

STRICTLY PRIVATE & CONFIDENTIAL

Date: 08/06/2024

Akhil Shukla
S/O Prabhunath shukla, Wing -A, 1403 Rai nisarg, Opp KDMC garden, Mangeshi,,
Thane, 421306

Subject: Offer Letter

Dear Akhil ,

In reference to your application and subsequent discussions, we are pleased to offer you the position of Executive Sales Manager SISO - Agency Sales, Agency in Band GB2 A at Bajaj Allianz Life Insurance Company Limited (BALIC) . .

1. You shall be based at Dombivli .
2. You will report to **Binay kumar Yadav**.
3. The proposed compensation details are attached in "Annexure A"

We would request your confirmation and acceptance within 48 hours through email or by returning us a signed copy of this letter. Please send us a copy of your resignation letter duly accepted by your organization (if applicable). This letter is not to be construed as your appointment letter, which will be issued separately upon your joining

We would expect you to join latest by 11/29/2024. In the event of your not being able to join on or before the latest date mentioned, please intimate, failing which this offer will be deemed void. The Company, may, at its sole discretion, extend the period in writing

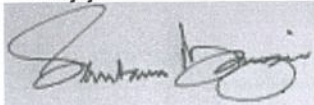
The offer of employment may be withdrawn /modified if any information or representation furnished by you is found to be incorrect or if any material information is detected by BALIC as being suppressed by you.

You are required to submit acceptance email of the offer along with the below mentioned documents at least 48 hours prior to your date of joining.

- a) Copy of relieving letters of last to last company (In case you have spent less than 6 years in your current company).
- b) Copy of resignation acceptance / relieving letter of current company.

Thanks again for your interest in being employed with BALIC and we look forward to you joining our organization at the earliest.

For Bajaj Allianz Life Insurance Company Ltd.



Authorized Signatory

358417/264489/Akhil Shukla/47400

Bajaj Allianz Life Insurance Company Limited
Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006 | Tel: +91-20-66026777 | Fax: +91-20-66026789
Toll Free no.: 1800 209 7272 | Email: customer care@bajajallianz.co.in | Website: www.bajajallianzlife.com
CIN: U66010PN2001PLC015959





Allianz

LIFE GOALS. DONE.

ANNEXURE A: CTC Break Up

COMPENSATION BREAK UP SHEET

Date: 08/06/2024

Name:	Akhil Shukla		
Department:	Agency Sales		
Designation:	STM		
Band:	GB2 A		
Location Code:	Dombivli	Location: Dombivli	

S. No.	Components	Rs. Per Month	Rs. Per Annum
1	Fixed Basic	6,500.00	78,000.00
2	Minimum HRA	1,200.00	14,400.00
3	Conveyance Allowance	2,000.00	24,000.00
4	Telephone Allowance	2,000.00	24,000.00
5	Statutory Bonus	1,300.00	15,600.00
6	Flexible Benefits	13,907.00	166,884.00
7	Company's Provident fund contribution	1,800.00	21,600.00
8	Gratuity as per the Act	313.00	3,756.00
9	Total Fixed	29,020.00	348,240.00
	Total Fixed CTC in Words	348,240.00(Three Lacs Forty-Eight Thousand Two Hundred & Forty Only)	

358417/264489/Akhil Shukla/47400

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Other Benefits:

1. Group Term Life Insurance: You will be covered by a life insurance cover, for a sum assured as per company policy. This cover remains only as long as you remain in the service of the Company as per company policy. The premium for this sum assured shall be paid by the company directly to the insurance company and this is not a part of your CTC. In addition to this, in case of accidental death the legal heir / nominee would be entitled to an additional death benefit.
2. Group Personal Accident: Under this policy, employees are covered for disability arising out of accidents. It compensates for the employee's loss of pay due to the disability. Death is not covered under this policy. The premium for this sum assured shall be paid by the company directly to the insurance company and this is not a part of your CTC.
3. You will be covered under the company group Mediclaim policy. The company shall subsidize the annual premium as per policy. The balance amount, if any, shall be borne by you and recovered from your salary.
4. Gratuity Benefit will be provided as per the provisions Payment of Gratuity Act, 1972.
5. Provident fund will be provided as per the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952.
6. In the event there is any enhancement in the total emoluments to be paid to you on account of change in any statute (Central Government or State Government) or notification, then the said enhanced payment will be adjusted from the total CTC payable to you as shown hereinabove. In such a case the company will have the right to restructure your emoluments within the specific CTC.
7. All future ex-gratia Variable pay/ Performance pay would include prospective/retrospectively increased or additional Statutory payments liable*to be paid by the Company because of changes in statues. Also the Company reserves the right to adjust/ recover such increased/ additional statutory payments from the Cost to Company (CTC). Further the Company will not be liable to pay any amount over and above CTC which includes all statutory payments applicable. Company reserves right to change your salary structure at any time by treating this as required notice, if any, under any Law & without any separate/further notice/ intimation. This is basis the fact that the CTC as mentioned in the offer letter is inclusive of all liability/ compensation obligations of the Company [whether towards statutory payments as well as towards Basic pay and other components of pay] unless specified otherwise in writing by the Company
8. If your employment is terminated by you for any reason prior to completion of 12 months of services, then you will pay back to the Company the entire joining expense incurred by the Company

353417204489/Akshil Shukla/17403

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Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chinchpada Road Kalyan (E) 421 306

STRICTLY PRIVATE & CONFIDENTIAL

Date: 08/06/2024

Srushti Ramesh Pimpale
savali society, room no-303, 3rd floor, gone,
Thane, 421102

Subject: Offer Letter

Dear Srushti Ramesh ,

In reference to your application and subsequent discussions, we are pleased to offer you the position of Executive Sales Manager SISO - Agency Sales, Agency in Band GB2 A at Bajaj Allianz Life Insurance Company Limited (BALIC). .

1. You shall be based at **Dombivli** .
2. You will report to **Binay kumar Yadav**.
3. The proposed compensation details are attached in "Annexure A"

We would request your confirmation and acceptance within 48 hours through email or by returning us a signed copy of this letter. Please send us a copy of your resignation letter duly accepted by your organization (if applicable). This letter is not to be construed as your appointment letter, which will be issued separately upon your joining

We would expect you to join latest by 11/29/2024. In the event of your not being able to join on or before the latest date mentioned, please intimate, failing which this offer will be deemed void. The Company, may, at its sole discretion, extend the period in writing

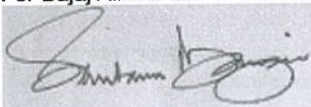
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You are required to submit acceptance email of the offer along with the below mentioned documents at least 48 hours prior to your date of joining.

- a) Copy of relieving letters of last to last company (In case you have spent less than 6 years in your current company).
- b) Copy of resignation acceptance / relieving letter of current company.

Thanks again for your interest in being employed with BALIC and we look forward to you joining our organization at the earliest.

For Bajaj Allianz Life Insurance Company Ltd.



Authorized Signatory

358418264495/Srushti Ramesh Pimpale/56432

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CIN: U66010PN2001PLC015959





LIFE GOALS. DONE.

