, you will not work for anybody else for remuneration, honorarium or for any other consideration without the written permission of the company.
8. Notice period for separation during probation period shall be one month for you as well as the Company.
9. The company shall not be liable to pay any performance pay/bonus/ex gratia/incentives in the event you have resigned/terminated and are serving notice period at the date of such payment.
10. The normal age of superannuation shall be 60 years.
11. Please submit the duly signed copy of this letter to the official at the time of your joining.

Yours faithfully,



Niranjana Parida




Lead - HR Operations

I have read the above terms and conditions and hereby accept the offer.

Expected date of joining:

Signature:

SBI General Insurance Company Limited

Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigeneral.in
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Salary Annexure of Mr. Shyam Prasad Allam

CTC Structure

CTC Component	Amt in Rs. (Monthly Gross)	Amt in Rs. (Annual)
Basic	10582	126984
HRA	5291	63492
Statutory Bonus	882	10578
Transport Allowance	1600	19200
Additional Personal Allowance	4337	52041
Employer Provident Fund		21600
Gratuity Provision		6105
Total CTC	22692	300000

(Other benefits table will change as per grade offered)

Other Benefits *	Eligible Cover
<p><u>Mediclaim Insurance Cover:</u></p> <p>i) Hospitalization expense which require 24 hours hospitalization for Self, Spouse, Parents (partial contribution from the employee) & up to 2 dependent children (below 25 years of age) is payable on a family floater basis.</p> <p>ii) Specified Day Care Treatment which does not require 24 hours hospitalization is also payable.</p> <p>iii) Maternity Benefit, new born baby and Pre-existing illnesses covered from the day of joining.</p>	Rs.2.50 lakh/-
<p><u>Group Personal Accident Insurance cover:</u></p> <p>All employees are covered 24 hours, under this policy. The policy covers an employee in the event of bodily injury due to an accident. It also covers temporary or permanent disability caused due to the accident.</p>	Rs.30 lakh/-
<p><u>Group Term Life Insurance cover:</u></p> <p>Group Term Life is payable to the nominee of the deceased employee in case of unfortunate event of natural death.</p>	Rs.20 lakh/-

* These benefits are available to all the employees of the company as per HR Policy as in force

SBI General Insurance Company Limited

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 Registration Number 144



Instructions on the Day of Joining

Kindly note, due to pandemic Covid-19 situation, we will process your joining virtually. You will get an Email from HR Ops team for detailed process.

Please submit the following documents when you visit the branch (original and 1 set of photocopy):

A. Education Qualifications:

1. SSC & HSC Mark-sheet
2. Graduation & Post Graduation Mark-sheet & Passing Certificate
3. Any Other Additional Qualifications' Mark-sheet & Certificate (if any)

B. Proof of Birth Identity & Address

1. PAN Card (Mandatory)
2. Aadhar Card (Mandatory)
3. Passport / Driving License / Election ID / Ration Card / Utility Bill or any other appropriate document issued by competent authority

C. Three Passport size colour photographs

D. Acknowledgment copy of SBI General Offer Letter

You are requested to contact the following official(s) for necessary advices regarding submission and scrutiny of your documents:

Name : Ms. Ratikesh Dattaram Kamble
Address : SBI General Insurance Company limited (HR Department),
301 "Natraj", Junction of Western Express Highway,
Andheri Kurla Road, Andheri (East), Mumbai - 400 069
E - Mail ID : Ratikesh.Kamble@sbigeneral.in

* Once you join us, immediately open an Account with State Bank of India and advise your A/c No. to HR at the earliest.

SBI General Insurance Company Limited

Corporate & Registered Office: 📍 'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 | 📞 Tel.: +91 22 42412000 | 🌐 www.sbigeneral.in
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Registration Number 144



Date : April 05, 2021
Ref No.: SBIGIC/HR/OF/21-22/0123

Mr. Shaik Habeeb
Presidency University, Bangalore
9100695548

Dear Sir,

Offer Letter:

With reference to your recent interview with us, we are pleased to offer you the position of **Relationship Manager - Bancassurance in the grade of Executive** in SBI General Insurance Co. Ltd. You will be on probation for a period of six months. Your confirmation in the service of the Company will be subject to you successfully completing your probation.

1. During the period of your probation and upon any subsequent confirmation, your remuneration will be at the fixed rate Rs.300000/- (Rupees Three Lakhs Only) per annum. This will be an all-inclusive on a cost to the company (CTC) for availing your services. The components of this all-in cost to company have been mentioned further in the letter.

2. We will communicate your posting location, date of joining and other details in due course. However, the company reserves the right to utilize your services at any other place within or outside the country and at its sole discretion, reserves the right to extend the joining date in case of an exigency.

3. This is a provisional offer. We will issue a Letter of Appointment subject to completion of following formalities:

i. Actual production of Final Year (MBA) mark-sheet and degree certificate upon your joining the Company or latest by 30th October 2021.

ii. Actual production of original documents and certificates regarding educational qualifications, work experience, remuneration, identity, and references, detailed in application form. Please refer to the annexure for the complete list of testimonials.

4. The Company shall carry out background verification before expiry of the probation period described in the Letter of Appointment and your appointment shall be voidable at the sole discretion of the company in case the outcome of the background verification is not satisfactory to the Company.

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Registration Number 144



5. Your service continuation with SBI General will be subject to the clearance of your final exam in the first attempt, failing to which your services will be terminated with immediate effect.
6. The remuneration offered to you is confidential in nature. This should not be disclosed to any other employee of SBI General, nor should it be discussed with them. In case of breach of confidentiality of remuneration, the offer made by us will be voidable at our sole discretion irrespective of its acceptance at your end.
7. While in service, you will not work for anybody else for remuneration, honorarium or for any other consideration without the written permission of the company.
8. Notice period for separation during probation period shall be one month for you as well as the Company.
9. The company shall not be liable to pay any performance pay/bonus/ex gratia/incentives in the event you have resigned/terminated and are serving notice period at the date of such payment.
10. The normal age of superannuation shall be 60 years.
11. Please submit the duly signed copy of this letter to the official at the time of your joining.

Yours faithfully,



Niranjana Parida




Lead - HR Operations

I have read the above terms and conditions and hereby accept the offer.

Expected date of joining:

Signature:

SBI General Insurance Company Limited

Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigeneral.in
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Salary Annexure of Mr. Shaik Habeeb

CTC Structure

CTC Component	Amt in Rs. (Monthly Gross)	Amt in Rs. (Annual)
Basic	10582	126984
HRA	5291	63492
Statutory Bonus	882	10578
Transport Allowance	1600	19200
Additional Personal Allowance	4337	52041
Employer Provident Fund		21600
Gratuity Provision		6105
Total CTC	22692	300000

(Other benefits table will change as per grade offered)

Other Benefits *	Eligible Cover
<p><u>Mediclaim Insurance Cover:</u></p> <p>i) Hospitalization expense which require 24 hours hospitalization for Self, Spouse, Parents (partial contribution from the employee) & up to 2 dependent children (below 25 years of age) is payable on a family floater basis.</p> <p>ii) Specified Day Care Treatment which does not require 24 hours hospitalization is also payable.</p> <p>iii) Maternity Benefit, new born baby and Pre-existing illnesses covered from the day of joining.</p>	Rs.2.50 lakh/-
<p><u>Group Personal Accident Insurance cover:</u></p> <p>All employees are covered 24 hours, under this policy. The policy covers an employee in the event of bodily injury due to an accident. It also covers temporary or permanent disability caused due to the accident.</p>	Rs.30 lakh/-
<p><u>Group Term Life Insurance cover:</u></p> <p>Group Term Life is payable to the nominee of the deceased employee in case of unfortunate event of natural death.</p>	Rs.20 lakh/-

* These benefits are available to all the employees of the company as per HR Policy as in force

SBI General Insurance Company Limited

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 Registration Number 144



Instructions on the Day of Joining

Kindly note, due to pandemic Covid-19 situation, we will process your joining virtually. You will get an Email from HR Ops team for detailed process.

Please submit the following documents when you visit the branch (original and 1 set of photocopy):

A. Education Qualifications:

1. SSC & HSC Mark-sheet
2. Graduation & Post Graduation Mark-sheet & Passing Certificate
3. Any Other Additional Qualifications' Mark-sheet & Certificate (if any)

B. Proof of Birth Identity & Address

1. PAN Card (Mandatory)
2. Aadhar Card (Mandatory)
3. Passport / Driving License / Election ID / Ration Card / Utility Bill or any other appropriate document issued by competent authority

C. Three Passport size colour photographs

D. Acknowledgment copy of SBI General Offer Letter

You are requested to contact the following official(s) for necessary advices regarding submission and scrutiny of your documents:

Name : Ms. Ratikesh Dattaram Kamble

Address : SBI General Insurance Company limited (HR Department),
301 "Natraj", Junction of Western Express Highway,
Andheri Kurla Road, Andheri (East), Mumbai - 400 069

E - Mail ID : Ratikesh.Kamble@sbigeneral.in

* Once you join us, immediately open an Account with State Bank of India and advise your A/c No. to HR at the earliest.

SBI General Insurance Company Limited

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Registration Number 144



Date : April 05, 2021
Ref No.: SBIGIC/HR/OF/21-22/0156

Mr. Kapil Venkat Raman
Presidency University, Bangalore
9844778432

Dear Sir,

Offer Letter:

With reference to your recent interview with us, we are pleased to offer you the position of **Relationship Manager - Agency in the grade of Executive** in SBI General Insurance Co. Ltd. You will be on probation for a period of six months. Your confirmation in the service of the Company will be subject to you successfully completing your probation.

1. During the period of your probation and upon any subsequent confirmation, your remuneration will be at the fixed rate Rs.300000/- (Rupees Three Lakhs Only) per annum. This will be an all-inclusive on a cost to the company (CTC) for availing your services. The components of this all-in cost to company have been mentioned further in the letter.

2. We will communicate your posting location, date of joining and other details in due course. However, the company reserves the right to utilize your services at any other place within or outside the country and at its sole discretion, reserves the right to extend the joining date in case of an exigency.

3. This is a provisional offer. We will issue a Letter of Appointment subject to completion of following formalities:

i. Actual production of Final Year (MBA) mark-sheet and degree certificate upon your joining the Company or latest by 30th October 2021.

ii. Actual production of original documents and certificates regarding educational qualifications, work experience, remuneration, identity, and references, detailed in application form. Please refer to the annexure for the complete list of testimonials.

4. The Company shall carry out background verification before expiry of the probation period described in the Letter of Appointment and your appointment shall be voidable at the sole discretion of the company in case the outcome of the background verification is not satisfactory to the Company.

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5. Your service continuation with SBI General will be subject to the clearance of your final exam in the first attempt, failing to which your services will be terminated with immediate effect.
6. The remuneration offered to you is confidential in nature. This should not be disclosed to any other employee of SBI General, nor should it be discussed with them. In case of breach of confidentiality of remuneration, the offer made by us will be voidable at our sole discretion irrespective of its acceptance at your end.
7. While in service, you will not work for anybody else for remuneration, honorarium or for any other consideration without the written permission of the company.
8. Notice period for separation during probation period shall be one month for you as well as the Company.
9. The company shall not be liable to pay any performance pay/bonus/ex gratia/incentives in the event you have resigned/terminated and are serving notice period at the date of such payment.
10. The normal age of superannuation shall be 60 years.
11. Please submit the duly signed copy of this letter to the official at the time of your joining.

Yours faithfully,



Niranjana Parida




Lead - HR Operations

I have read the above terms and conditions and hereby accept the offer.

Expected date of joining:

Signature:

SBI General Insurance Company Limited

Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigeneral.in
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Salary Annexure of Mr. Kapil Venkat Raman

CTC Structure

CTC Component	Amt in Rs. (Monthly Gross)	Amt in Rs. (Annual)
Basic	10582	126984
HRA	5291	63492
Statutory Bonus	882	10578
Transport Allowance	1600	19200
Additional Personal Allowance	4337	52041
Employer Provident Fund		21600
Gratuity Provision		6105
Total CTC	22692	300000

(Other benefits table will change as per grade offered)

Other Benefits *	Eligible Cover
<p><u>Mediclaim Insurance Cover:</u></p> <p>i) Hospitalization expense which require 24 hours hospitalization for Self, Spouse, Parents (partial contribution from the employee) & up to 2 dependent children (below 25 years of age) is payable on a family floater basis.</p> <p>ii) Specified Day Care Treatment which does not require 24 hours hospitalization is also payable.</p> <p>iii) Maternity Benefit, new born baby and Pre-existing illnesses covered from the day of joining.</p>	Rs.2.50 lakh/-
<p><u>Group Personal Accident Insurance cover:</u></p> <p>All employees are covered 24 hours, under this policy. The policy covers an employee in the event of bodily injury due to an accident. It also covers temporary or permanent disability caused due to the accident.</p>	Rs.30 lakh/-
<p><u>Group Term Life Insurance cover:</u></p> <p>Group Term Life is payable to the nominee of the deceased employee in case of unfortunate event of natural death.</p>	Rs.20 lakh/-

* These benefits are available to all the employees of the company as per HR Policy as in force

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Instructions on the Day of Joining

Kindly note, due to pandemic Covid-19 situation, we will process your joining virtually. You will get an Email from HR Ops team for detailed process.

Please submit the following documents when you visit the branch (original and 1 set of photocopy):

A. Education Qualifications:

1. SSC & HSC Mark-sheet
2. Graduation & Post Graduation Mark-sheet & Passing Certificate
3. Any Other Additional Qualifications' Mark-sheet & Certificate (if any)

B. Proof of Birth Identity & Address

1. PAN Card (Mandatory)
2. Aadhar Card (Mandatory)
3. Passport / Driving License / Election ID / Ration Card / Utility Bill or any other appropriate document issued by competent authority

C. Three Passport size colour photographs

D. Acknowledgment copy of SBI General Offer Letter

You are requested to contact the following official(s) for necessary advices regarding submission and scrutiny of your documents:

Name : Ms. Ratikesh Dattaram Kamble

Address : SBI General Insurance Company limited (HR Department),
301 "Natraj", Junction of Western Express Highway,
Andheri Kurla Road, Andheri (East), Mumbai - 400 069

E - Mail ID : Ratikesh.Kamble@sbigeneral.in

* Once you join us, immediately open an Account with State Bank of India and advise your A/c No. to HR at the earliest.

SBI General Insurance Company Limited

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Registration Number 144



OFFER LETTER

Reference No. - 1384047171

Applicant ID - 4393682

24-Mar-2021

RESHMA M S

Dear RESHMA,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384047171

Applicant ID - 4393682

24-Mar-2021

RESHMA M S

Dear RESHMA,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

REGISTRAR



:2:

Reference No. - 1384047171
RESHMA M S

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

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REGISTRAR



Reference No. - 1384047171

RESHMA M S

- Please note that while joining the services of the Bank and during the course of your services with the Bank, you would be required to notify the Bank immediately with details of civil or criminal case/s instituted against you in any Court of Law or any complaint/show cause notice /prosecution with/by any Police Station or by any statutory authority, as also you will notify any outcome of such complaint like filing of Chargesheet /Arrest/Conviction/Acquittal/Discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.
- The Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence - directly or indirectly - upon any authority to further your interest/s in respect of matters pertaining to your services with the Bank would amount to breach of employment contract leading to initiation of appropriate action.
- Please note that during the course of your services with the Bank, you will not take part in any demonstration/agitation against the Bank and its official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of the Bank leading to initiation of appropriate action.
- **Termination of Employment:** Your services with the Bank are liable to be terminated:
 - Without assigning any reason and without giving any notice during probation period and after confirmation by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period and at any time during your services with the Bank in the event of
 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
 - c) Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - Mismatch in your previous pay slip
 - Fake qualification certificates etc; and
 - d) Suppression of any material information by you.
 - e) Any breach of the Rules and Regulations of the Bank as applicable/may be made applicable to you from time to time.

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Regd. Office : ICICI Bank Tower,
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Old Padra Road,
Vadodara 390 007, India

REGISTRAR



Reference No. - 1384047171

RESHMA M S

• General:

- Your appointment and continuation in employment are subject to reference checks, successful completion of your course during the current academic year and submission of your certificate and mark sheet within 3 months of joining.
- You will be bound by the Rules and Regulations of the Bank.
- You will keep us informed of any change in your residential address.
- Your acceptance is taken as your understanding that the role in ICICI Bank may involve sales. You may be required to travel extensively as per the requirement of your job/role or as may be needed for the exigencies of the Bank. Also, that you further understand that your services in the Bank are transferrable in any location and profile including sales, across geographies as per organization requirements.