ANNEXURE A: CTC Break Up

COMPENSATION BREAK UP SHEET

Date: 08/06/2024

Name:	Srushti Ramesh Pimpale		
Department:	Agency Sales		
Designation:	STM		
Band:	GB2 A		
Location Code:	Dombivli	Location: Dombivli	

S. No.	Components	Rs. Per Month	Rs. Per Annum
1	Fixed Basic	6,500.00	78,000.00
2	Minimum HRA	1,200.00	14,400.00
3	Conveyance Allowance	2,000.00	24,000.00
4	Telephone Allowance	2,000.00	24,000.00
5	Statutory Bonus	1,300.00	15,600.00
6	Flexible Benefits	13,907.00	166,884.00
7	Company's Provident fund contribution	1,800.00	21,600.00
8	Gratuity as per the Act	313.00	3,756.00
9	Total Fixed	29,020.00	348,240.00
	Total Fixed CTC in Words	348,240.00(Three Lacs Forty-Eight Thousand Two Hundred & Forty Only)	

358418/264495/Srushti Ramesh Pimpale/58432

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LIFE GOALS. DONE.

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8. If your employment is terminated by you for any reason prior to completion of 12 months of services, then you will pay back to the Company the entire joining expense incurred by the Company

358417204488/Akhil Shukla/7403

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Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chinchpada Road, Kaiyan (E) 421 306



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Date: 08/06/2024

Pratiksha Roshan Nalawade
63/101, Sairaj Building, Damale Colony, Kanjur, Bhandup East, Mumbai, PO.,
Mumbai, 400042

Subject: Offer Letter

Dear Pratiksha Roshan ,

In reference to your application and subsequent discussions, we are pleased to offer you the position of Executive Sales Manager SISO - Agency Sales, Agency in Band GB2 A at Bajaj Allianz Life Insurance Company Limited (BALIC). .

1. You shall be based at **Dombivli** .
2. You will report to **Binay kumar Yadav**.
3. The proposed compensation details are attached in "Annexure A"

We would request your confirmation and acceptance within 48 hours through email or by returning us a signed copy of this letter. Please send us a copy of your resignation letter duly accepted by your organization (if applicable). This letter is not to be construed as your appointment letter, which will be issued separately upon your joining

We would expect you to join latest by 11/29/2024. In the event of your not being able to join on or before the latest date mentioned, please intimate, failing which this offer will be deemed void. The Company, may, at its sole discretion, extend the period in writing

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You are required to submit acceptance email of the offer along with the below mentioned documents at least 48 hours prior to your date of joining.

- a) Copy of relieving letters of last to last company (In case you have spent less than 6 years in your current company).
- b) Copy of resignation acceptance / relieving letter of current company.

Thanks again for your interest in being employed with BALIC and we look forward to you joining our organization at the earliest.

For Bajaj Allianz Life Insurance Company Ltd.

Authorized Signatory

358420284494Pratiksha Roshan Nalawade/23596

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Allianz

LIFE GOALS. DONE.

ANNEXURE A: CTC Break Up

COMPENSATION BREAK UP SHEET

Date: 08/06/2024

Name:	Pratiksha Roshan Nalawade		
Department:	Agency Sales		
Designation:	STM		
Band:	GB2 A		
Location Code:	Dombivli	Location: Dombivli	

S. No.	Components	Rs. Per Month	Rs. Per Annum
1	Fixed Basic	6,500.00	78,000.00
2	Minimum HRA	1,200.00	14,400.00
3	Conveyance Allowance	2,000.00	24,000.00
4	Telephone Allowance	2,000.00	24,000.00
5	Statutory Bonus	1,300.00	15,600.00
6	Flexible Benefits	13,907.00	166,884.00
7	Company's Provident fund contribution	1,800.00	21,600.00
8	Gratuity as per the Act	313.00	3,756.00
9	Total Fixed	29,020.00	348,240.00
	Total Fixed CTC in Words	348,240.00(Three Lacs Forty-Eight Thousand Two Hundred & Forty Only)	

358420/264494/Pratiksha Roshan Nalawade/23586

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CIN: U66010PN2001PLC015959



Other Benefits:

1. Group Term Life Insurance: You will be covered by a life insurance cover, for a sum assured as per company policy. This cover remains only as long as you remain in the service of the Company as per company policy. The premium for this sum assured shall be paid by the company directly to the insurance company and this is not a part of your CTC. In addition to this, in case of accidental death the legal heir / nominee would be entitled to an additional death benefit.
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358417264499/Akshil Shukla47400

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Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chichpada Road, Kalyan (E) 421 306



Allianz

LIFE GOALS. DONE.

STRICTLY PRIVATE & CONFIDENTIAL

Date: 08/06/2024

Yogesh Bhausaheb Sable
S/O: Bhausaheb Sable, room n 334/4 bodhare chawl, shani mandir road, dr,
Thane, 421102

Subject: Offer Letter

Dear Yogesh Bhausaheb ,

In reference to your application and subsequent discussions, we are pleased to offer you the position of Executive Sales Manager SISO - Agency Sales, Agency in Band GB2 A at Bajaj Allianz Life Insurance Company Limited (BALIC). .

1. You shall be based at **Dombivli** .
2. You will report to **Binay kumar Yadav**.
3. The proposed compensation details are attached in "Annexure A"

We would request your confirmation and acceptance within 48 hours through email or by returning us a signed copy of this letter. Please send us a copy of your resignation letter duly accepted by your organization (if applicable). This letter is not to be construed as your appointment letter, which will be issued separately upon your joining

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- a) Copy of relieving letters of last to last company (In case you have spent less than 6 years in your current company).
- b) Copy of resignation acceptance / relieving letter of current company.

Thanks again for your interest in being employed with BALIC and we look forward to you joining our organization at the earliest.

For Bajaj Allianz Life Insurance Company Ltd.

Authorized Signatory

358419/264492/Yogesh Bhausaheb Sable/21625

Bajaj Allianz Life Insurance Company Limited

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Allianz

LIFE GOALS. DONE.

ANNEXURE A: CTC Break Up

COMPENSATION BREAK UP SHEET

Date: 08/06/2024

Name:	Yogesh Bhausheb Sable		
Department:	Agency Sales		
Designation:	STM		
Band:	GB2 A		
Location Code:	Dombivli	Location: Dombivli	

S. No.	Components	Rs. Per Month	Rs. Per Annum
1	Fixed Basic	6,500.00	78,000.00
2	Minimum HRA	1,200.00	14,400.00
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358419/264492/Yogesh Bhausheb Sable/21625

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Other Benefits:

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358417264469Akoj Shukla97401

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Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chichapada Road, Kaiyan (E) 421 306

Date: 19th December 2023

Name of Candidate: **Mr. Pradeep Bhagat**

Subject: Offer Letter

Dear **Pradeep,**

We have pleasure in offering you a position of "**Assistant Facebook Campaing Manager**" at **CBD Belapur** Office of PropertyPistol Realty Pvt. Ltd.

Your compensation in terms of "Cost to the company (CTC)" and detailed breakup will be as per attached annexure.

The management may place you on any assignment in any unit/department / associate concern of the company in any other location as it may consider necessary in its absolute discretion from time to time.

Your probation period is 03 months from the date of joining and on successful completion of the same you would be confirmed by the issue of a Confirmation letter. In case at any point during probation period, you wish to discontinue your services, you shall be required to serve notice period of 01 month.

Your proposed date of Joining is **25th December 2023**.

You are required to adhere to all company policies both during your probation and after confirmation period.

We look forward to a long and fruitful association with you.

Kindly acknowledge the copy as an acceptance of the offer letter.

PropertyPistol Realty Pvt. Ltd.

I **accept** the above offer of employment

A. N. Agarwal

Ashish Narain Agarwal
Authorized Signatory

Name of candidate: **Mr. Pradeep Bhagat**

Pramod Ram Ujagar Tiwari
Director



Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagar Marg,
Chinchpada Road, Kalyan (E) 421 306

Annexure I

Details Of Remuneration	Monthly	Annually
Basic Salary	14152	169824
HRA	5661	67930
Conveyance	800	9600
Others	2587	31046
Gross CTC	23200	278400
EPF Contribution (Employer)	1800	21600
CTC	25000	300000



October 25, 2024

Bhagyashri Raju Bartare
House no 34, Kalyan badlapur
road, Near MSEB, Ambarnath(M
CI) - 421501, Maharashtra, India

Subject: Offer Letter

Dear Bhagyashri,

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: 2
Location: Mumbai - Bandra Kurla Complex
Validity of Offer: 15 days from date of issuance of this letter

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.

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

Compensation & other Benefits

1. Your annual emoluments will be INR 4,75,000/- per annum on cost to company basis; the 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: U65110MH12000PLC128245

+91 22 6751 6666

022-68446530

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

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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 without providing any reason whatsoever by giving to the other, at any time, notice of 30 days in writing. In case of an ongoing internal investigation(s) / proceedings(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s).

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18. The decision of the Company will be final regarding the relieving date. In case, based on your request, the Company decides / agrees to reduce the notice period, then you will be bound to pay for the number of days which have not been served under the said notice period, as calculated by the Company on your last drawn basic pay. If the Company decides to relieve you prior to completion of notice period, the Company will pay (except where mutually agreed or for relieving you due to breach by you of the terms and conditions of your employment) for the number of days which have not been served under the said notice period amount, as calculated by the Company on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except for prior approved leaves), your separation will be as per the abandonment clause(s), as mentioned further on in the section Other Terms and Conditions of this letter.
19. 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.

Other Terms and Conditions

20. 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.
21. 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.
22. 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.

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23. We understand that we have your consent and authorization to take any pre or post-employment examinations and or Verification / checks as may be required by the Company (including its subsidiaries) or its representatives. You also authorize that Company may use an outside external (third party) agency to verify and validate the information you have provided including but not limited to your employment history, your personal background, professional standing, work history and various qualifications, educational or otherwise. You understand that an external background check agency may obtain information it deems appropriate from various sources including, but not limited to, the following: current and past employers, criminal conviction records, school records, college records and professional and personal references. You authorize, without reservation, any individual, corporation or other private or public entity to furnish to the Company and the external background check agency all information about you, including employment history, impending or in-hand employment offers from any other company, any employment related applications etc. You unconditionally release and hold harmless any individuals, corporation, or private or public entity from any and all causes of action that might arise from furnishing to the Company and the external agency information that they may request pursuant to this release. We believe that you have not made any false declaration or willfully suppressed any material information, including any previous employment history with the Company. 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. This authorization and release, in original, digital, faxed or photocopied form, shall be valid for this and any future reports and updates that may be requested.
24. 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.
25. 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 Company towards on-boarding activities.
26. 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.
27. 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.
28. 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.

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29. You will have to raise resignation only through Employee Self Service (ESS). Resignation through any mode other than ESS will not be considered.
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 Employee Self Service (ESS) or other communication channel/s as prevalent at the time. If you are agreeable to the above-mentioned terms and conditions, please acknowledge your acceptance on the Candidate portal or via email to your respective HR partner.

We look forward to a mutually rewarding relationship.

Regards,

For & on behalf of
HDFC Life Insurance Company Limited



Sushil Chander
Vice President - Human Resources

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

HDFC Life Insurance Company Limited

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CIN: L55110MB7000PLC128345

Candidate ID: 0421/2018

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Issued by: hr@hdfclife.com

Annexure 2 - Checklist of the Documents

You are requested to share following documents before your joining date, so that we can have everything in order for your joining.

A. Photo ID, Address and Age Proof:

- i. PAN Card
- ii. Aadhaar card

B. Work Experience:

- i. Experience letter / Relieving letter / Resignation acceptance letter with company stamp / Resignation acceptance email / Screen capture of HRIS resignation from last place of work

C. Education Proof:

- i. Graduation - mark sheets for each year of the program & degree certificate
- ii. PG / MBA - mark sheets for each year of the program & degree certificate

D. Other Documents:

- i. Scanned copy of a color passport size photograph (required for generation of Company ID card)

E. Blood Group

Your offer has been made based on the information furnished by you. However, if there is a discrepancy in the copies of the documents / certificates given by you as a proof in support of the above, the Company reserves its right to revoke the offer any time before your joining, and also its right to terminate your employment anytime after joining.

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Circle: 44 - 0402/2961



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Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chinchpada Road, Kaiyan (E) 421 306



Image by: Sima Kataria (20112419)

Annexure-I

Date: 01-01-2024

Ms. Alfiya Abdula Gaibee

Room No. 3, Naval CHS, Rajbhar Nagar,
Chinchpada Road, Near Uttar Bhartiya Hall,
Kalyan (E), Katemanivali PO, Thane, Katemanivali, Maharashtra - 421306

Sub: Appointment Letter

Dear **Ms. Alfiya Abdula Gaibee**,

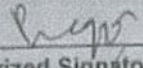
This is in reference to your application and subsequent personal interviews seeking appointment in Mansukh Securities & Finance Ltd. (hereinafter referred to as the Company, which includes any of its Group concerns or associate concerns). The Company is pleased to offer you a job as **Derivatives Trader** subject to the following terms and conditions. This supersedes all earlier letters/contracts related to employment or hire of services.

Your appointment shall be subjected to the **terms and conditions** as follows:

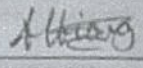
1. Appointment:

- a) Your appointment shall be effected from the day of your joining the Company i.e. 01-01-2024
- b) Your Salary will be as indicated in **Annexure-II** attached.
- c) You shall not communicate in any manner your remuneration; terms of employment to any employee of the Company except to your immediate superior. Any violation of this norm shall lead to termination of your services immediately.
- d) Your appointment will be further subject to verification of your credentials, testimonials and other particulars communicated to you at the time of your appointment. In case the information provided is found wrong, your appointment shall deemed to be cancelled irrespective of whether you have joined duty upon your selection.
- e) This offer of appointment will be further subject to:
 - i) Your being found medically fit
 - ii) Your submitting copies of your certificates and testimonials and two passports size photographs.
 - iii) Salary certificates and relieving letter from your previous employer.

For Mansukh Securities & Finance Ltd.


Authorized Signatory

Accepted and Agreed


Alfiya Abdula Gaibee



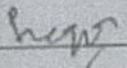
w) Proof of successfully clearing the relevant NISM Exams shall be given to the Company and if not appeared for the same, you will have to clear all the relevant NISM/other certification exams within the period as per the office policy of the Company

- f) Your appointment and continuance in employment will always be subject to your being found medically fit and the management will have the right to get you examined/re-examined by any Registered Medical practitioner/Surgeon, whose finding shall be final and binding upon you. Your non-appearance for medical examination will be treated as non-co-operation to the Management and your services are liable to be terminated without any notice or notice pay in lieu of notice and the necessary implications for breach of other terms and conditions in this regard, shall be taken against you by the Company.

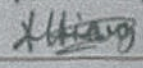
2. Probation and Training Period

- a) You shall be on probation period for 6 (six) months and you shall be provided training during this period. Depending upon your performance the Company reserves the right to extend or terminate the probation period. Unless confirmed in writing you will be deemed as probationer after the expiry of the initial or extended period of probation.
- b) Your service can be terminated anytime during the initial or extended period of probation without assigning any reason. However your services shall be confirmed against your successful completion of your probation/training period. The decision of the Management shall be final.
- c) At the time of appointment or joining or thereafter you will have to execute Undertaking and other documents with regard to maintaining of the organizational secrecy to protect the interest of the Company. You also have to execute a Bond to serve the Company for at least a minimum period of 18 months from the date of joining.
- d) During the employment with the Company, you may be given training at the cost of the Company so as to enable you to achieve a required level of competence.
- e) You have to compulsorily attend all mock trading and such other training sessions conducted either by the Company or the Exchanges.