If you are agreeable to the above mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

Amit Anand
Business HR Manager

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

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Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
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Old Padra Road,
Vadodara 390 007, India

REGISTRAR



:5:

Reference No. - 1384047171

RESHMA M S

Annexure:

Remuneration:

- Your Base Salary will be Rs. 84,000/- (Rupees Eighty Four Thousand only) per annum.
- You will eligible for the Performance Linked Retention Pay, as per the policy of the Bank. Please note that there is no guaranteed performance bonus, subject to however provisions of the Payment of Bonus Act 1965, wherever applicable. The performance linked Retention pay would be payable to an employee only if the employee on the day of payout is on the rolls of the bank and he/she has not resigned and / or is serving notice period.

Supplementary Allowances:

- You will be eligible for a Supplementary Allowance of Rs. 1,44,000/- (Rupees One Lakh Forty Four Thousand only) per annum. Supplementary allowance will include –Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- You will be eligible for HRA of Rs. 42,000/- (Rupees Forty Two Thousand only) per annum.
- The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

Superannuation Allowances:

- You will be eligible for a Superannuation Allowance of Rs. 12,600/- (Rupees Twelve Thousand Six Hundred only) per annum.

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REGISTRAR



Reference No. - 1384047171

RESHMA M S

Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
- The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.
- Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of accepting offer letter. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: <https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx>

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details
Name : RESHMA M S

Position: Assistant Manager

Group: RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

* Supplementary allowance will include Conveyance / Travel allowance, LTA, Medical, Canteen and any other allowance

*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND

Date: 2021.03.24 23:35:13 +05:30

Reason: Offer Letter

Location: Mumbai

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
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Regd. Office : ICICI Bank Tower,
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REGISTRAR





6th November 2020

Sub: Offer of employment by Pin Click

Dear **Akhilesh Pillai**, ,

Congratulations!

We are pleased to extend an offer to you to join Pin Click as **“Property Advisor”**, with effect from **5th May 2021**.

The terms of our offer are as follows:

1. The details of your attached earnings are attached here with as Annexure A. Once the PPO is confirmed **5.16 LPA** is applicable and attaching herewith Annexure B.
2. Your initial posting as Pin Click employee will be at **Bangalore** office. Pin Click, however, reserves the choice to post/transfer you at any of their offices in India and outside. In which case, all transfer facilities applicable by company policies will be made available to you.
3. The Company reserves the right to conduct background investigations and/or reference checks on all its potential employees and your job offer is contingent upon such clearance.
4. You will be on probation for a period of six months and maybe confirmed as a permanent employee upon successful completion of the probation. During the probation period, your services can be terminated without any notice or salary thereof on either side.
5. While we look forward to a long and profitable relationship, the employment relationship can be terminated by either of us at any time with 15 days notice period or 15 day's salary in lieu thereof. The Company will have discretion on the above mentioned options and can waive the notice period or accept/pay payment in lieu of notice period or mandate 15 days notice at its sole discretion based on project deliverables, forecasting and appropriate knowledge transfer. Under any circumstance if you are unable to serve the notice period, the Company can decide to agree or refuse to provide the releasing letter of employment. Any statements or representations to the contrary (and, indeed, any statements contradicting any provision in this letter) should be regarded by you as ineffective.
6. You will be governed at all times by the policies, procedures and rules of Pin Click related to the salary, allowances, benefits and perquisites which are specified in this Agreement and its Annexure. Pin Click may modify or change such allowances, benefits and perquisites from time to time in accordance with its policies.
7. During your employment with Pin Click, you will, under no circumstances work for any other firm or person, directly or indirectly, in a paid or honorary position, without an explicit permission from Pin Click.
8. You will not engage in any unethical practice, which might affect Pin Click and its employees, client and partners.





The details of your annual earnings are as **Annexure A**.

ANNEXURE – A

COMPENSATION & BENEFITS STATEMENT – PIN CLICK

	Name	Akhilesh Pillai	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	7,350	88,200
	House Rent Allowance	6,125	73,500
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	3,340	40,080
	Sub-Total I / Gross Pay	23,265	2,79,180
Benefits			
B	PF Employee	882	10,584
	Gratuity	353	4,236
	Mobile Sim Provided by Company	500	6,000
	Sub Total II	1,735	20,820
Total A + B	Cost to the Company	25,000	3,00,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement.</p> <p>* The Offer/ Salary Is Subjective to Completion of Training</p> <p>*Two-wheeler is mandatory with valid driving license.</p> <p>*Fuel re-reimbursement is included in the CTC.</p> <ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			


 REGISTRAR




ANNEXURE – B

COMPENSATION & BENEFITS STATEMENT – PIN CLICK			
	Name	Akhilesh Pillai	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	8,400	1,00,800
	House Rent Allowance	7,000	84,000
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	4,739	56,868
	Sub-Total I / Gross Pay	26,589	3,19,068
Benefits			
B	PF Employee	1,008	12,096
	Gratuity	403	4,836
	Sub Total II	1,411	16,932
Total A + B	Cost to the Company	28,000	3,36,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
		43,000	5,16,000
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement * The Offer/ Salary Is Subjective to Completion of Training *Two-wheeler is mandatory with valid driving license. *Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			

To accept this offer, sign the copy and return the duplicate/scan copy to the sender. Kindly ensure that the copy of acceptance reaches us as prescribed.

We look forward to the opportunity of working with you at

PinClick Property Management Pvt Ltd.,

Mr.Manik
KinraCo Founder


 REGISTRAR




Letter of Offer

- a) The employee shall manage the day-to-day affairs of the company and shall supervise the office staff and any other employees of the Company. The supervisory function shall be discharged by the employee with due regard to his KRA's.
- b) The employee shall at all times abide by the policies and practices of the Company and comply with applicable laws

I have read the terms and conditions set out above and completely understand the same. In accepting employment with PinClick I undertake to confirm to the terms and conditions set out above as well as other policies, procedures, instructions, etc, as may be communicated to me from time to time.

Name: _____ Signature: _____

Date: _____ Anticipated StartDate: _____

Sanne
REGISTRAR
PRESIDENCY UNIVERSITY
Registrar
BANGALORE



6th November 2020

Sub: Offer of employment by Pin Click

Dear **Mahadevaswamy, C N,**

Congratulations!

We are pleased to extend an offer to you to join Pin Click as **“Property Advisor”**, with effect from **5th May 2021**.

The terms of our offer are as follows:

1. The details of your attached earnings are attached here with as Annexure A. Once the PPO is confirmed **5.16 LPA** is applicable and attaching herewith Annexure B.
2. Your initial posting as Pin Click employee will be at **Bangalore** office. Pin Click, however, reserves the choice to post/transfer you at any of their offices in India and outside. In which case, all transfer facilities applicable by company policies will be made available to you.
3. The Company reserves the right to conduct background investigations and/or reference checks on all its potential employees and your job offer is contingent upon such clearance.
4. You will be on probation for a period of six months and may be confirmed as a permanent employee upon successful completion of the probation. During the probation period, your services can be terminated without any notice or salary thereof on either side.
5. While we look forward to a long and profitable relationship, the employment relationship can be terminated by either of us at any time with 15 days notice period or 15 days' salary in lieu thereof. The Company will have discretion on the above mentioned options and can waive the notice period or accept/pay payment in lieu of notice period or mandate 15 days notice at its sole discretion based on project deliverables, forecasting and appropriate knowledge transfer. Under any circumstance if you are unable to serve the notice period, the Company can decide to agree or refuse to provide the releasing letter of employment. Any statements or representations to the contrary (and, indeed, any statements contradicting any provision in this letter) should be regarded by you as ineffective.
6. You will be governed at all times by the policies, procedures and rules of Pin Click related to the salary, allowances, benefits and perquisites which are specified in this Agreement and its Annexure. Pin Click may modify or change such allowances, benefits and perquisites from time to time in accordance with its policies.
7. During your employment with Pin Click, you will, under no circumstances work for any other firm or person, directly or indirectly, in a paid or honorary position, without an explicit permission from Pin Click.
8. You will not engage in any unethical practice, which might affect Pin Click and its employees, client and partners.



The details of your annual earnings are as **Annexure A**.

ANNEXURE – A

COMPENSATION & BENEFITS STATEMENT – PIN CLICK

	Name	Mahadevaswamy C N	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	7,350	88,200
	House Rent Allowance	6,125	73,500
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	3,340	40,080
	Sub-Total I / Gross Pay	23,265	2,79,180
Benefits			
B	PF Employee	882	10,584
	Gratuity	353	4,236
	Mobile Sim Provided by Company	500	6,000
	Sub Total II	1,735	20,820
Total A + B	Cost to the Company	25,000	3,00,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement.</p> <p>* The Offer/ Salary Is Subjective to Completion of Training</p> <p>*Two-wheeler is mandatory with valid driving license.</p> <p>*Fuel re-reimbursement is included in the CTC.</p> <ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			


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ANNEXURE – B

COMPENSATION & BENEFITS STATEMENT – PIN CLICK			
	Name	Mahadevaswamy C N	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	8,400	1,00,800
	House Rent Allowance	7,000	84,000
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	4,739	56,868
	Sub-Total I / Gross Pay	26,589	3,19,068
Benefits			
B	PF Employee	1,008	12,096
	Gratuity	403	4,836
	Sub Total II	1,411	16,932
Total A + B	Cost to the Company	28,000	3,36,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
		43,000	5,16,000
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement * The Offer/ Salary Is Subjective to Completion of Training *Two-wheeler is mandatory with valid driving license. *Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			

To accept this offer, sign the copy and return the duplicate/scan copy to the sender. Kindly ensure that the copy of acceptance reaches us as prescribed.

We look forward to the opportunity of working with you at

PinClick Property Management Pvt Ltd.,

Mr.Manik
KinraCo Founder


 REGISTRAR




Letter of Offer

- a) The employee shall manage the day-to-day affairs of the company and shall supervise the office staff and any other employees of the Company. The supervisory function shall be discharged by the employee with due regard to his KRA's.
- b) The employee shall at all times abide by the policies and practices of the Company and comply with applicable laws

I have read the terms and conditions set out above and completely understand the same. In accepting employment with PinClick I undertake to confirm to the terms and conditions set out above as well as other policies, procedures, instructions, etc, as may be communicated to me from time to time.

Name: _____ Signature: _____

Date: _____ Anticipated StartDate: _____

Sanne
REGISTRAR
PRESIDENCY UNIVERSITY
Bangalore

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

29 May 2021

Leela Y

Qr no 177 new type III, near football ground,
kirandul, dantewada,
Chhattisgarh - 494556

Dear Leela Y,

Subject: Offer cum Appointment Letter

We take this opportunity to thank you for exploring an opportunity with Aditya Birla Health Insurance Company Ltd. (hereafter referred to as "Company"). On basis of our discussions and understanding we are pleased to appoint you with the Company as "**Senior Direct Sales Executive**".

The terms and conditions of your appointment are as follows:

1. Your Fixed Pay will be **Rs. 2,50,000/- (Two Lakhs And Fifty Thousand Only)** per annum. Further, you will be entitled to Benefits as applicable in your grade. The components of your Fixed Pay and details of Benefits are provided in Annexure 'A' and will be governed by Company policies as amended from time to time.
2. In addition to your Fixed Pay above, you will be covered for Sales Incentive Scheme. The payout will be based on your performance and dependent on the parameters that are defined under the Sales Incentive Plan as declared by the Company from time to time.
3. You will be governed as per Company's Sales Progression Plan, as applicable in your grade and will be communicated to you.
4. Your appointment is subject to you providing all documents and information as set forth under Annexure 'B' to the company.

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Registered Office:

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Off Western Express Highway, Goregaon
East, Mumbai - 400 061
CIN: U66000MH2015PL26387
IRDAI Registration No. 153



HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



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5. Your date of joining with the Company will be on or before **01 June 2021** .
6. Your initial place of work will be **Bangalore** the Company is a part of the Aditya Birla Group and the organizations in the Aditya Birla Group are affiliates of the Company. The Company will have the right to transfer/second you, as the case may be, to any function or business group, any other location within India or overseas, or to its affiliate and subsidiary organizations, at any time in the future. While on transfer, you will be governed by the rules, regulations and service conditions of that business and location.
7. On joining, your services will deem to be under probationary review. Your services will be confirmed on successful completion of Confirmation Goal sheet, as applicable in your grade and will be communicated to you on your joining. Unless your services are confirmed in writing by the Company, you will continue to be on probation. Please refer to Annexure C for further details. Please also note that you may be terminated basis non-performance in your current role as per norms defined in the Company's Sales Progression Plan, as applicable in your grade.
8. Your services may be terminated by either party, giving notice in writing for Fifteen (15) days (during probation period) and Thirty (30) days (post confirmation) or payment of notice pay for the balance period in lieu thereof. The Company reserves the right not to accept notice pay in lieu of notice and enforce completion of full or partial notice period. For the purpose of calculation, notice pay would refer to "Basic Salary" only.
9. The Company reserves the right to terminate your employment immediately without notice, at any time, in case:
 - You are found guilty of misconduct, dishonesty or you fail to observe the Company's Code of Conduct, business, disciplinary and ethical code guidelines and policies.
 - You are absent from the services for a period of Three (3) days (including overstay of sanctioned leave/training) without prior intimation and approval. You will then be deemed to have abandoned employment voluntarily and the provisions of clause 8 above will apply in respect of the notice payable by you.
10. You will retire from the services of the Company on attaining the superannuation age of Sixty (60) years or even earlier if you are not found physically and mentally fit. Your date of birth as recorded at the time of your appointment with the Company will be considered as the authenticated date for all relevant purposes throughout your employment.

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CIN: U66000MH2015PLC263677



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11. Your appointment is subject to being certified medically fit by the Company doctor. If you are at any time prevented by ill-health, accident or other urgent necessity from attending office or performing your duties, you shall bring this to the notice of the Management as soon as you possibly can and furnish the Management with all the information relating thereto as it may reasonably require. If called upon, you shall submit yourself to an examination by a qualified registered medical practitioner appointed or agreed to by the Management and you may be required to produce a certificate of medical fitness before you resume work. Absence from work or disability in performing your duties beyond the period of sick leave to which you are entitled under the rules shall be, at the discretion of the Management, without salary.
12. You will be entitled to leaves and other paid holidays as per Company policy subject to prior approval by your supervisor(s). Accumulation / carry-forward of leave will be governed as per the existing Company policy on the subject.
13. Whilst employed by the Company:
 - You will work exclusively for, and in the interest of the Company. You will not engage yourself in any other business/profession (part-time or otherwise) without written permission from the Company.
 - You will be required to effectively carry out all duties and responsibilities assigned to you by your supervisors and others authorized by the Company to assign such duties and responsibilities.
 - You will maintain the highest standards of conduct and act with the highest ethical principles. You must not do anything that may be a conflict of interest with your responsibilities as an employee. You will be governed under the Company's Code of Conduct. It is your responsibility to read and understand it. If you have any questions, please contact your supervisor or Human Resources representative.
 - You may have access to or acquire client information and other business information from the Company or from its employees, clients or customers that is unique and which cannot be lawfully duplicated or easily acquired. You understand and agree that you have a continuing obligation not to use, publish or otherwise disclose either during or after your employment with the Company, any trade secrets, confidential or proprietary information belonging to, or concerning or referring to the Company, or any client or customer of the Company. You acknowledge that should you breach this provision, the Company will suffer immediate and

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irreparable harm and that money damages will be inadequate relief. Therefore, you agree that should you breach this provision; the Company will be entitled to injunctive relief to enforce this paragraph.