For Mansukh Securities & Finance Ltd


Authorized Signatory

Accepted and Agreed


Alfiya Abdula Gaibee



- f) After confirmation, the contract of employment is terminable by either party giving 1 (one) month notice. The Company reserves the right to pay or recover salary in lieu thereof on any ground whatsoever, including grounds of gross default or misconduct in connection with or without affecting the business of the Company or on grounds of unsatisfactory job performance in the sole discretion of Management of the Company or violation of the Company's Policies or absence without prior approval of the Management of the Company or in the event of any breach or non-observance by you of any of the stipulations contained in this agreement which, in the Company's opinion, is materially detrimental to the Company's interest. After the expiry of the Bond to serve the Company for the minimum period, the contract of employment is terminable by you by giving 1 (one) month notice.

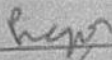
3. Posting

Your services are liable to be transferred from one job to another job, either temporarily or permanently to any present/new, facilities/department/division or subsidiaries/associated company/associate concern of the Group whether in existence or which may come in existence hereafter or branches thereof anywhere in India, at the discretion of the Management and you shall do such other work which will be assigned to you by the Management from time to time. If you do not report to duty within the stipulated time given in your transfer order, it shall be deemed that you are no more interested in serving the Company.

4. Notice Period

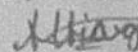
- a) On acceptance of the resignation notice, you will immediately handover the Company all correspondence, assets, documents, cost data, customer data, literature, drawings, effects on record etc., belonging to the Company or relating to its business and shall not make or retain any copies of these items.
- b) The Company at its discretion may require the employee not to attend office during the notice period. In case the employee wants to be relieved at a shorter notice, the Company at its own discretion, may waive the period of notice or part of it and recover salary in lieu of the notice period waived.

For Mansukh Securities & Finance Ltd

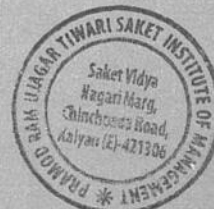


Authorized Signatory

Accepted and Agreed



Alfiya Abdula Gaibee



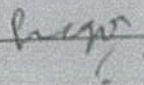
5. Work Rules and Regulation

- a) Your appointment is subjected to the existing service conditions of the Company and any amendments thereto that may be brought into force from time to time.
- b) The normal working hours of the establishment to which you are attached are applicable to you. However the Company reserves the right to modify/alter your hours of work from time to time.
- c) It is also expressly agreed by you that the Company shall be entitled to loan and/or transfer your services provisionally for any duration or permanently, wholly or partly to any Company which is or at the material time was an associate, affiliate, successor, assignee or subsidiary to the Company.
- d) You shall not open any trading account in the Company in your name or in the name of your spouse or in the name of your children or in the name of any relative without the prior permission of the management.
- e) In case you are absent for more than seven consecutive days including absence when leave though applied for but not granted and when over stayed for a period of 7 days or extended the sanctioned leave more than seven days available without the consent of the management, you shall be deemed to have left the organization, unless you are allowed to resume duty by specific order of the Management in writing.
- f) You shall not create or be a cause to create such circumstances by way of malpractices or any other means or modes which leave the Company in no condition but to terminate your employment. In such event you will bear all those effects, impact incidences as if you have resigned from the Company and consequently shall be liable for paying compensation, contemplated in Bond besides the other obligations towards the Company.
- g) Immediately upon ceasing the employment with the Company all your powers, authorities resolutions of all kinds and of all nature, whether registered or unregistered shall come to an end without any further act ipso facto.

6. Employee's Responsibility and Obligations

- a) You shall devote your full time and attention to your duties and responsibilities allotted to you and you shall not indulge yourself in any business or part time service directly or indirectly related in whatsoever manner.

For Mansukh Securities & Finance Ltd



Authorized Signatory

Accepted and Agreed

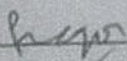


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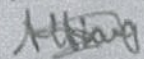
- b) You shall not trade Equities/Commodities/Derivatives/Bonds and other such financial instrument on your own account or any other person's account whether related or not while in the employment of the Company.
- c) You shall not entertain any outsider who is somewhat related to that kind of business, the kind of Company doing or even the ex-employee of the group during the office hours.
- d) You shall not open, create or design any alliance or front among the staff members and shall not participate in any activity related to it, for any oblique motive which is detrimental to the interest of the Company.
- e) You shall participate in all TDP's organized by the Company from time to time in order to achieve required skills in all spheres of the job assigned to you.
- f) You shall have to ensure your personal conduct and behaviour is at all times professional and lawful. You are required to perform your duties to a high standard. You are to ensure that there is no real or apparent conflict of interest between your private activities and official duties. Code of conduct as issued and amended from time to time by the Management shall be followed diligently by you.
- g) During the tenure of service, you will keep your emoluments secret from other members and will treat all information coming to you as strictly confidential and the information contained in all documents and papers and other matters relating to the company will not be divulged by you to any person other than those of the Management.
- h) You shall be responsible for the safe keeping and returning in good order of all the properties which may be in your possession, custody, care or charge. The management shall have the right to deduct the money value of such thing from your salary/dues and take such other action as it deems fit in the event of your failure to account for such properties whether during the course of service or otherwise.

For Mansukh Securities & Finance Ltd.



Authorized Signatory

Accepted and Agreed

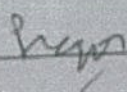


Alfiya Abdula Gaibee

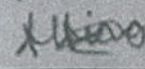


- i) You shall not at any time during the continuance or after resignation/termination of your employment hereunder, take any papers books, computers software, materials, document or any other property of the organization out of the work premises nor shall you in any way divulge either directly to any persons, firms, Company or organization or use for yourself, any knowledge, information, strategies, processes, methods, documents, concerning the business and/or affairs of the Company or any of it dealings, transactions or affairs which you may acquire or have come to your knowledge during the course of or incidental to your employment. All customer relations, goodwill, franchise, improvement or design conceived by you while in our employment of the Company shall become the exclusive property of the Company.
- j) You shall be for a minimum period of 6(six) months (or such shorter period as approved by the competent authority) after leaving the employment not take any employments in any capacity including that of advisor/consultant with any person, firm, Company or organization; nor form/promote any business venture/trade/consultancy which is selling, manufacturing, marketing or serving any of the products, and/or services which are similar/comparable or competitive to the Company's products and/or services.
- k) While serving the Company, you shall work diligent and devote the whole of your efforts exclusively to your duties with the Company with or without remuneration in any trade, business, occupation, employment, services or consultancy nor shall you undertake any activities which are contrary to or inconsistent either with your duties and/or obligation under this appointment or with the Company interest.
- l) During your employment with the Company, management may use your personal Email ID for any official communications which will be deemed lawful communication to you.
- m) Any notice, memo or other communication required or permitted hereunder by either party shall be effective and shall be deemed to be received
- I. upon delivery when delivered by hand (Refusal to receive any communication sought to be delivered personally will amount to insubordination)
 - II. upon delivery, if sent by an express courier with a reliable system for tracking delivery to the address mentioned in documents submitted during joining.
 - III. sent by certified or registered mail, postage prepaid, return receipt to the registered address.
 - IV. upon delivery if sent to your designated/personal email address.
 - V. upon verbal communication or SMS sent on the mobile/ contact number provided
 - VI. When transmitted, if sent by confirmed facsimile.