- You confirm that there is no litigation /conviction against you before any Court of law which involves criminal offence or offences involving moral turpitude.
- You confirm that you have disclosed fully all of your business interests, whether or not they are similar to or in conflict with the business (es) or activities of the Company, and all circumstances in respect of which there is, or there might be perceived, a conflict of interest between the Company and you or any immediate relatives. Also, you agree to disclose fully and immediately to the Company any such interests or circumstances which may arise during your employment.
- At ABHI we believe strongly in leveraging technology to enhance customer experience & thereby increasing sales productivity. As a part of our sales process, we have developed sales tools to achieve the above objective & facilitate you in achievement of your goals. You will need to pre-own or purchase a tablet for the above purpose. In case you do not pre own the same, the Company will provide you with a new tablet, the cost of which will be recovered from you through a process of deduction which will be intimated to you separately.
- In case of cessation of your employment with the company for reason(s) whatsoever, before the complete deduction of the full recovery amount as mentioned in the above clause, if any amount is still balance and pending, you shall be liable to pay the balance amount left to be deducted on the date of cessation. You will be liable to pay the balance amount to the Company in case the full & final amount falls short in covering the same.

14. During the period of your employment with the Company and Six (6) months thereafter, you agree:

- Not to directly or indirectly induce or solicit any person employed or engaged by the Company or its affiliate companies (whether as an employee, consultant, advisor or in any other manner) to terminate their contractual relationship with the Company; and become an employee of, or directly or indirectly offer services in any form or manner to any other company, person or entity.
- To keep the Company indemnified in respect of any loss that may be caused to it as a result of breach of this covenant by you.

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- To refrain from directly or indirectly soliciting any customer to remove its business from or reduce its business with the Company or its affiliates.
15. In the event of separation from the services of the Company, you will immediately return all the Company property in your possession to the Company. You will be relieved from services only after a satisfactory handover of responsibilities, settlement of outstanding dues, service of notice period, and clearance from your immediate supervisor.
 16. All terms and conditions will be governed by the Company's policies as stated from time to time and the Company may, in its sole discretion as it deems fit, revoke or change such policies.
 17. The terms of this appointment will be governed by and construed in accordance with the laws of India, and the courts in Mumbai will have jurisdiction in relation to any dispute or difference that may arise under the terms of this employment.
 18. The terms of this offer must be kept strictly confidential. You agree not to disclose it to any person and entity except as required by law or legal process and except for disclosure to your attorneys, accountants, and immediate family.
 19. This appointment is contingent upon all information, facts and figures provided by you to the Company's representatives at any point in time, being accurate and true. The Company will, at its discretion, conduct background and reference checks as per Company policy. In the event the results of such background and/or reference checks are unsatisfactory on any account, the Company may, in its sole discretion, revoke this offer at any time.

Kindly sign and return a copy of this letter. Please initial each page in acceptance of the terms and conditions set out herein latest by 15 days of the issuance of the letter else this appointment letter stands automatically withdrawn.

We wish you an enjoyable and rewarding association with Aditya Birla Health Insurance Company Ltd.

Sincerely,

Niren Srivastava
Head - HR & Administration

Agreed & Accepted

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HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



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Annexure 'A'

Fixed Remuneration	Per Annum (Rs.)	Per Month (Rs.)
Basic Salary	120800	10067
Housing Rent Allowance	60400	5033
Mobile Allowance	12000	1000
Education Allowance	2400	200
Special Allowance	15184	1265
Advance Against Statutory Bonus	16800	1400
Provident Fund (Employer's Contribution)	16606	1384
Gratuity	5810	484
Total	250000	

- The payment of Salary and Benefits will be subject to deduction of Income Tax as per the prevailing Income Tax rates and other statutory deductions, as may be required in accordance with applicable legislation in force from time to time.
- All figures mentioned are annualized value and prorated according based on your date of joining.
- Advance against Statutory Bonus is paid monthly in lieu of Statutory Bonus as per the provisions
- Gratuity is payable as per the provision of applicable Gratuity Act.
- Company reserves the right to amend the Compensation structure as it may deem fit.

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Annexure 'B'

Please submit photocopies of the following documents, as applicable, at the time of joining. Please also bring the original copies of your certificates and testimonials for verification.

- Copy of Latest Resume
- Copy of Permanent Account No. (PAN)/Copy of PAN application (in case PAN is not available)
- Copy of Aadhar Card
- SSC / HSC certificates with Mark-Sheets
- Graduation / post-graduation Degree / Diploma with Mark-Sheets
- Professional Degree / Diploma with mark-sheets
- Proof of Age (Ration Card/ Driving License/ Passport/ Voter's Id/ College ID card/ Bank Pass Book)
- Resignation acceptance letter need to be submitted, if you require time to produce the relieving letter

Note: Relieving Letter is a must and needs to be submitted within 30 days from your date of joining failing which your appointment will stand cancelled.

- Affidavit for Gap in employment (in case the gap is greater than or equal to 6 months)
- Proof of your last drawn Salary with details (Last 3 months salary slip/ Salary Annexure from previous employer/ Bank Statement as a proof of salary credit/ Affidavit for Salary Declaration)
- Four passport Size Colored photographs
- Three professional references (with complete address and telephone number)

On joining you will also be required to furnish the following:

- PF Nomination Form
- Family dependent details
- Any other relevant information that may be required.

Please Note that Submission of all the above-mentioned documents and completion of all the forms given in your joining kit are mandatory. Any non-compliance may result in your joining kit being declared as incomplete, for which you would be solely responsible and thus consequently delay/impact:

- The generation of Employee Code and Salary pay-out
- Your coverage under mediclaim, Group Protection Cover, etc.
- Settlement of claims etc., were they to come up

Your present and permanent addresses, as mentioned in your application form, are recorded in Company's record. You are required to inform the Company about any change in your address and telephone numbers.

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CIN: U66000MH2015PLC263677

Annexure C

Confirmation Goal Sheet

On your joining, you will be governed by ABHI FLS Goal sheet, and your confirmation would be as per following performance norms

6 Months Norm	Evaluation Period	On Achievement
<ul style="list-style-type: none">60% of Gross Premium as per ABHI FLS Goal Sheet for first six (6) months	6 months	Confirmation in the services of the company

Please note the below:

- 1) Annual goal sheet targets and targets for first 6 months of employment will be governed by the Sales Career Progression Plan as designed & communicated by the Company from time to time.
- 2) In case you fail to achieve the confirmation norms as defined above; you will be given two more months to achieve the communicated goals, with extension of probation period. Failure in achieving the targets as communicated will lead to termination of your services effective the last date of applicable evaluation period.

I hereby accept the above mentioned terms and conditions

Employee Signature.

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CIN: U66000MH2015PLC263677

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

29 May 2021

Manoj G

#12 sai baba nagar near sai baba temple
andrahalli main road vishwaneedam post,
Bangalore, Karnataka - 560091

Dear Manoj G,

Subject: Offer cum Appointment Letter

We take this opportunity to thank you for exploring an opportunity with Aditya Birla Health Insurance Company Ltd. (hereafter referred to as "Company"). On basis of our discussions and understanding we are pleased to appoint you with the Company as "**Senior Direct Sales Executive**".

The terms and conditions of your appointment are as follows:

1. Your Fixed Pay will be **Rs. 2,50,000/- (Two Lakhs And Fifty Thousand Only)** per annum. Further, you will be entitled to Benefits as applicable in your grade. The components of your Fixed Pay and details of Benefits are provided in Annexure 'A' and will be governed by Company policies as amended from time to time.
2. In addition to your Fixed Pay above, you will be covered for Sales Incentive Scheme. The payout will be based on your performance and dependent on the parameters that are defined under the Sales Incentive Plan as declared by the Company from time to time.
3. You will be governed as per Company's Sales Progression Plan, as applicable in your grade and will be communicated to you.
4. Your appointment is subject to you providing all documents and information as set forth under Annexure 'B' to the company.

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CIN: U66000MH2015PL26387
IRDAI Registration No. 153



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5. Your date of joining with the Company will be on or before **01 June 2021** .
6. Your initial place of work will be **Bangalore** the Company is a part of the Aditya Birla Group and the organizations in the Aditya Birla Group are affiliates of the Company. The Company will have the right to transfer/second you, as the case may be, to any function or business group, any other location within India or overseas, or to its affiliate and subsidiary organizations, at any time in the future. While on transfer, you will be governed by the rules, regulations and service conditions of that business and location.
7. On joining, your services will deem to be under probationary review. Your services will be confirmed on successful completion of Confirmation Goal sheet, as applicable in your grade and will be communicated to you on your joining. Unless your services are confirmed in writing by the Company, you will continue to be on probation. Please refer to Annexure C for further details. Please also note that you may be terminated basis non-performance in your current role as per norms defined in the Company's Sales Progression Plan, as applicable in your grade.
8. Your services may be terminated by either party, giving notice in writing for Fifteen (15) days (during probation period) and Thirty (30) days (post confirmation) or payment of notice pay for the balance period in lieu thereof. The Company reserves the right not to accept notice pay in lieu of notice and enforce completion of full or partial notice period. For the purpose of calculation, notice pay would refer to "Basic Salary" only.
9. The Company reserves the right to terminate your employment immediately without notice, at any time, in case:
 - You are found guilty of misconduct, dishonesty or you fail to observe the Company's Code of Conduct, business, disciplinary and ethical code guidelines and policies.
 - You are absent from the services for a period of Three (3) days (including overstay of sanctioned leave/training) without prior intimation and approval. You will then be deemed to have abandoned employment voluntarily and the provisions of clause 8 above will apply in respect of the notice payable by you.
10. You will retire from the services of the Company on attaining the superannuation age of Sixty (60) years or even earlier if you are not found physically and mentally fit. Your date of birth as recorded at the time of your appointment with the Company will be considered as the authenticated date for all relevant purposes throughout your employment.

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+91 22 6225 7600, (F) +91 22 6225 7700

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Off Western Express Highway, Goregaon (E), Mumbai – 400 063

CIN: U66000MH2015PLC263677



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11. Your appointment is subject to being certified medically fit by the Company doctor. If you are at any time prevented by ill-health, accident or other urgent necessity from attending office or performing your duties, you shall bring this to the notice of the Management as soon as you possibly can and furnish the Management with all the information relating thereto as it may reasonably require. If called upon, you shall submit yourself to an examination by a qualified registered medical practitioner appointed or agreed to by the Management and you may be required to produce a certificate of medical fitness before you resume work. Absence from work or disability in performing your duties beyond the period of sick leave to which you are entitled under the rules shall be, at the discretion of the Management, without salary.
12. You will be entitled to leaves and other paid holidays as per Company policy subject to prior approval by your supervisor(s). Accumulation / carry-forward of leave will be governed as per the existing Company policy on the subject.
13. Whilst employed by the Company:
 - You will work exclusively for, and in the interest of the Company. You will not engage yourself in any other business/profession (part-time or otherwise) without written permission from the Company.
 - You will be required to effectively carry out all duties and responsibilities assigned to you by your supervisors and others authorized by the Company to assign such duties and responsibilities.
 - You will maintain the highest standards of conduct and act with the highest ethical principles. You must not do anything that may be a conflict of interest with your responsibilities as an employee. You will be governed under the Company's Code of Conduct. It is your responsibility to read and understand it. If you have any questions, please contact your supervisor or Human Resources representative.
 - You may have access to or acquire client information and other business information from the Company or from its employees, clients or customers that is unique and which cannot be lawfully duplicated or easily acquired. You understand and agree that you have a continuing obligation not to use, publish or otherwise disclose either during or after your employment with the Company, any trade secrets, confidential or proprietary information belonging to, or concerning or referring to the Company, or any client or customer of the Company. You acknowledge that should you breach this provision, the Company will suffer immediate and

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irreparable harm and that money damages will be inadequate relief. Therefore, you agree that should you breach this provision; the Company will be entitled to injunctive relief to enforce this paragraph.

- You confirm that there is no litigation /conviction against you before any Court of law which involves criminal offence or offences involving moral turpitude.
- You confirm that you have disclosed fully all of your business interests, whether or not they are similar to or in conflict with the business (es) or activities of the Company, and all circumstances in respect of which there is, or there might be perceived, a conflict of interest between the Company and you or any immediate relatives. Also, you agree to disclose fully and immediately to the Company any such interests or circumstances which may arise during your employment.
- At ABHI we believe strongly in leveraging technology to enhance customer experience & thereby increasing sales productivity. As a part of our sales process, we have developed sales tools to achieve the above objective & facilitate you in achievement of your goals. You will need to pre-own or purchase a tablet for the above purpose. In case you do not pre own the same, the Company will provide you with a new tablet, the cost of which will be recovered from you through a process of deduction which will be intimated to you separately.
- In case of cessation of your employment with the company for reason(s) whatsoever, before the complete deduction of the full recovery amount as mentioned in the above clause, if any amount is still balance and pending, you shall be liable to pay the balance amount left to be deducted on the date of cessation. You will be liable to pay the balance amount to the Company in case the full & final amount falls short in covering the same.

14. During the period of your employment with the Company and Six (6) months thereafter, you agree:

- Not to directly or indirectly induce or solicit any person employed or engaged by the Company or its affiliate companies (whether as an employee, consultant, advisor or in any other manner) to terminate their contractual relationship with the Company; and become an employee of, or directly or indirectly offer services in any form or manner to any other company, person or entity.
- To keep the Company indemnified in respect of any loss that may be caused to it as a result of breach of this covenant by you.

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REGISTRAR



HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



PROTECTING INVESTING FINANCING ADVISING

- To refrain from directly or indirectly soliciting any customer to remove its business from or reduce its business with the Company or its affiliates.
15. In the event of separation from the services of the Company, you will immediately return all the Company property in your possession to the Company. You will be relieved from services only after a satisfactory handover of responsibilities, settlement of outstanding dues, service of notice period, and clearance from your immediate supervisor.
 16. All terms and conditions will be governed by the Company's policies as stated from time to time and the Company may, in its sole discretion as it deems fit, revoke or change such policies.
 17. The terms of this appointment will be governed by and construed in accordance with the laws of India, and the courts in Mumbai will have jurisdiction in relation to any dispute or difference that may arise under the terms of this employment.
 18. The terms of this offer must be kept strictly confidential. You agree not to disclose it to any person and entity except as required by law or legal process and except for disclosure to your attorneys, accountants, and immediate family.
 19. This appointment is contingent upon all information, facts and figures provided by you to the Company's representatives at any point in time, being accurate and true. The Company will, at its discretion, conduct background and reference checks as per Company policy. In the event the results of such background and/or reference checks are unsatisfactory on any account, the Company may, in its sole discretion, revoke this offer at any time.

Kindly sign and return a copy of this letter. Please initial each page in acceptance of the terms and conditions set out herein latest by 15 days of the issuance of the letter else this appointment letter stands automatically withdrawn.

We wish you an enjoyable and rewarding association with Aditya Birla Health Insurance Company Ltd.

Sincerely,

Niren Srivastava
Head - HR & Administration

Agreed & Accepted

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HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



PROTECTING INVESTING FINANCING ADVISING

Annexure 'A'

Fixed Remuneration	Per Annum (Rs.)	Per Month (Rs.)
Basic Salary	120800	10067
Housing Rent Allowance	60400	5033
Mobile Allowance	12000	1000
Education Allowance	2400	200
Special Allowance	15184	1265
Advance Against Statutory Bonus	16800	1400
Provident Fund (Employer's Contribution)	16606	1384
Gratuity	5810	484
Total	250000	

- The payment of Salary and Benefits will be subject to deduction of Income Tax as per the prevailing Income Tax rates and other statutory deductions, as may be required in accordance with applicable legislation in force from time to time.
- All figures mentioned are annualized value and prorated according based on your date of joining.
- Advance against Statutory Bonus is paid monthly in lieu of Statutory Bonus as per the provisions
- Gratuity is payable as per the provision of applicable Gratuity Act.
- Company reserves the right to amend the Compensation structure as it may deem fit.

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Annexure 'B'

Please submit photocopies of the following documents, as applicable, at the time of joining. Please also bring the original copies of your certificates and testimonials for verification.

- Copy of Latest Resume
- Copy of Permanent Account No. (PAN)/Copy of PAN application (in case PAN is not available)
- Copy of Aadhar Card
- SSC / HSC certificates with Mark-Sheets
- Graduation / post-graduation Degree / Diploma with Mark-Sheets
- Professional Degree / Diploma with mark-sheets
- Proof of Age (Ration Card/ Driving License/ Passport/ Voter's Id/ College ID card/ Bank Pass Book)
- Resignation acceptance letter need to be submitted, if you require time to produce the relieving letter

Note: Relieving Letter is a must and needs to be submitted within 30 days from your date of joining failing which your appointment will stand cancelled.