For Mansukh Securities & Finance Ltd.


Authorized Signatory

Accepted and Agreed


Alfiya Abdula Gaibee



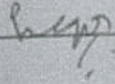
You will intimate in writing to the Management any change of address/Mobile number or any other details failing that any communication sent on your last recorded address/mobile number shall be deemed to have served on you. Also you will not refuse to accept any communication as offered to you for personal delivery.

- n) Your appointment and continuance in employment will always be subject to your being found medically fit and the management will have the right to get you examined/re-examined from any Registered Medical practitioner/Surgeon, whose finding shall be final and binding upon you. Your non appearance for medical examination will be treated as non co-operation to the management and your services are liable to be terminated without any notice or notice pay in lieu of notice.
- o) Notwithstanding anything to the contrary contained herein, the Company shall be entitled forthwith to terminate your appointment without any notice or payment of any kind whatsoever in lieu of notice or otherwise in case of:
 - i) Any act of dishonesty, disobedience, insubordination, incivility, intemperance, irregularity in attendance.
 - ii) The reconstruction or amalgamation of the Company whether by winding up of the Company or otherwise.

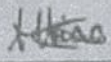
7. Arbitration

- a) That any kind and all disputes and differences whatsoever arising between the Company and you either during the course of the employment with the Company or thereafter, in relation to the respective rights and liabilities including the effect and interpretation of the terms and condition of the appointment letter, Service Bond or any other such document executed by you including but not limited to any agreement(s) shall be referred to the sole arbitrator appointed by Company.
- b) That the arbitration proceedings shall be governed by Arbitration and Conciliation Act, 1996 with amendment if any relation thereto. It is confirmed accepted and agreed that the courts of Mumbai alone shall have the sole and exclusive jurisdiction relating to the matter of arbitration and matter relating thereto. The jurisdiction of any other court irrespective of the fact that part of cause action might have arisen at any other place or either of the parties may have their office or work for gain or reside at any other place, is expressly ousted.

For Mansukh Securities & Finance Ltd.


Authorized Signatory

Accepted and Agreed


Alfiya Abdula Gaibee



8. General

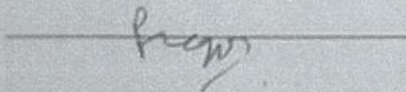
This appointment is based on the information given by you to us in your employment/personal data form and otherwise, and shall be considered null and void if a material error/suppression or false detail is discovered therein at any time. In that eventuality, the management can recover the payment made to you towards your remuneration during employment.

You shall be subject to the various rules, regulations and administrative policies and other policies of the Company which are being in force or shall be formed and enforced from time to time and follow code of conduct set by the Management. The Management has absolute power and right to cease or to modify/review the said policies from time to time with or without intimation to you.

Please confirm that the terms and conditions in this letter are acceptable to you and that you accept the appointment by signing a copy of this letter. On your acceptance of the appointment letter you are required to duly complete the enclosed forms and submit it along with the accepted copy of your appointment letter.

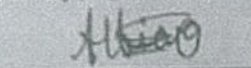
You are also submitting your Undertaking, Bond to serve the minimum period agreed and other document with regard to maintaining the organizational secrecy and memorandum of understanding.

For Mansukh Securities & Finance Ltd.



Authorized Signatory

Accepted and Agreed



Alfiya Abdula Gaibee



Annexure-II

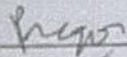
Your Cost To Company (CTC) will be disbursed as follows:

You shall be paid a consolidated monthly salary of Rs.17,000/- pm CTC.

Statutory deductions will apply & will be part of the CTC.* Requisite TDS as per the Income Tax Act, 1961 would be deducted.*

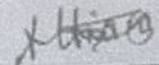
Note:-You will have to clear all the relevant NISM exams within 1 month from the date of joining. (If you have not cleared the same till date).

For Mansukh Securities & Finance Ltd.



Authorized Signatory

Accepted and Agreed



Alfiya Abdula Gaibee





Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chinchpada Road, Kaiyan (E) 421 306

October 25, 2024

Neha Ram Gharat
Flat no: 103 Shree Sharda
Apartment, b-cabin road, pathare
park, niloyok naga, opposit ram
mandir, Ambernath - 421501,
Maharashtra, India

Subject: Offer Letter

Dear Neha,

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: 2
Location: Mumbai - Bandra Kurla Complex
Validity of Offer: 15 days from date of issuance of this letter

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.

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

Compensation & other Benefits

1. Your annual emoluments will be INR **4,75,000/-** per annum on cost to company basis; the 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

022-68446530

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

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- a. The Provident Fund Scheme and other retirement schemes, if any. The statutory Provident Fund (PF) contribution by the Company and your contributions (or deductions from your payroll) would follow the prevailing PF rules at the time.
 - 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'. Please note that gratuity is payable only upon completion of applicable period prescribed under the 'Payment of Gratuity Act, 1972'.
 - e. Your monthly pay would include the Bonus component, if applicable, in accordance with the Payment of Bonus Act, 1965. This applies to your emoluments as listed in Annexure 1. These will be in addition to any applicable sales incentives or variable pay for performance.
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 One (1) year from the date of your joining the Company, which may be extended in case 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 One (1) year from the date of your joining or at the end of the extension period, if any. While on probation, your services can be terminated at any time by either party, with written 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 regard.

Transfer

7. Although you are initially appointed at our Mumbai - Bandra Kurla Complex office, 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 60 years and no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 60 years would be considered as your relieving date.

Conflict of interest

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Loaha Excelus, Apollo Mills Compound,
N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.
CIN: L65110MH2000PLC128245

Circle: 10/2005/10/11

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Circle: 10/2005/10/11

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 without providing any reason whatsoever by giving to the other, at any time, notice of 30 days in writing. In case of an ongoing internal investigation(s) / proceedings(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s).

HDFC Life Insurance Company Limited

Corporate & Registered Office:

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+91 22 6751 6666

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18. The decision of the Company will be final regarding the relieving date. In case, based on your request, the Company decides / agrees to reduce the notice period, then you will be bound to pay for the number of days which have not been served under the said notice period, as calculated by the Company on your last drawn basic pay. If the Company decides to relieve you prior to completion of notice period, the Company will pay (except where mutually agreed or for relieving you due to breach by you of the terms and conditions of your employment) for the number of days which have not been served under the said notice period amount, as calculated by the Company on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except for prior approved leaves), your separation will be as per the abandonment clause(s), as mentioned further on in the section Other Terms and Conditions of this letter.
19. 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.

Other Terms and Conditions

20. 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.
21. 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.
22. 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.

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

Circle No. - 17/03/2015/115

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Issued by: www.hdfclife.com

23. We understand that we have your consent and authorization to take any pre or post-employment examinations and or Verification / checks as may be required by the Company (including its subsidiaries) or its representatives. You also authorize that Company may use an outside external (third party) agency to verify and validate the information you have provided including but not limited to your employment history, your personal background, professional standing, work history and various qualifications, educational or otherwise. You understand that an external background check agency may obtain information it deems appropriate from various sources including, but not limited to, the following: current and past employers, criminal conviction records, school records, college records and professional and personal references. You authorize, without reservation, any individual, corporation or other private or public entity to furnish to the Company and the external background check agency all information about you, including employment history, impending or in-hand employment offers from any other company, any employment related applications etc. You unconditionally release and hold harmless any individuals, corporation, or private or public entity from any and all causes of action that might arise from furnishing to the Company and the external agency information that they may request pursuant to this release. We believe that you have not made any false declaration or willfully suppressed any material information, including any previous employment history with the Company. 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. This authorization and release, in original, digital, faxed or photocopied form, shall be valid for this and any future reports and updates that may be requested.
24. 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.
25. 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 Company towards on-boarding activities.
26. 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.
27. 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.
28. 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.

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 6761 6666

022-68446530

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

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29. You will have to raise resignation only through Employee Self Service (ESS). Resignation through any mode other than ESS will not be considered.
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 Employee Self Service (ESS) or other communication channel/s as prevalent at the time. If you are agreeable to the above-mentioned terms and conditions, please acknowledge your acceptance on the Candidate portal or via email to your respective HR partner.

We look forward to a mutually rewarding relationship.

Regards,

For & on behalf of
HDFC Life Insurance Company Limited



Sushil Chander
Vice President - Human Resources

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

This offer is digitally accepted by Neha Ram Gharat Date: 25-10-2024 - 09:24:02 PM
PAN Number: DKCPG5209Q

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

Confidant: 37-0102/US14

+91 22 6761 6666

022-68446530

Available Mon-Sat from 10am to 7pm (Call charges apply)
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Issued by: Neha Ram Gharat (25/10/24)

Annexure 1

Date: October 25, 2024
 Name: Neha Ram Gharat
 Designation: Executive Trainee
 Location: Mumbai - Bandra Kurla Complex
 Band: 2

COMPENSATION STRUCTURE	
Components	Per Annum
(I) Fixed Pay	
Basic	142,500
House Rent Allowance	85,500
Other Allowance	170,546
Bonus	35,717
Total Fixed Pay	434,262
(II) Retirals	
Provident Fund	21,600
Gratuity	6,888
(III) Valued Benefits	
Group Insurance Benefit	12,250
Fixed Cost to Company (FCTC)	475,000

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.

Other Benefits (as per prevalent Company Policy):

Insurance benefits:

Mediclaim: INR 200,000/- for self and dependents.

Group Term Insurance: Term cover of INR 1,200,000/-.

This offer is digitally accepted by Neha Ram Gharat Date: 25-10-2024 - 09:24:02 PM
 PAN Number: DKCPG5209Q

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

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 DO NOT prefix any country code e.g. +91 or 00.

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Annexure 2 - Checklist of the Documents

You are requested to share following documents before your joining date, so that we can have everything in order for your joining.

A. Photo ID, Address and Age Proof:

- i. PAN Card
- ii. Aadhaar card

B. Work Experience:

- i. Experience letter / Relieving letter / Resignation acceptance letter with company stamp / Resignation acceptance email / Screen capture of HRIS resignation from last place of work

C. Education Proof:

- i. Graduation - mark sheets for each year of the program & degree certificate
- ii. PG / MBA - mark sheets for each year of the program & degree certificate

D. Other Documents:

- i. Scanned copy of a color passport size photograph (required for generation of Company ID card)

E. Blood Group

Your offer has been made based on the information furnished by you. However, if there is a discrepancy in the copies of the documents / certificates given by you as a proof in support of the above, the Company reserves its right to revoke the offer any time before your joining, and also its right to terminate your employment anytime after joining.

This offer is digitally accepted by Neha Ram Gharat Date: 25-10-2024 - 09:24:02 PM
PAN Number: DKCPG5209Q

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

Circle: W-0001/01

+91 22 6761 6886

022-68446530

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

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Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chinchpada Road, Kalyan (E) 421 306



Issued By: Neha Ram Gharat Date: 25/10/2024



Confidential & Personal

19-Apr-2024

SANDIP SUBHASH WAKLE

Room No 211, Jyoti Nager Ayre Gaon Near Water tank

Dombivli East, Tilak Nagar Kalyan

Thane Maharashtra 421201

India

Career Offer

With reference to your interview with us and based on the information, application and documents submitted to us by you, we have pleasure in offering you the position of "Executive - Marketing" on Total Compensation of INR 4,22,238 /-per annum as per the details in the enclosed Annexure I. You are required to submit the documents as mentioned in as per Annexure II. Please note that the compensation and employment details are strictly confidential. You are requested to report for joining on or before 22-Apr-2024 by 9:00am at the mentioned below address.

Shyam Spectra Private Limited

Chandak Chambers, Executive Spaces (P) Ltd. Spectra, 7th Floor, Metro Station Andheri, W.E.H, Andheri - Kurla Rd, Andheri East, Mumbai, Maharashtra 400069

As an essential part of your on-boarding process, on the first day you would be guided through the organization overview. We wish to provide enough information to help you contribute to organization's success. The appointment letter will be issued on completion of your on-boarding process with the organization and other verification procedures.

The validity to accept this offer is latest by 22-Apr-2024 failing which the offer made herein shall be deemed to have lapsed automatically and no further separate information or intimation shall be sent.

Looking forward for a mutually beneficial and long-lasting relationship.

With Best Wishes,

For Shyam Spectra Private Limited

Mridul Srivastava

Chief People Officer

spectra.co

Shyam Spectra Private Limited
(formerly Known as Citycom Networks Private Limited)

Registered Office: A-60, Naraina Industrial Area,
Phase I, New Delhi - 110 026

Corporate Office: Plot No. 21-22, 3rd Floor
Udyog Vihar, Phase IV, Gurugram - 122 015
CIN: U72300DL2008PTC177873

T: +91 124 7116700

E: info@spectra.co



Compensation Details

ANNEXURE I

Name	SANDIP SUBHASH WAKLE
Designation / Grade	Executive / M01
Department	Marketing
Location	Mumbai

Pay Component	Monthly Amount	Annual Amount
Fixed	31950	383400
Basic	15975	191700
HRA	7987	95850
SPA	6071	72846
PF	1917	23004
Total	31950	383400
Variable	3236	38838
Annual Variable Pay	3236	38838
Total	3236	38838
Total CTC	35186	422238


* Flexi Components from your Special Allowance may also be opted (e.g. Fuel, Food Wallet, Car Hire, Car Lease, LTA & Telephone Reimbursement) which will be tax free income (Only the opted portion)

**Employer's contribution of PF account. Statutory deductions such as PF, TDS etc. will be applicable as per norms.

*** You shall be entitled for the Performance Linked Incentive as per the company policy as applicable to your function, subject to your rating and company's performance.

With Best Wishes,

For Shyam Spectra Private Limited



Mridul Srivastava
Chief People Officer

spectra.co

Shyam Spectra Private Limited
(Formerly Known as Citycom Networks Private Limited)
Registered Office: A-50, Naraina Industrial Area,
Phase I, New Delhi - 110 028

Corporate Office: Plot No. 21-22, 3rd Floor
Udyog Vihar, Phase IV, Gurugram - 122 015
CIN: U72300DL2008PTC177873

T: +91 124 7116700
E: info@spectra.co



Documents Required at the time of Joining (ANNEXURE II)

S. No	Mandatory Document Details (For New Joiners)	Doc Format
1	CV/ Resume	PDF
2	PAN	PDF
3	Aadhaar Card Both Side in One PDF	PDF
4	Highest Educational Qualification	PDF
5	Bank Proof	PDF
6	Relieving Letter from the previous two organizations (Last Two Experience Letter Required only for M05 & Above Grade Employees)	PDF
7	Last 3 months salary slips of Previous Organization	PDF
8	Previous organization appointment letter	PDF
9	Two Passport Size Photo	JPEG
10	Final Dose Vaccination Certificate	PDF

Employment is contingent upon successful completion of background verification, and any discrepancies discovered may result in termination of the employment

spectra.co

Shyam Spectra Private Limited
 (formerly known as Citycom Networks Private Limited)
 Registered Office: A-60, Naraina Industrial Area,
 Phase I, New Delhi - 110 028

Corporate Office: Plot No. 21-22, 3rd Floor
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 CIN: U72300DL2008PTC177873

T: +91 124 7116700
 E: info@spectra.co



Director

Pramod Ram Ujagar Tiwari
 Saket Institute of Management
 Saket Vidya Nagari Marg,
 Chichpada Road, Kalyan (E) 421 306

September 28, 2024

Kshitij Yogesh Bhosale
Geeta niwas sant rohidas nagar,
Gundge road, Near good
shepherd school, Karjat - 410201,
Maharashtra, India

Subject: Offer Letter

Dear Kshitij,

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: Direct Sales - Loyalty
Organizational Band / Grade: 2
Location: Mumbai - Vikhroli
Validity of Offer: 15 days from date of issuance of this letter

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.