- Affidavit for Gap in employment (in case the gap is greater than or equal to 6 months)
- Proof of your last drawn Salary with details (Last 3 months salary slip/ Salary Annexure from previous employer/ Bank Statement as a proof of salary credit/ Affidavit for Salary Declaration)
- Four passport Size Colored photographs
- Three professional references (with complete address and telephone number)

On joining you will also be required to furnish the following:

- PF Nomination Form
- Family dependent details
- Any other relevant information that may be required.

Please Note that Submission of all the above-mentioned documents and completion of all the forms given in your joining kit are mandatory. Any non-compliance may result in your joining kit being declared as incomplete, for which you would be solely responsible and thus consequently delay/impact:

- The generation of Employee Code and Salary pay-out
- Your coverage under mediclaim, Group Protection Cover, etc.
- Settlement of claims etc., were they to come up

Your present and permanent addresses, as mentioned in your application form, are recorded in Company's record. You are required to inform the Company about any change in your address and telephone numbers.

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Annexure C

Confirmation Goal Sheet

On your joining, you will be governed by ABHI FLS Goal sheet, and your confirmation would be as per following performance norms

6 Months Norm	Evaluation Period	On Achievement
<ul style="list-style-type: none">60% of Gross Premium as per ABHI FLS Goal Sheet for first six (6) months	6 months	Confirmation in the services of the company

Please note the below:

- 1) Annual goal sheet targets and targets for first 6 months of employment will be governed by the Sales Career Progression Plan as designed & communicated by the Company from time to time.
- 2) In case you fail to achieve the confirmation norms as defined above; you will be given two more months to achieve the communicated goals, with extension of probation period. Failure in achieving the targets as communicated will lead to termination of your services effective the last date of applicable evaluation period.

I hereby accept the above mentioned terms and conditions

Employee Signature.

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CIN: U66000MH2015PLC263677



Oracle India Private Limited
India Development Center
Oracle Technology Park
3, Bannerghatta Road
Bangalore - 560 029, India
Phone +91 80 4107 6000
Fax +91 80 2552 6124

Registered office address:
F-01/02, First Floor,
Salcon Rasvilas Plot no. D-1,
District Centre, Saket,
New Delhi - 110 017
Phone: 91-11- 46509000
Fax: 91-11-40574722
CIN: U74899DL1993PTC051764

OFFER LETTER

Reference ID: 100336

20 May 2021

AYESHA MARWAH

Dear AYESHA MARWAH,

We are pleased to offer you employment in the position of Analyst - Project Accounting with Oracle India Private Limited, IDC ("Oracle"). Your base of operation is BENGALURU, India. This offer of employment is made based on India laws.

We offer you a starting compensation at an annual rate of INR 350,000.00 payable over twelve (12) months. In addition, you will be eligible to participate in the standard bonus compensation plan relevant to your role and line of business.

The break-up of Total Gross compensation is given below:

Components	Amount (INR) p.a
A. Basic salary	181,200.00
B. Flexible Benefit Plan (FBP) **	138,340.00
C. Annual Gross Pay AGP (A+B)	319,540.00
D. Company's contribution to PF	21,744.00
E. Company's contribution to Gratuity	8,716.00
Total Gross (C+D+E)	350,000.00

** - Details of Flexible Benefit Plan is provided in the Annexure "*Employment Agreement & Employment Benefits*"

The Company may, at any time, review and/or restructure the Compensation Package.

This offer is our formal contract and must be read and accepted in conjunction with the Employment Agreement & Employment Benefits, Proprietary Agreement and Disclosure of interest.

In addition to these terms and conditions stated in the above documents, there are other company


REGISTRAR




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India Development Center
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3, Bannerghatta Road
Bangalore - 560 029, India
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Fax +91 80 2552 6124

Registered office address:
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Salcon Rasvillas Plot no. D-1,
District Centre, Saket,
New Delhi - 110 017
Phone: 91-11- 46509000
Fax: 91-11-40574722
CIN: U74899DL1993PTC051764

policies and procedures which you agree to observe and follow during your employment with Oracle. These company policies and procedures may be varied from time to time.

International transfers may be subject to a background check, depending on their function and location, and applicable laws and regulations, provided they did not go through the screening process when they were originally hired at Oracle. In some countries, local laws and regulations and local Oracle policy may prohibit the screening of merger and acquisition employees.

This offer of employment is contingent upon no adverse information being obtained during reference checking with previous employers, approval of your employment / immigration pass application (if applicable) and satisfactory completion of Oracle's pre-employment background screening process. If you fail any of the above checks, validation or approval, or do not cooperate or provide assistance in undergoing such checks, validation or approval process, this offer will immediately lapse without any claim against, or liability to Oracle.

Once all the information has been obtained and you have satisfactorily completed and passed Oracle's pre-employment background screening process, you will be advised of your commencement date. Upon commencement with Oracle, a final background check will be undertaken in respect of your former employment as may be applicable. In the event that you have provided incorrect, false or misleading information in relation to your former employment, your employment with Oracle will immediately be terminated without any notice.

In the event that you have commenced working for Oracle prior to completion of the background screening process, and have subsequently fail any of the checks, validation or approval, or have not co-operated or provided assistance in undergoing such checks, validation or approval process, your employment will be terminated with immediate effect without any claim against, or liability to Oracle.

By accepting this offer you confirm that there are no contractual or other legal impediments which may prevent you commencing employment with the Company. Upon acceptance by you, this offer shall form the employment agreement between you and the Company.

New employees are inducted **every Monday/ Thursday beginning 9.30am**. You may therefore choose to commence on any Monday or Thursday based on prior confirmation. On your day of commencement you will be required to sign in all pages including Employment Agreement for our records, a copy of the offer and the Proprietary Information Agreement.

The letter of offer is valid for 2 weeks from the date hereof for conveying your acceptance and conditional on confirmation by you that you will commence employment on the date specified by your Manager Sathisha Mh (unless agreed otherwise by your Manager).

This offer will automatically lapse if not accepted within 2 weeks from the date hereof.


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Fax: 91-11-40574722
CIN: U74899DL1993PTC051764

Yours Sincerely,
For and on behalf of Oracle India Private Limited, IDC



Srihari Beldona
Vice President - Human Resources, India

OFFER LETTER ACCEPTANCE:

I acknowledge that I have read and understood the terms of this offer letter. I understand that as a pre-condition of my employment by Oracle, I will also be required to review and accept

- An Employment Agreement which, together with this offer letter, will constitute my formal contract of employment; and
- A separate Proprietary Information Agreement.

In addition to the terms and conditions stated in the above documents, there are other company policies and procedures which I agree to observe and follow during my employment with Oracle. These company policies and procedures may be varied from time to time at Oracle's discretion.


REGISTRAR


From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Gamimi Sai Naga V Monica Sundari - Offer for Appointment -Assistant Manager Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Gamimi Sai Naga V Monica Sundari,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

Salary Details	Per month	Per Annum
Fixed Gross	30,272	3,63,264
Basic Allowance	15,136	1,81,632
HRA	9,082	1,08,984
Conveyance	4,043	48,516
Medical Allowance	750	9,000
Statutory Bonus	1,261	15,132
Gross Salary	30,272	3,63,264
Employee contribution to PF	-	-
Employee contribution to ESIC	-	-
Profession Tax	200	2,400
Net Salary	30,072	3,60,864
Employer contribution to PF	-	-
Employer contribution to ESIC	-	-
Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

You are required to submit the following documents in soft copy format on your DOJ. Your HR SPOC will connect with you for further movement on Joining Formalities.

- 10th & 12th Passing Certificates/ Mark Sheets - Originals and Photocopy
- Graduation certificate/ Mark sheets – Originals and Photocopy
- PG certificate / Mark sheet copies - If any
- Aadhaar card copy
- Pan Card copy
- Appraisal/Promotion/increment letter of last organisation - both Original and Photocopy – If Any
- Appointment letter of previous company



- Relieving letter of the previous company
- 4 passport size photos
- Cancelled Cheque/bank account details proof (Joint account not allowed)
- Last 3 Months Payslips and Bank Statement- Photocopy
- Universal Account Number (Related to PF, if applicable)
- Employee State Insurance details from last organisation (if applicable)
- Latest Resume
- Permanent Address Proof
- Correspondence Address Proof

Important Points:

1. **All Saturday and Sundays will be working. Week off will be given (on rotation) between Mon-Fri.**
2. Your net salary will be subject to income tax deductible at source. At the time of joining, we request you to submit your investment/tax deduction declaration in our employee HR portal (GreytHR) to ensure that TDS applicable is correctly calculated.
3. By joining the organization, you confirm and agree that you will go through organization policies and employee handbook upon joining and will follow the same. The policies will be available with the branch EA and your employee portal (GreytHR) and will come into effect from the day you report to the branch
4. Your offer has been made based on information furnished by you. However, if there is a discrepancy in the documents, certificates or information given by you, we retain the right to terminate the employment with immediate effect with no liability for any compensation towards you
5. You provide us with the right to conduct background checks to validate your educational and professional credentials
6. K12 Techno Services Pvt Ltd reserves the right to alter the salary structure and components as per its requirement at any time. However, in case such alteration is made, the gross salary of the employee will not be reduced.
7. All employees joining by 30th of September of a calendar year are eligible for increment and appraisal in the next calendar year of joining. Employees joining on or after 1st of October will NOT be eligible for increments and appraisal in the next appraisal cycle, but will be eligible for increments in the appraisal cycle that comes after that.
8. In case you have PF deduction in your salary and if you do not have an updated Aadhaar Card you will be moved to retainer payroll and will not be considered as a regular employee. In such a case you will be on retainer payroll for a maximum of 2 months and if the updated Aadhaar soft copy is not provided until then, you will be removed from the organization and notice period payment can be recovered from you.
9. In case your work location is a school premises, it is mandatory to get the police verification done at your end within one month of joining the organization to get your salary processed. The branch EA/HR can guide you on this in case you need any help.
10. REFURBISHED laptop and other required resources will be provided by the company.

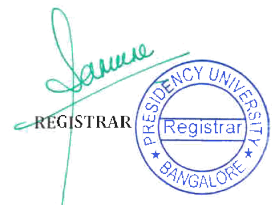
Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

Contact person in case there is any issue with joining formalities, induction session or any other HR related concern after joining- Escalation 1- nandini@orchids.edu.in

Congratulations and Wishing you a Successful Career at K12 Techno Services Pvt Ltd!



Kinjal Agarwal
 K12 Techno Services Pvt. Ltd.
[+91 6366413189](tel:+916366413189) | kinjal@orchids.edu.in
k12technoservices.com | orchidsinternationalschool.com



Sanne
REGISTRAR



The stamp is circular with a blue border. The text 'PRESIDENCY UNIVERSITY' is written along the top inner edge, and 'BANGALORE' is written along the bottom inner edge. Two small stars are positioned on the left and right sides of the inner border. In the center of the stamp, the word 'Registrar' is written in a blue, sans-serif font.

From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Naveen Joshua- Offer for Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Naveen Joshua,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

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- Appointment letter of previous company



- Relieving letter of the previous company
- 4 passport size photos
- Cancelled Cheque/bank account details proof (Joint account not allowed)
- Last 3 Months Payslips and Bank Statement- Photocopy
- Universal Account Number (Related to PF, if applicable)
- Employee State Insurance details from last organisation (if applicable)
- Latest Resume
- Permanent Address Proof
- Correspondence Address Proof

Important Points:

1. **All Saturday and Sundays will be working. Week off will be given (on rotation) between Mon-Fri.**
2. Your net salary will be subject to income tax deductible at source. At the time of joining, we request you to submit your investment/tax deduction declaration in our employee HR portal (GreytHR) to ensure that TDS applicable is correctly calculated.
3. By joining the organization, you confirm and agree that you will go through organization policies and employee handbook upon joining and will follow the same. The policies will be available with the branch EA and your employee portal (GreytHR) and will come into effect from the day you report to the branch
4. Your offer has been made based on information furnished by you. However, if there is a discrepancy in the documents, certificates or information given by you, we retain the right to terminate the employment with immediate effect with no liability for any compensation towards you
5. You provide us with the right to conduct background checks to validate your educational and professional credentials
6. K12 Techno Services Pvt Ltd reserves the right to alter the salary structure and components as per its requirement at any time. However, in case such alteration is made, the gross salary of the employee will not be reduced.
7. All employees joining by 30th of September of a calendar year are eligible for increment and appraisal in the next calendar year of joining. Employees joining on or after 1st of October will NOT be eligible for increments and appraisal in the next appraisal cycle, but will be eligible for increments in the appraisal cycle that comes after that.
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9. In case your work location is a school premises, it is mandatory to get the police verification done at your end within one month of joining the organization to get your salary processed. The branch EA/HR can guide you on this in case you need any help.
10. REFURBISHED laptop and other required resources will be provided by the company.

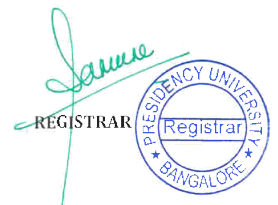
Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

Contact person in case there is any issue with joining formalities, induction session or any other HR related concern after joining- Escalation 1- nandini@orchids.edu.in

Congratulations and Wishing you a Successful Career at K12 Techno Services Pvt Ltd!



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[+91 6366413189](tel:+916366413189) | kinjal@orchids.edu.in
k12technoservices.com | orchidsinternationalschool.com



Sanne
REGISTRAR



From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Nupur Nath - Offer For Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Nupur Nath,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

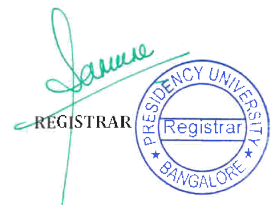
This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

Salary Details	Per month	Per Annum
Fixed Gross	30,272	3,63,264
Basic Allowance	15,136	1,81,632
HRA	9,082	1,08,984
Conveyance	4,043	48,516
Medical Allowance	750	9,000
Statutory Bonus	1,261	15,132
Gross Salary	30,272	3,63,264
Employee contribution to PF	-	-
Employee contribution to ESIC	-	-
Profession Tax	200	2,400
Net Salary	30,072	3,60,864
Employer contribution to PF	-	-
Employer contribution to ESIC	-	-
Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

You are required to submit the following documents in soft copy format on your DOJ. Your HR SPOC will connect with you for further movement on Joining Formalities.

- 10th & 12th Passing Certificates/ Mark Sheets - Originals and Photocopy
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- PG certificate / Mark sheet copies - If any
- Aadhaar card copy
- Pan Card copy
- Appraisal/Promotion/increment letter of last organisation - both Original and Photocopy – If Any
- Appointment letter of previous company



- Relieving letter of the previous company
- 4 passport size photos
- Cancelled Cheque/bank account details proof (Joint account not allowed)
- Last 3 Months Payslips and Bank Statement- Photocopy
- Universal Account Number (Related to PF, if applicable)
- Employee State Insurance details from last organisation (if applicable)
- Latest Resume
- Permanent Address Proof
- Correspondence Address Proof

Important Points:

1. **All Saturday and Sundays will be working. Week off will be given (on rotation) between Mon-Fri.**
2. Your net salary will be subject to income tax deductible at source. At the time of joining, we request you to submit your investment/tax deduction declaration in our employee HR portal (GreytHR) to ensure that TDS applicable is correctly calculated.
3. By joining the organization, you confirm and agree that you will go through organization policies and employee handbook upon joining and will follow the same. The policies will be available with the branch EA and your employee portal (GreytHR) and will come into effect from the day you report to the branch
4. Your offer has been made based on information furnished by you. However, if there is a discrepancy in the documents, certificates or information given by you, we retain the right to terminate the employment with immediate effect with no liability for any compensation towards you
5. You provide us with the right to conduct background checks to validate your educational and professional credentials
6. K12 Techno Services Pvt Ltd reserves the right to alter the salary structure and components as per its requirement at any time. However, in case such alteration is made, the gross salary of the employee will not be reduced.
7. All employees joining by 30th of September of a calendar year are eligible for increment and appraisal in the next calendar year of joining. Employees joining on or after 1st of October will NOT be eligible for increments and appraisal in the next appraisal cycle, but will be eligible for increments in the appraisal cycle that comes after that.
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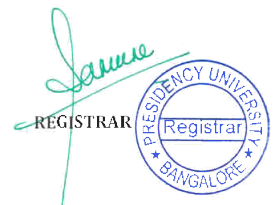
Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

Contact person in case there is any issue with joining formalities, induction session or any other HR related concern after joining- Escalation 1- nandini@orchids.edu.in

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Sanne
REGISTRAR



The seal is circular with a blue border. The text 'PRESIDENCY UNIVERSITY' is written along the top inner edge, and 'BANGALORE' is written along the bottom inner edge. Two small stars are positioned on the left and right sides of the inner border. In the center of the seal, the word 'Registrar' is written in a blue, sans-serif font.

From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Sourva M Jayan - Offer for Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Sourav M Jayan,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

Salary Details	Per month	Per Annum
Fixed Gross	30,272	3,63,264
Basic Allowance	15,136	1,81,632
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Gross Salary	30,272	3,63,264
Employee contribution to PF	-	-
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Profession Tax	200	2,400
Net Salary	30,072	3,60,864
Employer contribution to PF	-	-
Employer contribution to ESIC	-	-
Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

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- Appointment letter of previous company



- Relieving letter of the previous company
- 4 passport size photos
- Cancelled Cheque/bank account details proof (Joint account not allowed)
- Last 3 Months Payslips and Bank Statement- Photocopy
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- Correspondence Address Proof

Important Points:

1. **All Saturday and Sundays will be working. Week off will be given (on rotation) between Mon-Fri.**
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4. Your offer has been made based on information furnished by you. However, if there is a discrepancy in the documents, certificates or information given by you, we retain the right to terminate the employment with immediate effect with no liability for any compensation towards you
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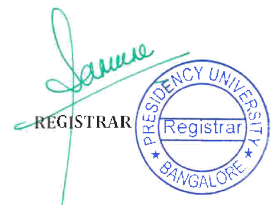
Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

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Sanne
REGISTRAR



The stamp is circular with a double border. The outer border contains the text "PRESIDENCY UNIVERSITY" at the top and "BANGALORE" at the bottom, separated by two small stars. The inner border contains the word "Registrar" in the center.

From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Supriya Naik - Offer for Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Supriya Naik,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

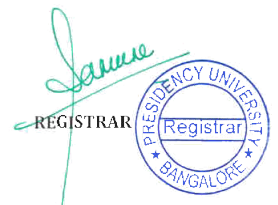
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Employer contribution to PF	-	-
Employer contribution to ESIC	-	-
Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

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- Relieving letter of the previous company
- 4 passport size photos
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Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

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Sanne
REGISTRAR



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From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Ranjitha G V - Offer for Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Ranjitha G V,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

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Employer contribution to PF	-	-
Employer contribution to ESIC	-	-
Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

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- Relieving letter of the previous company
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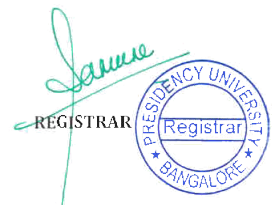
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From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Shreenidhi Ravi Koti - Offer for Appointment -Assistant Manager Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Shreenidhi Ravi Koti,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

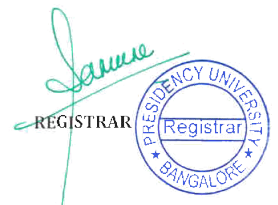
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Employer contribution to PF	-	-
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Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

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9. In case your work location is a school premises, it is mandatory to get the police verification done at your end within one month of joining the organization to get your salary processed. The branch EA/HR can guide you on this in case you need any help.
10. REFURBISHED laptop and other required resources will be provided by the company.

Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

Contact person in case there is any issue with joining formalities, induction session or any other HR related concern after joining- Escalation 1- nandini@orchids.edu.in

Congratulations and Wishing you a Successful Career at K12 Techno Services Pvt Ltd!



Kinjal Agarwal
 K12 Techno Services Pvt. Ltd.
[+91 6366413189](tel:+916366413189) | kinjal@orchids.edu.in
k12technoservices.com | orchidsinternationalschool.com



Sanne
REGISTRAR



The seal is circular with a blue border. The text 'PRESIDENCY UNIVERSITY' is written along the top inner edge, and 'BANGALORE' is written along the bottom inner edge. Two small stars are positioned on the left and right sides of the inner border. In the center of the seal, the word 'Registrar' is written in a blue, sans-serif font.

Candidate Name:- BHOOMIKA G.M
Institute Name:- PRESIDENCY UNIVERSITY
Subject: *Letter of Offer from the Kotak Life Insurance*

We are happy to inform that you have been selected as a **Management Trainee** by the Kotak Mahindra Group for;

❖ **Kotak Life**

Your *remuneration* per annum is **Rs. 3.5 LPA** CTC plus annual incentives. Your Offer letter giving details of your compensation break-up, benefits & other terms & conditions will follow shortly. Your place of posting will be anywhere in India and the details of the same will be shared with you along with your offer letter. Your appointment is however subject to being certified medically fit by a doctor at the time of your joining.

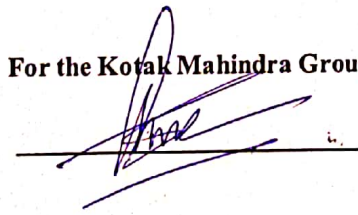
In case of any queries, do get in touch with us at the email id of the HR Relationship manager for the Company you have been recruited for.

Balaji S	Kotak Life
Sarthak Das Pattanayak	Kotak Life

Kindly sign a copy of this offer letter conveying your acceptance.

Our best wishes & looking forward to seeing you on board early next year.

For the Kotak Mahindra Group



Signature of the candidate

Bhoomika.GM

Kotak Mahindra Life Insurance Company Limited

CIN: U66030MH2000PLC128503

Registered Office:

2nd Floor,
Plot # C- 12,
G- Block, BKC, Bandra (E),
Mumbai - 400 051.

Corporate Office:

7th Floor, Kotak Infiniti, Bldg. No. 21,
Infinity Park, Off W. E. Highway,
General AK Vaidya Marg, Malad (E),
Mumbai - 400 097, India.

T +91 22 6605 7777

F +91 22 6725 6166

<http://insurance.kotak.com>

Koi hai humesha
REGISTRAR
Registrar
BANGALORE

From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - A N ASHIKA - Offer for Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear A N Ashika,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

Salary Details	Per month	Per Annum
Fixed Gross	30,272	3,63,264
Basic Allowance	15,136	1,81,632
HRA	9,082	1,08,984
Conveyance	4,043	48,516
Medical Allowance	750	9,000
Statutory Bonus	1,261	15,132
Gross Salary	30,272	3,63,264
Employee contribution to PF	-	-
Employee contribution to ESIC	-	-
Profession Tax	200	2,400
Net Salary	30,072	3,60,864
Employer contribution to PF	-	-
Employer contribution to ESIC	-	-
Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

You are required to submit the following documents in soft copy format on your DOJ. Your HR SPOC will connect with you for further movement on Joining Formalities.

- 10th & 12th Passing Certificates/ Mark Sheets - Originals and Photocopy
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- PG certificate / Mark sheet copies - If any
- Aadhaar card copy
- Pan Card copy
- Appraisal/Promotion/increment letter of last organisation - both Original and Photocopy – If Any
- Appointment letter of previous company



- Relieving letter of the previous company
- 4 passport size photos
- Cancelled Cheque/bank account details proof (Joint account not allowed)
- Last 3 Months Payslips and Bank Statement- Photocopy
- Universal Account Number (Related to PF, if applicable)
- Employee State Insurance details from last organisation (if applicable)
- Latest Resume
- Permanent Address Proof
- Correspondence Address Proof

Important Points:

1. **All Saturday and Sundays will be working. Week off will be given (on rotation) between Mon-Fri.**
2. Your net salary will be subject to income tax deductible at source. At the time of joining, we request you to submit your investment/tax deduction declaration in our employee HR portal (GreytHR) to ensure that TDS applicable is correctly calculated.
3. By joining the organization, you confirm and agree that you will go through organization policies and employee handbook upon joining and will follow the same. The policies will be available with the branch EA and your employee portal (GreytHR) and will come into effect from the day you report to the branch
4. Your offer has been made based on information furnished by you. However, if there is a discrepancy in the documents, certificates or information given by you, we retain the right to terminate the employment with immediate effect with no liability for any compensation towards you
5. You provide us with the right to conduct background checks to validate your educational and professional credentials
6. K12 Techno Services Pvt Ltd reserves the right to alter the salary structure and components as per its requirement at any time. However, in case such alteration is made, the gross salary of the employee will not be reduced.
7. All employees joining by 30th of September of a calendar year are eligible for increment and appraisal in the next calendar year of joining. Employees joining on or after 1st of October will NOT be eligible for increments and appraisal in the next appraisal cycle, but will be eligible for increments in the appraisal cycle that comes after that.
8. In case you have PF deduction in your salary and if you do not have an updated Aadhaar Card you will be moved to retainer payroll and will not be considered as a regular employee. In such a case you will be on retainer payroll for a maximum of 2 months and if the updated Aadhaar soft copy is not provided until then, you will be removed from the organization and notice period payment can be recovered from you.
9. In case your work location is a school premises, it is mandatory to get the police verification done at your end within one month of joining the organization to get your salary processed. The branch EA/HR can guide you on this in case you need any help.
10. REFURBISHED laptop and other required resources will be provided by the company.

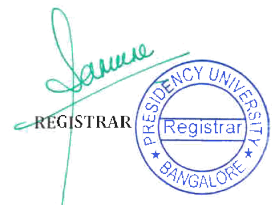
Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

Contact person in case there is any issue with joining formalities, induction session or any other HR related concern after joining- Escalation 1- nandini@orchids.edu.in

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Kinjal Agarwal
 K12 Techno Services Pvt. Ltd.
[+91 6366413189](tel:+916366413189) | kinjal@orchids.edu.in
k12technoservices.com | orchidsinternationalschool.com



Sanne
REGISTRAR



The stamp is circular with a double-line border. The outer ring contains the text "PRESIDENCY UNIVERSITY" at the top and "BANGALORE" at the bottom, separated by two small stars. The inner circle contains the word "Registrar" in a serif font.

From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Architha A - Offer for Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Architha A,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

Salary Details	Per month	Per Annum
Fixed Gross	30,272	3,63,264
Basic Allowance	15,136	1,81,632
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Medical Allowance	750	9,000
Statutory Bonus	1,261	15,132
Gross Salary	30,272	3,63,264
Employee contribution to PF	-	-
Employee contribution to ESIC	-	-
Profession Tax	200	2,400
Net Salary	30,072	3,60,864
Employer contribution to PF	-	-
Employer contribution to ESIC	-	-
Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

You are required to submit the following documents in soft copy format on your DOJ. Your HR SPOC will connect with you for further movement on Joining Formalities.

- 10th & 12th Passing Certificates/ Mark Sheets - Originals and Photocopy
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- Pan Card copy
- Appraisal/Promotion/increment letter of last organisation - both Original and Photocopy – If Any
- Appointment letter of previous company



- Relieving letter of the previous company
- 4 passport size photos
- Cancelled Cheque/bank account details proof (Joint account not allowed)
- Last 3 Months Payslips and Bank Statement- Photocopy
- Universal Account Number (Related to PF, if applicable)
- Employee State Insurance details from last organisation (if applicable)
- Latest Resume
- Permanent Address Proof
- Correspondence Address Proof

Important Points:

1. **All Saturday and Sundays will be working. Week off will be given (on rotation) between Mon-Fri.**
2. Your net salary will be subject to income tax deductible at source. At the time of joining, we request you to submit your investment/tax deduction declaration in our employee HR portal (GreytHR) to ensure that TDS applicable is correctly calculated.
3. By joining the organization, you confirm and agree that you will go through organization policies and employee handbook upon joining and will follow the same. The policies will be available with the branch EA and your employee portal (GreytHR) and will come into effect from the day you report to the branch
4. Your offer has been made based on information furnished by you. However, if there is a discrepancy in the documents, certificates or information given by you, we retain the right to terminate the employment with immediate effect with no liability for any compensation towards you
5. You provide us with the right to conduct background checks to validate your educational and professional credentials
6. K12 Techno Services Pvt Ltd reserves the right to alter the salary structure and components as per its requirement at any time. However, in case such alteration is made, the gross salary of the employee will not be reduced.
7. All employees joining by 30th of September of a calendar year are eligible for increment and appraisal in the next calendar year of joining. Employees joining on or after 1st of October will NOT be eligible for increments and appraisal in the next appraisal cycle, but will be eligible for increments in the appraisal cycle that comes after that.
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10. REFURBISHED laptop and other required resources will be provided by the company.

Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

Contact person in case there is any issue with joining formalities, induction session or any other HR related concern after joining- Escalation 1- nandini@orchids.edu.in

Congratulations and Wishing you a Successful Career at K12 Techno Services Pvt Ltd!



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k12technoservices.com | orchidsinternationalschool.com



Sanne
REGISTRAR
PRESIDENCY UNIVERSITY
Registrar
BANGALORE

From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Mithesh V - Offer for Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Mithesh V,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

Salary Details	Per month	Per Annum
Fixed Gross	30,272	3,63,264
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Conveyance	4,043	48,516
Medical Allowance	750	9,000
Statutory Bonus	1,261	15,132
Gross Salary	30,272	3,63,264
Employee contribution to PF	-	-
Employee contribution to ESIC	-	-
Profession Tax	200	2,400
Net Salary	30,072	3,60,864
Employer contribution to PF	-	-
Employer contribution to ESIC	-	-
Gratuity	728	8,736
Cost To Company	31,000	3,72,000

This is a full-time position and there will be a probationary period of **Six Months** and notice period will be **One Month**. Your date of joining will be on **11th February 2021**. Please revert with a confirmation of your acceptance of the offer and date of joining by **5th February 2021** with the filled in NJ Tracker Attached.

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- Appraisal/Promotion/increment letter of last organisation - both Original and Photocopy – If Any
- Appointment letter of previous company



- Relieving letter of the previous company
- 4 passport size photos
- Cancelled Cheque/bank account details proof (Joint account not allowed)
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- Correspondence Address Proof

Important Points:

1. **All Saturday and Sundays will be working. Week off will be given (on rotation) between Mon-Fri.**
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4. Your offer has been made based on information furnished by you. However, if there is a discrepancy in the documents, certificates or information given by you, we retain the right to terminate the employment with immediate effect with no liability for any compensation towards you
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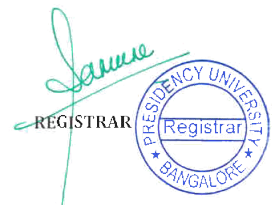
Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

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Sanne
REGISTRAR



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From: Offers Orchids <offers@orchids.edu.in>
Sent: Friday, February 5, 2021 3:37 PM
Subject: Attn - Samson David T- Offer for Appointment -Assistant Manager - Sales- K12 Techno Services Pvt. Ltd (Bengaluru)!!
Attachments: NJ Tracker.xlsx

Dear Samson David T,

Congratulations!!

This is with reference to your application and subsequent interviews you had with us. We would like to offer you the position of **Assistant Manager - Sales** with **K12 Techno Services Pvt Ltd, Bengaluru**.

This offer (**subject to you joining us**) will carry a fixed annual CTC of **INR 3,72,000 (Rupees Three Lakh Seventy Two Thousand Only)**, the offer break-up is provided below.

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Gratuity	728	8,736
Cost To Company	31,000	3,72,000

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- Pan Card copy
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- Appointment letter of previous company



- Relieving letter of the previous company
- 4 passport size photos
- Cancelled Cheque/bank account details proof (Joint account not allowed)
- Last 3 Months Payslips and Bank Statement- Photocopy
- Universal Account Number (Related to PF, if applicable)
- Employee State Insurance details from last organisation (if applicable)
- Latest Resume
- Permanent Address Proof
- Correspondence Address Proof

Important Points:

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2. Your net salary will be subject to income tax deductible at source. At the time of joining, we request you to submit your investment/tax deduction declaration in our employee HR portal (GreytHR) to ensure that TDS applicable is correctly calculated.
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Contact person from HR team after joining: Neha (Neha.Kumari@orchids.edu.in)

Contact person in case there is any issue with joining formalities, induction session or any other HR related concern after joining- Escalation 1- nandini@orchids.edu.in

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Sanne
REGISTRAR



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Candidate Name:- PRADEEP K.Institute Name:- PRESIDENCY
UNIVERSITYSubject: *Letter of Offer from the Kotak Life Insurance*

We are happy to inform that you have been selected as a **Management Trainee** by the Kotak Mahindra Group for;

❖ **Kotak Life**

Your *remuneration* per annum is **Rs. 3.5 LPA** CTC plus annual incentives. Your Offer letter giving details of your compensation break-up, benefits & other terms & conditions will follow shortly. Your place of posting will be anywhere in India and the details of the same will be shared with you along with your offer letter. Your appointment is however subject to being certified medically fit by a doctor at the time of your joining.