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

Compensation & other Benefits

1. Your annual emoluments will be INR **4,75,000/-** per annum on cost to company basis; the 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 statutory Provident Fund (PF) contribution by the Company and your contributions (or deductions from your payroll) would follow the prevailing PF rules at the time.
 - 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'. Please note that gratuity is payable only upon completion of applicable period prescribed under the 'Payment of Gratuity Act, 1972'.
 - e. Your monthly pay would include the Bonus component, if applicable, in accordance with the Payment of Bonus Act, 1965. This applies to your emoluments as listed in Annexure 1. These will be in addition to any applicable sales incentives or variable pay for performance.
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 Six (6) months from the date of your joining the Company, which may be extended in case 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 Six (6) months from the date of your joining or at the end of the extension period, if any. While on probation, your services can be terminated at any time by either party, with written 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 regard.

Transfer

7. Although you are initially appointed at our Mumbai - Vikhroli office, 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 60 years and no further notice whatsoever to you will be necessary in this regard. The last day of the month when you attain the age of 60 years would be considered as your relieving date.

Conflict of interest

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Issued By: Sanket Kumar (S110427)

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 without providing any reason whatsoever by giving to the other, at any time, notice of 30 days in writing. In case of an ongoing internal investigation(s) / proceedings(s) against you, the Company has the right to extend your last working date, till the completion of said investigation(s) / proceeding(s).

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18. The decision of the Company will be final regarding the relieving date. In case, based on your request, the Company decides / agrees to reduce the notice period, then you will be bound to pay for the number of days which have not been served under the said notice period, as calculated by the Company on your last drawn basic pay. If the Company decides to relieve you prior to completion of notice period, the Company will pay (except where mutually agreed or for relieving you due to breach by you of the terms and conditions of your employment) for the number of days which have not been served under the said notice period amount, as calculated by the Company on your last drawn basic pay. If you fail to report to duty till your last working date (as decided by the Company, except for prior approved leaves), your separation will be as per the abandonment clause(s), as mentioned further on in the section Other Terms and Conditions of this letter.
19. 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.

Other Terms and Conditions

20. 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.
21. 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.
22. 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.

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Issued By: Shweta Aswathi (D1161408)

23. We understand that we have your consent and authorization to take any pre or post-employment examinations and or Verification / checks as may be required by the Company (including its subsidiaries) or its representatives. You also authorize that Company may use an outside external (third party) agency to verify and validate the information you have provided including but not limited to your employment history, your personal background, professional standing, work history and various qualifications, educational or otherwise. You understand that an external background check agency may obtain information it deems appropriate from various sources including, but not limited to, the following: current and past employers, criminal conviction records, school records, college records and professional and personal references. You authorize, without reservation, any individual, corporation or other private or public entity to furnish to the Company and the external background check agency all information about you, including employment history, impending or in-hand employment offers from any other company, any employment related applications etc. You unconditionally release and hold harmless any individuals, corporation, or private or public entity from any and all causes of action that might arise from furnishing to the Company and the external agency information that they may request pursuant to this release. We believe that you have not made any false declaration or willfully suppressed any material information, including any previous employment history with the Company. 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. This authorization and release, in original, digital, faxed or photocopied form, shall be valid for this and any future reports and updates that may be requested.
24. 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.
25. 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 Company towards on-boarding activities.
26. 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.
27. 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.
28. 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.

HDFC Life Insurance Company Limited

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29. You will have to raise resignation only through Employee Self Service (ESS). Resignation through any mode other than ESS will not be considered.
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 Employee Self Service (ESS) or other communication channel/s as prevalent at the time. If you are agreeable to the above-mentioned terms and conditions, please acknowledge your acceptance on the Candidate portal or via email to your respective HR partner.

We look forward to a mutually rewarding relationship.

Regards,

For & on behalf of
HDFC Life Insurance Company Limited



Sushil Chander
Vice President - Human Resources

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

This offer is digitally accepted by Kshitij Yogesh Bhosale Date: 28-09-2024 - 09:06:16 PM
PAN Number: FBVPB2210L

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Issued By: Sushil Chander (Candidate)

Annexure 1

Date: September 28, 2024
 Name: Kshitij Yogesh Bhosale
 Designation: Executive Trainee
 Location: Mumbai - Vikhroli
 Band: 2

COMPENSATION STRUCTURE	
Components	Per Annum
(I) Fixed Pay	
Basic	142,500
House Rent Allowance	85,500
Other Allowance	170,546
Bonus	35,717
Total Fixed Pay	434,262
(II) Retirals	
Provident Fund	21,600
Gratuity	6,888
(III) Valued Benefits	
Group Insurance Benefit	12,250
Fixed Cost to Company (FCTC)	475,000

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.

Other Benefits (as per prevalent Company Policy):

Insurance benefits:

Mediclam: INR 200,000/- for self and dependents.
Group Term Insurance: Term cover of INR 1,200,000/-.

This offer is digitally accepted by Kshitij Yogesh Bhosale Date: 28-09-2024 - 09:06:16 PM
 PAN Number: FBVPB2210L

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Annexure 2 - Checklist of the Documents

You are requested to share following documents before your joining date, so that we can have everything in order for your joining.

A. Photo ID, Address and Age Proof:

- i. PAN Card
- ii. Aadhaar card

B. Work Experience:

- i. Experience letter / Relieving letter / Resignation acceptance letter with company stamp / Resignation acceptance email / Screen capture of HRIS resignation from last place of work

C. Education Proof:

- i. Graduation - mark sheets for each year of the program & degree certificate
- ii. PG / MBA - mark sheets for each year of the program & degree certificate

D. Other Documents:

- i. Scanned copy of a color passport size photograph (required for generation of Company ID card)

E. Blood Group

Your offer has been made based on the information furnished by you. However, if there is a discrepancy in the copies of the documents / certificates given by you as a proof in support of the above, the Company reserves its right to revoke the offer any time before your joining, and also its right to terminate your employment anytime after joining.

This offer is digitally accepted by Kshitij Yogesh Bhosale Date: 28-09-2024 - 09:06:16 PM
PAN Number: FBVPB2210L

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Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chichapada Road, Kalyan (E) 421 306



Issued By: Pramod Ram Ujagar Tiwari



16-04-2024

Offer-Cum-Appointment Letter

Shivam Sanjay Trivedi

Ulhasnagar 421005

Dear Shivam,

Congratulations! We are very excited to have you on board!