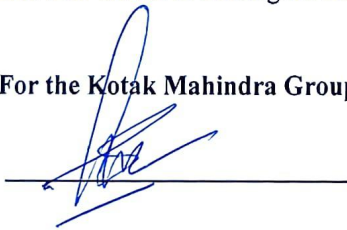
In case of any queries, do get in touch with us at the email id of the HR Relationship manager for the Company you have been recruited for.

<u>Balaji S</u>	Kotak Life
<u>Sarthak Das Pattanayak</u>	Kotak Life

Kindly sign a copy of this offer letter conveying your acceptance.

Our best wishes & looking forward to seeing you on board early next year.

For the Kotak Mahindra Group



Signature of the candidate



Kotak Mahindra Life Insurance Company Limited

CIN: U66030MH2000PLC128503

Registered Office:

2nd Floor,
Plot # C- 12,
G- Block, BKC, Bandra (E),
Mumbai - 400 051.

Corporate Office:

7th Floor, Kotak Infinity, Bldg. No. 21,
Infinity Park, Off W. E. Highway,
General AK Vaidya Marg, Malad (E),
Mumbai - 400 097, India.

T +91 22 6605 7777

F +91 22 6725 6166

<http://insurance.kotak.com>

Koi hai... hamesha

Candidate Name:- YASHASHWINI.V.

Institute Name:- PRESIDENT
UNIVERSITY

Subject: Letter of Offer from the Kotak Life Insurance

We are happy to inform that you have been selected as a **Management Trainee** by the Kotak Mahindra Group for;

❖ **Kotak Life**

Your **remuneration** per annum is **Rs. 3.5 LPA** CTC plus annual incentives. Your Offer letter giving details of your compensation break-up, benefits & other terms & conditions will follow shortly. Your place of posting will be anywhere in India and the details of the same will be shared with you along with your offer letter. Your appointment is however subject to being certified medically fit by a doctor at the time of your joining.

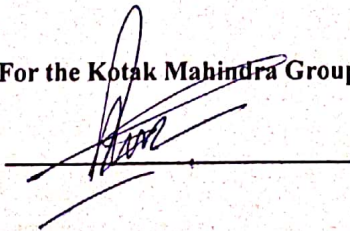
In case of any queries, do get in touch with us at the email id of the HR Relationship manager for the Company you have been recruited for.

<u>Balaji S</u>	Kotak Life
<u>Sarthak Das Pattanayak</u>	Kotak Life

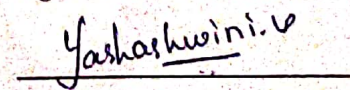
Kindly sign a copy of this offer letter conveying your acceptance.

Our best wishes & looking forward to seeing you on board early next year.

For the Kotak Mahindra Group



Signature of the candidate



Kotak Mahindra Life Insurance Company Limited

CIN: U66030MH2000PLC128503

Registered Office:

2nd Floor,
Plot # C- 12,
G- Block, BKC, Bandra (E),
Mumbai - 400 051.

Corporate Office:

7th Floor, Kotak Infinity, Bldg. No. 21,
Infinity Park, Off W. E. Highway,
General AK Vaidya Marg, Malad (E),
Mumbai - 400 097, India.

T +91 22 6605 7777

F +91 22 6725 6166

<http://insurance.kotak.com>

Koi hai Samasha

REGISTRAR





6th November 2020

Sub: Offer of employment by Pin Click

Dear **Rakshitha N**, ,

Congratulations!

We are pleased to extend an offer to you to join Pin Click as **“Property Advisor”**, with effect from **5th May 2021**.

The terms of our offer are as follows:

1. The details of your attached earnings are attached here with as Annexure A. Once the PPO is confirmed **5.16 LPA** is applicable and attaching herewith Annexure B.
2. Your initial posting as Pin Click employee will be at **Bangalore** office. Pin Click, however, reserves the choice to post/transfer you at any of their offices in India and outside. In which case, all transfer facilities applicable by company policies will be made available to you.
3. The Company reserves the right to conduct background investigations and/or reference checks on all its potential employees and your job offer is contingent upon such clearance.
4. You will be on probation for a period of six months and may be confirmed as a permanent employee upon successful completion of the probation. During the probation period, your services can be terminated without any notice or salary thereof on either side.
5. While we look forward to a long and profitable relationship, the employment relationship can be terminated by either of us at any time with 15 days notice period or 15 days' salary in lieu thereof. The Company will have discretion on the above mentioned options and can waive the notice period or accept/pay payment in lieu of notice period or mandate 15 days notice at its sole discretion based on project deliverables, forecasting and appropriate knowledge transfer. Under any circumstance if you are unable to serve the notice period, the Company can decide to agree or refuse to provide the releasing letter of employment. Any statements or representations to the contrary (and, indeed, any statements contradicting any provision in this letter) should be regarded by you as ineffective.
6. You will be governed at all times by the policies, procedures and rules of Pin Click related to the salary, allowances, benefits and perquisites which are specified in this Agreement and its Annexure. Pin Click may modify or change such allowances, benefits and perquisites from time to time in accordance with its policies.
7. During your employment with Pin Click, you will, under no circumstances work for any other firm or person, directly or indirectly, in a paid or honorary position, without an explicit permission from Pin Click.
8. You will not engage in any unethical practice, which might affect Pin Click and its employees, client and partners.





The details of your annual earnings are as **Annexure A**.

ANNEXURE – A

COMPENSATION & BENEFITS STATEMENT – PIN CLICK

	Name	Rakshitha N	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	7,350	88,200
	House Rent Allowance	6,125	73,500
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	3,340	40,080
	Sub-Total I / Gross Pay	23,265	2,79,180
Benefits			
B	PF Employee	882	10,584
	Gratuity	353	4,236
	Mobile Sim Provided by Company	500	6,000
	Sub Total II	1,735	20,820
Total A + B	Cost to the Company	25,000	3,00,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement.</p> <p>* The Offer/ Salary Is Subjective to Completion of Training</p> <p>*Two-wheeler is mandatory with valid driving license.</p> <p>*Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			


 REGISTRAR




ANNEXURE – B


COMPENSATION & BENEFITS STATEMENT – PIN CLICK			
	Name	Rakshitha N	
	Designation	Property Advisor	
	Department	Sales	
	Date of Joining	5th May 2021	
	C & B CATEGORY	INR – Monthly	INR – Annual
A	Fixed Compensation		
	Basic Salary	8,400	1,00,800
	House Rent Allowance	7,000	84,000
	Conveyance Allowance	800	9,600
	Medical Reimbursement	1,250	15,000
	LTC	2,400	28,800
	Children Education Allowance	2,000	24,000
	Special Allowance	4,739	56,868
	Sub-Total I / Gross Pay	26,589	3,19,068
Benefits			
B	PF Employee	1,008	12,096
	Gratuity	403	4,836
	Sub Total II	1,411	16,932
Total A + B	Cost to the Company	28,000	3,36,000
C	Performance Enhanced Incentives	15,000*	1,80,000*
		43,000	5,16,000
<p>Note: *Performance Enhanced Incentives Is Target Based and will be paid based on your sales achievement * The Offer/ Salary Is Subjective to Completion of Training *Two-wheeler is mandatory with valid driving license. *Fuel re-reimbursement is included in the CTC.</p>			
<ul style="list-style-type: none"> Gross Pay is prior to tax being deducted at Source from the salary, Professional tax and Employee contribution towards PF, ESIC as applicable. 			

To accept this offer, sign the copy and return the duplicate/scan copy to the sender. Kindly ensure that the copy of acceptance reaches us as prescribed.

We look forward to the opportunity of working with you at

PinClick Property Management Pvt Ltd.,

Mr.Manik
KinraCo Founder


 REGISTRAR




Letter of Offer

- a) The employee shall manage the day-to-day affairs of the company and shall supervise the office staff and any other employees of the Company. The supervisory function shall be discharged by the employee with due regard to his KRA's.
- b) The employee shall at all times abide by the policies and practices of the Company and comply with applicable laws

I have read the terms and conditions set out above and completely understand the same. In accepting employment with PinClick I undertake to confirm to the terms and conditions set out above as well as other policies, procedures, instructions, etc, as may be communicated to me from time to time.

Name: _____ Signature: _____

Date: _____ Anticipated StartDate: _____

Sanne
REGISTRAR
PRESIDENCY UNIVERSITY
Bangalore



WINSPARK INNOVATIONS LEARNING PVT LTD.
1108-1109, 11th floor, JMD Megapolis, Sohna Road, Gurgaon
<http://www.planetspark.in>

Letter of Intent

Date: 25/02/2021

To,

BIJOY ANTONY C

Employee Code: _PS01112

Dear Bijoy,

Sub: Letter of Intent

We are pleased to appoint you in our organization as a **Business Development Trainee** with effect from 2nd March 2021. You will be based out of PlanetSpark office at 1108-1109, 11th Floor, JMD Megapolis, Sohna Road, Gurgaon. Shift Timings- 08:00pm to 05:00am.

You will be paid a Stipend of 10000INR during the 14 Days Training and eligible for the gross emoluments and incentives detailed in Annexure – A, post successful completion/clearance of training. A formal offer letter will be shared with you post successful training completion.

Your employment with us post the training clearance will be governed by the Terms & Conditions as detailed in Annexure – B.

Your offer has been made based on information furnished by you. However, if there is a discrepancy in the copies of documents or certificates given by you as a proof of above we retain the right to review our offer of employment.

Please sign and return duplicate copy of this letter in token of your acceptance.

We congratulate you on your appointment and wish you a long and successful career with us. We are confident that your contribution will take us further in our journey towards sparking the joy of learning in every child in India. We assure you of our support for your professional development and growth.

Yours truly,

For WINSPARK INNOVATIONS LEARNING PRIVATE LIMITED.

AUTHORIZED SIGNATORY


REGISTRAR


Annexure – A

Emoluments can be bifurcated as under:

Particulars	Monthly	Yearly
Basic Pay	15000	180000
House Rent Allowance	7500	90000
Medical Allowance	2000	24000
Special Allowance	9000	108000
Night Shift Allowance	5000	60000
Gross Salary	38500	462000
Variables(At Target Incentives)	20000	240000
Employer PF Contribution	1800	21600
Total CTC	60300	723600

Annexure – B

1. Personal Particulars:

You will keep us informed of any change in your residential address, your family status or any other relevant particulars. You would also let us know the name and address of your legal heir/nominee.

2. Probation

You will be in probation period of three month from the date of joining.

3. Nature of Work:

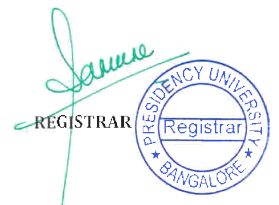
You will work at high standard of initiative, creativeness, efficiency and economy in the organization. The nature of work and responsibilities within **Business Development Trainee** will be assigned and explained to you from time to time.

4. Training:

You will hold yourself in readiness for any training at any place whenever required. Such training would be imparted to you at the company's expense.

5. Intellectual Property Right:

If during the period of your employment with us you achieve any invention, process improvement, operational improvement, or other process/method likely to result in more efficient operation of any of the activities of the company, the



company shall be entitled to use and utilize such improvement and you shall assign all rights thereof to the company for the purpose of seeking any patent rights or for any other purpose. The company shall have the sole ownership rights of all the intellectual property rights that you may create during the tenure of association with the company including but not limited to the creative concept that you may develop during your association with the company.

6. Secrecy/Confidentiality:

You will not during the course of your employment with the company or at any time there after divulge or disclose to any person whomsoever, make any use whatsoever for your own purpose or for any other purpose other than that of the company, of any information or knowledge obtained by you during your employment as to the business or affairs of the company including development, process reports and reporting system and you will during the course of your employment hereunder also use your best endeavour to prevent any other person from doing so.

7. Annual Leave:

You will be entitled to 4 annual leaves for every completed quarter at the company.

8. Termination of Service:

Either party can terminate this employment by serving a notice of one week on the other.

9. Appointment in Good Faith:

It must be specifically understood that this offer is made based on your proficiency on technical/professional skills you have declared to possess as per your application for employment and your ability to handle any assignment/job independently.

The above terms and conditions are based on the company's policy, procedures and other rules currently applicable in India and are subject to amendments and adjustments from time to time. In all matter including those not specifically covered here such as traveling, retirement, etc. you will be governed by the rules of the company as shall be in force from time to time.

Sincerely,

For and on behalf of WINSPARK INNOVATIONS LEARNING PVT LTD



“I hereby accept this offer and I Confirm that I have signed out of the placement process”



Signature

Date

Sanna
REGISTRAR



The stamp is a circular blue ink seal. The outer ring contains the text "PRESIDENCY UNIVERSITY" at the top and "BANGALORE" at the bottom, separated by two small stars. The inner circle contains the word "Registrar" in a serif font.



WINSPARK INNOVATIONS LEARNING PVT LTD.
1108-1109, 11th floor, JMD Megapolis, Sohna Road, Gurgaon
<http://www.planetspark.in>

Letter of Intent

Date: 25/02/2021

To,

Hana Khan

Employee Code: _PS01121

Dear Hana,

Sub: Letter of Intent

We are pleased to appoint you in our organization as a **Business Development Trainee** with effect from 2nd March 2021. You will be based out of PlanetSpark office at 1108-1109, 11th Floor. JMD Megapolis, Sohna Road, Gurgaon. Shift Timings- 08:00pm to 05:00am.

You will be paid a Stipend of 10000INR during the 14 Days Training and eligible for the gross emoluments and incentives detailed in Annexure – A, post successful completion/clearance of training. A formal offer letter will be shared with you post successful training completion.

Your employment with us post the training clearance will be governed by the Terms & Conditions as detailed in Annexure – B.

Your offer has been made based on information furnished by you. However, if there is a discrepancy in the copies of documents or certificates given by you as a proof of above we retain the right to review our offer of employment.

Please sign and return duplicate copy of this letter in token of your acceptance.

We congratulate you on your appointment and wish you a long and successful career with us. We are confident that your contribution will take us further in our journey towards sparking the joy of learning in every child in India. We assure you of our support for your professional development and growth.

Yours truly,

For WINSPARK INNOVATIONS LEARNING PRIVATE LIMITED.

AUTHORIZED SIGNATORY


REGISTRAR


Annexure – A

Emoluments can be bifurcated as under:

Particulars	Monthly	Yearly
Basic Pay	15000	180000
House Rent Allowance	7500	90000
Medical Allowance	2000	24000
Special Allowance	9000	108000
Night Shift Allowance	5000	60000
Gross Salary	38500	462000
Variables(At Target Incentives)	20000	240000
Employer PF Contribution	1800	21600
Total CTC	60300	723600

Annexure – B

1. Personal Particulars:

You will keep us informed of any change in your residential address, your family status or any other relevant particulars. You would also let us know the name and address of your legal heir/nominee.

2. Probation

You will be in probation period of three month from the date of joining.

3. Nature of Work:


You will work at high standard of initiative, creativeness, efficiency and economy in the organization. The nature of work and responsibilities within **Business Development Trainee** will be assigned and explained to you from time to time.

4. Training:

You will hold yourself in readiness for any training at any place whenever required. Such training would be imparted to you at the company's expense.

5. Intellectual Property Right:

If during the period of your employment with us you achieve any invention, process improvement, operational improvement, or other process/method likely to result in more efficient operation of any of the activities of the company, the


REGISTRAR


company shall be entitled to use and utilize such improvement and you shall assign all rights thereof to the company for the purpose of seeking any patent rights or for any other purpose. The company shall have the sole ownership rights of all the intellectual property rights that you may create during the tenure of association with the company including but not limited to the creative concept that you may develop during your association with the company.

6. Secrecy/Confidentiality:

You will not during the course of your employment with the company or at any time there after divulge or disclose to any person whomsoever, make any use whatsoever for your own purpose or for any other purpose other than that of the company, of any information or knowledge obtained by you during your employment as to the business or affairs of the company including development, process reports and reporting system and you will during the course of your employment hereunder also use your best endeavour to prevent any other person from doing so.

7. Annual Leave:

You will be entitled to 4 annual leaves for every completed quarter at the company.

8. Termination of Service:

Either party can terminate this employment by serving a notice of one week on the other.

9. Appointment in Good Faith:

It must be specifically understood that this offer is made based on your proficiency on technical/professional skills you have declared to possess as per your application for employment and your ability to handle any assignment/job independently.

The above terms and conditions are based on the company's policy, procedures and other rules currently applicable in India and are subject to amendments and adjustments from time to time. In all matter including those not specifically covered here such as traveling, retirement, etc. you will be governed by the rules of the company as shall be in force from time to time.

Sincerely,

For and on behalf of WINSPARK INNOVATIONS LEARNING PVT LTD



“I hereby accept this offer and I Confirm that I have signed out of the placement process”



Signature

Date

Sanna
REGISTRAR



The stamp is a circular official seal. The outer ring contains the text "PRESIDENCY UNIVERSITY" at the top and "BANGALORE" at the bottom, separated by two small stars. The inner circle contains the word "Registrar" in a serif font.

LETTER OF APPOINTMENT

27-Mar-21

ASHIK A D

Bangalore

201920300018@presidencyuniversity.in

Company ID: 160466

Dear **ASHIK A D,**

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.

Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.



Thank You,

For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding


REGISTRAR




I, **ASHIK A D**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: **19/Apr/2021**
- Email ID: 201920300018@presidencyuniversity.in

Signature:

Date: _____ **Authenticated by** _____



Annexure 1

COMPENSATION DETAILS

Employee Name	ASHIK A D
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2
GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank , without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



LET'S CREATE
**THE
WORLD'S
BEST
BANK**
RIGHT HERE
IN **INDIA**



**IDFC FIRST
Bank**

ALWAYS YOU FIRST

extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment 'as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

DURATION/VALIDITY OF THE APPOINTMENT LETTER:

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:

[Redacted Signature Area]

[Redacted Date Area]

Name: **ASHIK A D**

Date: **27-Mar-2021**

Company ID: **160466**

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

LETTER OF APPOINTMENT

27-Mar-21

MUKUL SHARMA

Bangalore

201920300153@presidencyuniversity.in

Company ID: 160896

Dear MUKUL SHARMA,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.

Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.



Thank You,

For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding


REGISTRAR




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**THE
 WORLD'S
 BEST
 BANK**
 RIGHT HERE
 IN **INDIA**



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I, **MUKUL SHARMA**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- Email ID: 201920300153@presidencyuniversity.in

Signature:

Date:

Authenticated by



Annexure 1

COMPENSATION DETAILS

Employee Name	MUKUL SHARMA
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2
GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank , without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



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extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

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You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment 'as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

DURATION/VALIDITY OF THE APPOINTMENT LETTER:

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

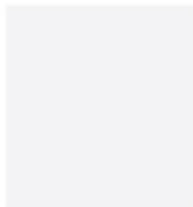
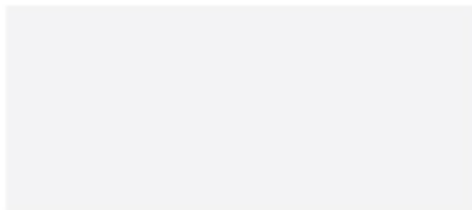
GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:



Name: **MUKUL SHARMA**

Date: 27-Mar-2021

Company ID: 160896

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

LETTER OF APPOINTMENT

27-Mar-21

SOUMYA RANJAN PRADHAN

Bangalore

201920300087@presidencyuniversity.in

Company ID: 162567

Dear SOUMYA RANJAN PRADHAN,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.

Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.

Thank You,

For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding



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 IN **INDIA**



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I, **SOUMYA RANJAN PRADHAN**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- Email ID: 201920300087@presidencyuniversity.in

Signature:

Date:

Authenticated by



Annexure 1

COMPENSATION DETAILS

Employee Name	SOUMYA RANJAN PRADHAN
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2
GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank, without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



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extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part , resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions , or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person.to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment 'as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

DURATION/VALIDITY OF THE APPOINTMENT LETTER:

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:

[Redacted Signature Area]

[Redacted Date Area]

Name: **SOUMYA RANJAN PRADHAN**

Date: 27-Mar-2021

Company ID: 162567

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

LETTER OF APPOINTMENT

27-Mar-21

KAVANA NAGARAJU

Bangalore

kavanakav1998@gmail.com

Company ID: 162477

Dear KAVANA NAGARAJU,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.

Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.

Thank You,

For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding



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 WORLD'S
 BEST
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 IN **INDIA**



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I, **KAVANA NAGARAJU**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- PAN number: CKYPN4891E
- Email ID: kavanakav1998@gmail.com

Signature:

Date:

Authenticated by



Annexure 1

COMPENSATION DETAILS

Employee Name	KAVANA NAGARAJU
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2

GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank , without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



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extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,



commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment' as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

DURATION/VALIDITY OF THE APPOINTMENT LETTER:

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

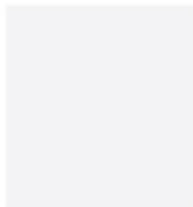
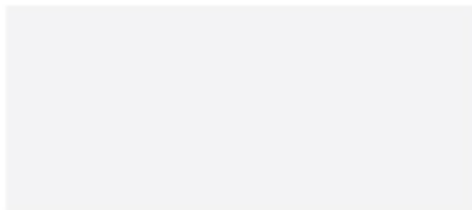
GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:



Name: **KAVANA NAGARAJU**

Date: 27-Mar-2021

Company ID: 162477

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

LETTER OF APPOINTMENT

27-Mar-21

DHANYA NAIR M V

Bangalore

201920300297@presidencyuniversity.in

Company ID: 162780

Dear DHANYA NAIR M V,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.

Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.

Thank You,

For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding



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 WORLD'S
 BEST
 BANK**
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 IN **INDIA**



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I, **DHANYA NAIR M V**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- Email ID: 201920300297@presidencyuniversity.in

Signature:

Date:

Authenticated by



Annexure 1

COMPENSATION DETAILS

Employee Name	DHANYA NAIR M V
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2
GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank, without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



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extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment 'as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

DURATION/VALIDITY OF THE APPOINTMENT LETTER:

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:

[Redacted Signature Area]

[Redacted Date Area]

Name: **DHANYA NAIR M V**

Date: 27-Mar-2021

Company ID: 162780

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

LETTER OF APPOINTMENT

27-Mar-21
CHANDAN H J
Bangalore
201920300428@presidencyuniversity.in
Company ID: 160987

Dear CHANDAN H J,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.



Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.

Thank You,
For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding


REGISTRAR




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 WORLD'S
 BEST
 BANK**
 RIGHT HERE
 IN **INDIA**



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 Bank**

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I, **CHANDAN H J**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- Email ID: 201920300428@presidencyuniversity.in

Signature:

Date:

Authenticated by



Signature
 REGISTRAR
 PRESIDENCY UNIVERSITY
 REGISTRAR
 BANGALORE

Annexure 1

COMPENSATION DETAILS

Employee Name	CHANDAN H J
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2
GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank , without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



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extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment 'as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

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- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:

[Redacted Signature Area]

[Redacted Date Area]

Name: **CHANDAN H J**

Date: 27-Mar-2021

Company ID: 160987

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

LETTER OF APPOINTMENT

27-Mar-21
RAGHU S S
Bangalore
201920300428@presidencyuniversity.in
Company ID: 165798

Dear RAGHU S S,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.



Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.

Thank You,
For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding


REGISTRAR




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 WORLD'S
 BEST
 BANK**
 RIGHT HERE
 IN **INDIA**



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I, **RAGHU S S**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- Email ID: 201920300428@presidencyuniversity.in

Signature:

Date:

Authenticated by



Annexure 1

COMPENSATION DETAILS

Employee Name	RAGHU S S
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2
GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank, without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



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extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment 'as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

DURATION/VALIDITY OF THE APPOINTMENT LETTER:

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:

[Redacted Signature Area]

[Redacted Date Area]



Name: **RAGHU S S**

Date: 27-Mar-2021

Company ID: 165798

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

LETTER OF APPOINTMENT

27-Mar-21

KARIVEER KUMAR P

Bangalore

201920300546@presidencyuniversity.in

Company ID: 160768

Dear KARIVEER KUMAR P,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.

Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.



Thank You,

For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding


REGISTRAR




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 WORLD'S
 BEST
 BANK**
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 IN **INDIA**



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I, **KARIVEER KUMAR P**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- Email ID: 201920300546@presidencyuniversity.in

Signature:

Date:

Authenticated by



Annexure 1

COMPENSATION DETAILS

Employee Name	KARIVEER KUMAR P
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2
GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank , without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



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extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment 'as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

DURATION/VALIDITY OF THE APPOINTMENT LETTER:

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:

[Redacted Signature Area]

[Redacted Date Area]

Name: **KARIVEER KUMAR P**

Date: 27-Mar-2021

Company ID: 160768

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

LETTER OF APPOINTMENT

27-Mar-21

SHIVAPRASAD R E

Bangalore

201920300404@presidencyuniversity.in

Company ID: 162498

Dear SHIVAPRASAD R E,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,75,000/- (Rs.Three Lakh Seventy Five Thousand only)** per annum. The position is currently based at **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.

Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.



Thank You,

For **IDFC FIRST Bank Limited**

Digitally Signed by

Deepika Mahajan

Head Talent Acquisition & Employer Branding


REGISTRAR




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 WORLD'S
 BEST
 BANK**
 RIGHT HERE
 IN **INDIA**



**IDFC FIRST
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I, **SHIVAPRASAD R E**, son/daughter of _____ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- Email ID: 201920300404@presidencyuniversity.in

Signature:

Date:

Authenticated by



Annexure 1

COMPENSATION DETAILS

Employee Name	SHIVAPRASAD R E
Grade	Senior Officer
Business Unit	Retail Banking - Retail Liabilities
Location	Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)

Component	Per Month(In INR.)	Per Annum (in INR.)
Basic Salary	6,250	75,000
Flexible Benefit Plan	23,200	2,78,400
Annual Guaranteed Cash (AGC)	29,450	3,53,400
Employer PF	1,800	21,600
Total Fixed Pay (TFP)	31,250	3,75,000

* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

Notes:

- ¹Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

Annexure 2
GENERAL TERMS AND CONDITIONS

LOCATION

Your joining location will be **Bengaluru-Pride Hulkul Lalbagh Main Rd (Sales Hub)**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank, without any additional remuneration, with/ without assigning any reasons.

HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

MEDICAL FITNESS & VERIFICATION OF PARTICULARS

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

RETIREMENT

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

COMPLIANCE

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

NOTICE PERIOD

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

TERMINATION OF EMPLOYMENT

- If you absent yourself without authorized leave for continuous five (5) days, or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently



LET'S CREATE
**THE
WORLD'S
BEST
BANK**
RIGHT HERE
IN **INDIA**



**IDFC FIRST
Bank**

ALWAYS YOU FIRST

extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

DATA PROTECTION

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

INTELLECTUAL PROPERTY:

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

INDEMNITY

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

FORCE MAJEURE

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

NON-SOLICITATION AND RESTRICTIVE COVENANT

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

REVOKING THE APPOINTMENT

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

OTHER TERMS AND CONDITIONS:

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment 'as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

WARRANTY

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

CHANGE IN TERMS AND CONDITONS

- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

DURATION/VALIDITY OF THE APPOINTMENT LETTER:

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

GOVERNING LAW

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

Accepted & Agreed:

Signature:

Date:

[Redacted Signature Area]

[Redacted Date Area]

Name: **SHIVAPRASAD R E**

Date: 27-Mar-2021

Company ID: 162498

OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

Deepika Mahajan

Head Talent Acquisition and Employer Branding

Human Resource Department.

IDFC FIRST BANK LTD.

Annexure 3

**PRE JOINING DOCUMENT CHECKLIST
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume. Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

OFFER LETTER

Reference No. - 1384045717
Applicant ID - 4390136

24-Mar-2021

AMRUT BHIMARAO MORE

Dear ANMRUT,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384045717

Applicant ID - 4390136

24-Mar-2021

AMRUT BHIMARAO MORE

Dear ANMRUT,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

REGISTRAR



:2:

Reference No. - 1384045717
AMRUT BHIMARAO MORE

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

REGISTRAR



Reference No. - 1384045717

AMRUT BHIMARAO MORE

- Please note that while joining the services of the Bank and during the course of your services with the Bank, you would be required to notify the Bank immediately with details of civil or criminal case/s instituted against you in any Court of Law or any complaint/show cause notice /prosecution with/by any Police Station or by any statutory authority, as also you will notify any outcome of such complaint like filing of Chargesheet /Arrest/Conviction/Acquittal/Discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.
- The Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence - directly or indirectly - upon any authority to further your interest/s in respect of matters pertaining to your services with the Bank would amount to breach of employment contract leading to initiation of appropriate action.
- Please note that during the course of your services with the Bank, you will not take part in any demonstration/agitation against the Bank and its official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of the Bank leading to initiation of appropriate action.
- **Termination of Employment:** Your services with the Bank are liable to be terminated:
 - Without assigning any reason and without giving any notice during probation period and after confirmation by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period and at any time during your services with the Bank in the event of
 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
 - c) Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - Mismatch in your previous pay slip
 - Fake qualification certificates etc; and
 - d) Suppression of any material information by you.
 - e) Any breach of the Rules and Regulations of the Bank as applicable/may be made applicable to you from time to time.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

REGISTRAR



Reference No. - 1384045717

AMRUT BHIMARAO MORE

• General:

- Your appointment and continuation in employment are subject to reference checks, successful completion of your course during the current academic year and submission of your certificate and mark sheet within 3 months of joining.
- You will be bound by the Rules and Regulations of the Bank.
- You will keep us informed of any change in your residential address.
- Your acceptance is taken as your understanding that the role in ICICI Bank may involve sales. You may be required to travel extensively as per the requirement of your job/role or as may be needed for the exigencies of the Bank. Also, that you further understand that your services in the Bank are transferrable in any location and profile including sales, across geographies as per organization requirements.

If you are agreeable to the above mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

Amit Anand
Business HR Manager

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

REGISTRAR



:5:

Reference No. - 1384045717

AMRUT BHIMARAO MORE

Annexure:

Remuneration:

- Your Base Salary will be Rs. 84,000/- (Rupees Eighty Four Thousand only) per annum.
- You will eligible for the Performance Linked Retention Pay, as per the policy of the Bank. Please note that there is no guaranteed performance bonus, subject to however provisions of the Payment of Bonus Act 1965, wherever applicable. The performance linked Retention pay would be payable to an employee only if the employee on the day of payout is on the rolls of the bank and he/she has not resigned and / or is serving notice period.

Supplementary Allowances:

- You will be eligible for a Supplementary Allowance of Rs. 1,44,000/- (Rupees One Lakh Forty Four Thousand only) per annum. Supplementary allowance will include –Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- You will be eligible for HRA of Rs. 42,000/- (Rupees Forty Two Thousand only) per annum.
- The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

Superannuation Allowances:

- You will be eligible for a Superannuation Allowance of Rs. 12,600/- (Rupees Twelve Thousand Six Hundred only) per annum.

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REGISTRAR



Reference No. - 1384045717

AMRUT BHIMARAO MORE

Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
- The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.
- Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

ICICI Bank Limited
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Bandra-Kurla Complex
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REGISTRAR



JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of accepting offer letter. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: <https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx>

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details

Name : AMRUT BHIMARAO MORE**Position:** Assistant Manager**Group:** RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

* Supplementary allowance will include Conveyance / Travel allowance, LTA, Medical, Canteen and any other allowance

*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND

Date: 2021.03.24 23:35:13 +05:30

Reason: Offer Letter

Location: Mumbai

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
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REGISTRAR



OFFER LETTER

Reference No. - 1384045733

Applicant ID - 4390314

24-Mar-2021

HARSHITHA MANJUNATHA

Dear MANJUNATHA,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384045733

Applicant ID - 4390314

24-Mar-2021

HARSHITHA MANJUNATHA

Dear MANJUNATHA,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

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Vadodara 390 007, India

REGISTRAR



:2:

Reference No. - 1384045733
HARSHITHA MANJUNATHA

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

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REGISTRAR



Reference No. - 1384045733

HARSHITHA MANJUNATHA

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- Please note that during the course of your services with the Bank, you will not take part in any demonstration/agitation against the Bank and its official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of the Bank leading to initiation of appropriate action.
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 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
 - c) Any incorrect information furnished by you like:
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 - Mismatch in your previous pay slip
 - Fake qualification certificates etc; and
 - d) Suppression of any material information by you.
 - e) Any breach of the Rules and Regulations of the Bank as applicable/may be made applicable to you from time to time.

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REGISTRAR



Reference No. - 1384045733

HARSHITHA MANJUNATHA

• General:

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- You will keep us informed of any change in your residential address.
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If you are agreeable to the above mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

Amit Anand
Business HR Manager

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

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Vadodara 390 007, India

REGISTRAR



:5:

Reference No. - 1384045733

HARSHITHA MANJUNATHA

Annexure:

Remuneration:

- Your Base Salary will be Rs. 84,000/- (Rupees Eighty Four Thousand only) per annum.
- You will eligible for the Performance Linked Retention Pay, as per the policy of the Bank. Please note that there is no guaranteed performance bonus, subject to however provisions of the Payment of Bonus Act 1965, wherever applicable. The performance linked Retention pay would be payable to an employee only if the employee on the day of payout is on the rolls of the bank and he/she has not resigned and / or is serving notice period.

Supplementary Allowances:

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- You will be eligible for HRA of Rs. 42,000/- (Rupees Forty Two Thousand only) per annum.
- The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

Superannuation Allowances:

- You will be eligible for a Superannuation Allowance of Rs. 12,600/- (Rupees Twelve Thousand Six Hundred only) per annum.

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REGISTRAR



Reference No. - 1384045733

HARSHITHA MANJUNATHA

Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
- The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.
- Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
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REGISTRAR



JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of accepting offer letter. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: <https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx>

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details
Name : HARSHITHA MANJUNATHA

Position: Assistant Manager

Group: RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

* Supplementary allowance will include Conveyance / Travel allowance, LTA, Medical, Canteen and any other allowance

*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

OFFER LETTER

Reference No. - 1384045806

Applicant ID - 4390872

24-Mar-2021

TEJASWINI M

Dear TEJASWINI,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384045806

Applicant ID - 4390872

24-Mar-2021

TEJASWINI M

Dear TEJASWINI,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

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REGISTRAR



:2:

Reference No. - 1384045806

TEJASWINI M

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

REGISTRAR



Reference No. - 1384045806

TEJASWINI M

- Please note that while joining the services of the Bank and during the course of your services with the Bank, you would be required to notify the Bank immediately with details of civil or criminal case/s instituted against you in any Court of Law or any complaint/show cause notice /prosecution with/by any Police Station or by any statutory authority, as also you will notify any outcome of such complaint like filing of Chargesheet /Arrest/Conviction/Acquittal/Discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.
- The Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence - directly or indirectly - upon any authority to further your interest/s in respect of matters pertaining to your services with the Bank would amount to breach of employment contract leading to initiation of appropriate action.
- Please note that during the course of your services with the Bank, you will not take part in any demonstration/agitation against the Bank and its official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of the Bank leading to initiation of appropriate action.
- **Termination of Employment:** Your services with the Bank are liable to be terminated:
 - Without assigning any reason and without giving any notice during probation period and after confirmation by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period and at any time during your services with the Bank in the event of
 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
 - c) Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - Mismatch in your previous pay slip
 - Fake qualification certificates etc; and
 - d) Suppression of any material information by you.
 - e) Any breach of the Rules and Regulations of the Bank as applicable/may be made applicable to you from time to time.

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Old Padra Road,
Vadodara 390 007, India

REGISTRAR



Reference No. - 1384045806

TEJASWINI M

• General:

- Your appointment and continuation in employment are subject to reference checks, successful completion of your course during the current academic year and submission of your certificate and mark sheet within 3 months of joining.
- You will be bound by the Rules and Regulations of the Bank.
- You will keep us informed of any change in your residential address.
- Your acceptance is taken as your understanding that the role in ICICI Bank may involve sales. You may be required to travel extensively as per the requirement of your job/role or as may be needed for the exigencies of the Bank. Also, that you further understand that your services in the Bank are transferrable in any location and profile including sales, across geographies as per organization requirements.

If you are agreeable to the above mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

Amit Anand
Business HR Manager

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
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CIN.: L65190GJ1994PLC021012

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Near Chakli Circle,
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REGISTRAR



:5:

Reference No. - 1384045806

TEJASWINI M

Annexure:

Remuneration:

- Your Base Salary will be Rs. 84,000/- (Rupees Eighty Four Thousand only) per annum.
- You will eligible for the Performance Linked Retention Pay, as per the policy of the Bank. Please note that there is no guaranteed performance bonus, subject to however provisions of the Payment of Bonus Act 1965, wherever applicable. The performance linked Retention pay would be payable to an employee only if the employee on the day of payout is on the rolls of the bank and he/she has not resigned and / or is serving notice period.

Supplementary Allowances:

- You will be eligible for a Supplementary Allowance of Rs. 1,44,000/- (Rupees One Lakh Forty Four Thousand only) per annum. Supplementary allowance will include –Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- You will be eligible for HRA of Rs. 42,000/- (Rupees Forty Two Thousand only) per annum.
- The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

Superannuation Allowances:

- You will be eligible for a Superannuation Allowance of Rs. 12,600/- (Rupees Twelve Thousand Six Hundred only) per annum.

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Reference No. - 1384045806

TEJASWINI M

Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
- The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.
- Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
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REGISTRAR



JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of accepting offer letter. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: <https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx>

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details
Name : TEJASWINI M

Position: Assistant Manager

Group: RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

* Supplementary allowance will include Conveyance / Travel allowance, LTA, Medical, Canteen and any other allowance

*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND

Date: 2021.03.24 23:35:13 +05:30

Reason: Offer Letter

Location: Mumbai

OFFER LETTER

Reference No. - 1384045841

Applicant ID - 4391029

24-Mar-2021

P VILAS

Dear VILAS,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384045841

Applicant ID - 4391029

24-Mar-2021

P VILAS

Dear VILAS,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

ICICI Bank Limited
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Regd. Office : ICICI Bank Tower,
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REGISTRAR



:2:

Reference No. - 1384045841

P VILAS

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

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REGISTRAR



Reference No. - 1384045841

P VILAS

- Please note that while joining the services of the Bank and during the course of your services with the Bank, you would be required to notify the Bank immediately with details of civil or criminal case/s instituted against you in any Court of Law or any complaint/show cause notice /prosecution with/by any Police Station or by any statutory authority, as also you will notify any outcome of such complaint like filing of Chargesheet /Arrest/Conviction/Acquittal/Discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.
- The Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence - directly or indirectly - upon any authority to further your interest/s in respect of matters pertaining to your services with the Bank would amount to breach of employment contract leading to initiation of appropriate action.
- Please note that during the course of your services with the Bank, you will not take part in any demonstration/agitation against the Bank and its official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of the Bank leading to initiation of appropriate action.
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 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
 - c) Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - Mismatch in your previous pay slip
 - Fake qualification certificates etc; and
 - d) Suppression of any material information by you.
 - e) Any breach of the Rules and Regulations of the Bank as applicable/may be made applicable to you from time to time.

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REGISTRAR



Reference No. - 1384045841

P VILAS

• General:

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- You will be bound by the Rules and Regulations of the Bank.
- You will keep us informed of any change in your residential address.
- Your acceptance is taken as your understanding that the role in ICICI Bank may involve sales. You may be required to travel extensively as per the requirement of your job/role or as may be needed for the exigencies of the Bank. Also, that you further understand that your services in the Bank are transferrable in any location and profile including sales, across geographies as per organization requirements.

If you are agreeable to the above mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

Amit Anand
Business HR Manager

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
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Vadodara 390 007, India

REGISTRAR



:5:

Reference No. - 1384045841

P VILAS

Annexure:

Remuneration:

- Your Base Salary will be Rs. 84,000/- (Rupees Eighty Four Thousand only) per annum.
- You will eligible for the Performance Linked Retention Pay, as per the policy of the Bank. Please note that there is no guaranteed performance bonus, subject to however provisions of the Payment of Bonus Act 1965, wherever applicable. The performance linked Retention pay would be payable to an employee only if the employee on the day of payout is on the rolls of the bank and he/she has not resigned and / or is serving notice period.

Supplementary Allowances:

- You will be eligible for a Supplementary Allowance of Rs. 1,44,000/- (Rupees One Lakh Forty Four Thousand only) per annum. Supplementary allowance will include –Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- You will be eligible for HRA of Rs. 42,000/- (Rupees Forty Two Thousand only) per annum.
- The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

Superannuation Allowances:

- You will be eligible for a Superannuation Allowance of Rs. 12,600/- (Rupees Twelve Thousand Six Hundred only) per annum.

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REGISTRAR



Reference No. - 1384045841

P VILAS

Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
- The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.
- Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
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REGISTRAR



JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of accepting offer letter. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: <https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx>

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details
Name : P VILAS

Position: Assistant Manager

Group: RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

* Supplementary allowance will include Conveyance / Travel allowance, LTA, Medical, Canteen and any other allowance

*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND

Date: 2021.03.24 23:35:13 +05:30

Reason: Offer Letter

Location: Mumbai

ICICI Bank Limited
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Mumbai 400 051, India.

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CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
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Vadodara 390 007, India

REGISTRAR



OFFER LETTER

Reference No. - 1384045871

Applicant ID - 4391148

24-Mar-2021

NIDESH M N

Dear NIDESH,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter. Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address : icicicareers@icicibank.com

Telephone No. : 022-71872500

Yours sincerely,

ICICI Bank HR Team

Reference No. - 1384045871

Applicant ID - 4391148

24-Mar-2021

NIDESH M N

Dear NIDESH,

We are pleased to make you an offer of appointment as Assistant Manager in ICICI Bank. You will be placed in CORPORATE EMP SOLUTIONS GROUP at BANGALORE - HOODI.

Kindly note, that the offer of appointment is subject to you having fulfilled the requirements of successful completion of the degree programme within the timeline- which is the basic requirement of your eligibility. In an event, where the laid out requirements are not met within the stipulated timeline, this offer shall be withdrawn, cancelled and stand revoked which please take a note of.

The details of your remuneration and benefits are given in Annexure.

The following are the terms and conditions of the appointment.

Commencement/Term:

- You shall be required to join the Bank on or before 10-Apr-2021.
- You will be on probation for a period of one year or such extended period as may be decided by the Bank based on your performance during the probation period.
- On satisfactory completion of your probation period, including that of extended period, if any, you will be confirmed in the services of the Bank in writing.

Other Terms and Conditions of Service:

a) Professional Ethics & Confidentiality: While you are in the services of the Bank, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of the Bank. You will not divulge details like your compensation structure (CTC), performance rating, performance bonus amount, increment, etc. and will not divulge to any person or utilize any of the Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside the Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

b) IT Security Practice & Procedures: While you are in the services of the Bank, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India

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Reference No. - 1384045871

NIDESH M N

- **Notice Period:** In case you decide to leave the Bank's services during probation period or after confirmation, you will be required to give thirty days' notice. The Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to the Bank the gross salary for the notice period so reduced/waived off.

After confirmation, your services would be liable to be terminated by the Bank, by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period.

- **Transfer:** The Bank shall have the right to transfer/depute you to any of its offices or ICICI group companies in India and abroad.
- **Joining Competitor:** In the event of termination of your services by the Bank or your resignation from the services of the Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- Please note that during the course of your services with the Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with the Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of the Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by the Bank.
- Please note that during the course of your services with the Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.

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- Please note that while joining the services of the Bank and during the course of your services with the Bank, you would be required to notify the Bank immediately with details of civil or criminal case/s instituted against you in any Court of Law or any complaint/show cause notice /prosecution with/by any Police Station or by any statutory authority, as also you will notify any outcome of such complaint like filing of Chargesheet /Arrest/Conviction/Acquittal/Discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by the Bank.
- The Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence - directly or indirectly - upon any authority to further your interest/s in respect of matters pertaining to your services with the Bank would amount to breach of employment contract leading to initiation of appropriate action.
- Please note that during the course of your services with the Bank, you will not take part in any demonstration/agitation against the Bank and its official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of the Bank leading to initiation of appropriate action.
- **Termination of Employment:** Your services with the Bank are liable to be terminated:
 - Without assigning any reason and without giving any notice during probation period and after confirmation by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period and at any time during your services with the Bank in the event of
 - a) Any breach of the conditions mentioned in this letter on your part
 - b) You not successfully completing the degree programme within the stipulated timeline during the current academic year and non-submission of your certificate and mark sheet within 3 months of result announcement
 - c) Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - Mismatch in your previous pay slip
 - Fake qualification certificates etc; and
 - d) Suppression of any material information by you.
 - e) Any breach of the Rules and Regulations of the Bank as applicable/may be made applicable to you from time to time.

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• General:

- Your appointment and continuation in employment are subject to reference checks, successful completion of your course during the current academic year and submission of your certificate and mark sheet within 3 months of joining.
- You will be bound by the Rules and Regulations of the Bank.
- You will keep us informed of any change in your residential address.
- Your acceptance is taken as your understanding that the role in ICICI Bank may involve sales. You may be required to travel extensively as per the requirement of your job/role or as may be needed for the exigencies of the Bank. Also, that you further understand that your services in the Bank are transferrable in any location and profile including sales, across geographies as per organization requirements.

If you are agreeable to the above mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

Amit Anand
Business HR Manager

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant

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NIDESH M N

Annexure:

Remuneration:

- Your Base Salary will be Rs. 84,000/- (Rupees Eighty Four Thousand only) per annum.
- You will eligible for the Performance Linked Retention Pay, as per the policy of the Bank. Please note that there is no guaranteed performance bonus, subject to however provisions of the Payment of Bonus Act 1965, wherever applicable. The performance linked Retention pay would be payable to an employee only if the employee on the day of payout is on the rolls of the bank and he/she has not resigned and / or is serving notice period.

Supplementary Allowances:

- You will be eligible for a Supplementary Allowance of Rs. 1,44,000/- (Rupees One Lakh Forty Four Thousand only) per annum. Supplementary allowance will include –Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- You will be eligible for HRA of Rs. 42,000/- (Rupees Forty Two Thousand only) per annum.
- The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

Superannuation Allowances:

- You will be eligible for a Superannuation Allowance of Rs. 12,600/- (Rupees Twelve Thousand Six Hundred only) per annum.

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Benefits:

- Comprehensive Mediclaim Coverage for you and your immediate family up to Rs.400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children. You will also be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.
- The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.
- Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Digitally signed by AMIT ANAND
Date: 2021.03.24 23:35:13 +05:30
Reason: Offer Letter
Location: Mumbai

Signature of Applicant

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JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of accepting offer letter. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: <https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx>

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use “forgot password “option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- 1) Self-attested copies of educational certificates and marksheets (Xth/XIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - a. Resignation accepted letter from current organization
 - b. Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- 5) PAN Card

Please note that you are required to attend Induction program (I-Banker) on your date of joining. You shall be communicated about the date, time and venue for induction program (I-Banker) by your Recruitment Manager.

Remuneration Details
Name : NIDESH M N

Position: Assistant Manager

Group: RETAIL BANKING GROUP

	Assistant Manager	
	Monthly	Annual
Basic	7000	84,000
HRA	3,500	42,000
Supplementary Allowance *	12,000	1,44,000
Superannuation Allowance **	1050.00	12,600
Total	23,550	2,82,600
Retirals		
Retirals (PF, Gratuity) ***	2,383	28,596
Total CTC	25,933	3,11,196
Performance Linked Retention Pay #	2,250	27,000
Total (incl PLRP)	28,183	3,38,196

* Supplementary allowance will include Conveyance / Travel allowance, LTA, Medical, Canteen and any other allowance

*** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy

#Please note that there is no guaranteed performance linked retention pay, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 24-Mar-2021

Digitally signed by AMIT ANAND

Date: 2021.03.24 23:35:13 +05:30

Reason: Offer Letter

Location: Mumbai

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