We are pleased to make an offer to you for the position of **Branch Sales Manager - DST - Retail Finance - Used Car - Sales** at **Piramal Capital & Housing Finance Limited**. You shall join the Company on or before **05-08-2024**. If you do not join on or before the above mentioned date, this Offer cum Appointment Letter (Letter) stands withdrawn. Your initial posting will be at **Thane - Naupada**. Address of the branch is (Dhiraj Baug, Building A Ground, 1st Floor, Beside Axis Bank,, Opp. Monalisa Building, Agra Road, Hari Niwas Circle, Naupada). You shall be governed by the terms and conditions applicable to all employees of the Company.

The details of the salary and other terms and conditions of your employment are enclosed herewith as following:

Annexure "A": Salary and Benefits

Annexure "B": General Terms & Conditions of Services for Managerial Personnel

All the annexure mentioned above shall form a part and parcel of this Letter. If the terms and conditions enumerated in this Letter, including its annexure are acceptable to you, please confirm your acceptance by e-signing this Letter within **3 days** of the date of this Letter. In case no confirmation is received within the above mentioned period this Letter shall be deemed to have been withdrawn.

You are required to treat this Letter and its contents as strictly confidential.

We look forward for a long, successful and pleasant association with the Company.

Sincerely yours,

For Piramal Capital & Housing Finance Limited

Parneet Soni
Head - HR

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Annexure "A"
COMPENSATION DETAILS

Employee Name	Shivam Sanjay Trivedi
Band and Grade	Management Trainee - MT1
Business Unit and Department	Retail Finance - Used Car - Sales
Location	Thane - Naupada

SALARY COMPUTATION		
Components	Per Annum	Per Month
Basic	260,000	21,667
Hra	130,000	10,833
Flexible Benefit Plan	200,000	16,667
Statutory Bonus	28,800	2,400
Gross	618,800	51,567
PF	31,200	2,600
Total Fixed Pay	650,000	54,167
Joining Bonus	50000	-
Training Assistance	50000	-
Total CTC 1st Year	750000	-

Notes:

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- Flexible Benefit Plan (FBP) The employee gets to allocate this pool amount under various components basis eligibility as desired. Tax benefits will be based on declaration & as per IT law.
- Statutory Bonus: The amount against this component will include Statutory Bonus payment that you are entitled to under the Payment of Bonus Act, 1965 if it is applicable to you. This amount would be paid to you on a monthly basis along with your salary. This amount does not include any variable pay like Performance linked Pay/Incentive etc. if you are eligible for the same.
- Training Assistance: This amount will be utilized by the organisation towards training on professional skills.
- Group Medclaim Policy with coverage of self, spouse, 2 dependent children (up to the age of 21) and parents, as per Company policy in existence and as amended from time to time.
- Group Term Life Insurance covering self, sum assured 2 times of Total Fixed Pay with minimum coverage of INR 10 Lakhs and maximum coverage of INR 3 Crores, as per company policy in existence and as amended from time to time.
- Group Personal Accident Insurance covering self, as per company policy in existence and as amended from time to time.
- Gratuity will be applicable as per the Payment of Gratuity Act.

Joining Bonus

-In addition to Total Fixed Pay, a joining bonus of Rs. 50000 (Pre Tax) will be payable to you.

-The same will be paid to you in 1 Tranche. Rs.50000 will be paid in the first month along with salary .

-Joining Bonus (Pre Tax) would be recovered in full from your full and final settlement in case you resign within 1 year from the date of payout. In case the payout is in tranches the recovery will be for the respective tranche from the date of it's payment.

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Annexure "B"**GENERAL TERMS AND CONDITIONS OF SERVICE FOR MANAGERIAL PERSONNEL EMPLOYED BY COMPANY**

The following are the broad terms and condition of your employment at the Company. Your employment with the Company shall be subject to the policies of the Company as applicable from time to time read together with the terms of this Letter.

1. Compensation

You shall be paid compensation as per the details mentioned in Annexure "A" of this Letter with effect from the date of your joining.

2. Place of Work

In view of the nature of our business, the Company may transfer you to different divisions, associate companies, concerns, sections, subsidiaries, entities, offices or location of Company on a temporary or permanent basis whether within or outside India at its discretion as it may consider necessary from time to time.

3. Roles and Responsibilities

You shall properly, diligently and honestly perform all the duties, responsibilities which the Company may assign to you from time to time. For any duties performed by you not in bad faith or in violation of applicable law or breach of this Letter and/or the policies of the Company, you shall be solely liable and shall reimburse the Company for any loss incurred by it as a consequence thereof.

4. Rules, Policies, Procedures and Code of Conduct

You shall comply at all times with the Company's Rules, Policies and Procedures as amended from time to time ("Policies"). The Policies are incorporated by reference into this Letter and are subject to change, replacement or withdrawal at the discretion of the Company. It is your responsibility to keep yourself aware of all the policies of the Company at all times during your employment. By accepting this offer you hereby undertake that you shall comply with all the policies of the Company at all times during your employment. You hereby further undertake that you shall promptly disclose to the Company any transactions or matters which are, or may be, in contravention of the Policies.

You are also bound by the Company code of conduct and **the Fair Practice code**. The Company may implement the 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.

5. Compliance

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 the employment you are expected to comply with the Company's policies, practices and procedures and, if required, sign any necessary documentation with respect to such policies, practices and procedures.

6. Leave , Work hours, Weekly holidays & Paid Holidays

You shall be governed by the Company's policy pertaining to leave, work hours and weekly holidays.

7. Probation and Confirmation

You will be on probation for a period of 6 months. Upon successful completion of the probation and subsequent performance evaluation, your position may be confirmed. During the period of your

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probation, if your performance is found to be not wanting or there are deficiencies in your performance, the management may at its discretion with a view to give you an opportunity to improve upon your performance, extend your period of probation by a letter in writing.

8. Variable Pay/ Increment/Promotion

You will also qualify for a discretionary Variable Pay based entirely on the Company's assessment of your performance during the financial year and shall be paid to you as per the applicable Variable Pay plan. The Variable Pay may be paid in cash, shares or any other form, may be deferred in full or in part, and may be forfeited or reduced in such circumstances and on such terms as the Company may determine appropriate.

The exercise of discretion to pay a Variable Pay in one financial year shall not bind the Company or act as a precedent for the exercise of discretion in any other financial year. If, on or before the date when the Variable Pay might otherwise have been payable your employment has terminated or either party has given notice under the terms and conditions to terminate your employment, you will not be entitled to receive any such Variable Pay (whether in cash, shares or any other form).

In the first year, in case your date of joining with the Company is on or before 31st December and you are a part of the Annual Performance Linked Pay Plan the bonus will be paid pro-rated for the period ending March from the date of your joining.

Annual increment will be given to those employees who have joined the organization on or before 30th September of that particular performance year. The employees joining between October and December of that particular performance year will be eligible for a Flat increment as decided by the Company. Neither the promotion nor the increment can be claimed as a matter of right. The Company reserves the right to amend, change or cancel the above terms pertaining to the Variable Pay/increment, at any time without prior notice.

9. Group Mediclaim policy

Group Mediclaim Policy is applicable to all the Management Staff working with the Company for his/her family members (Spouse, two children (up to 21 years) and parents). Hospitalization expenses due to accidental injury or sickness will be covered. The limits of coverage would be as mentioned in the Company policy and would vary as per the management band in which you are placed at any given time period of your service. The policy is liable to change as per the discretion of the management from time to time. Employees should refer to the policy board for changes/revisions, which may take place from time to time.

10. Confidentiality

You will not either during your employment or at any time post resignation from services, use or communicate to any person, any information of a confidential nature concerning the business of the Company, or of any their customer, supplier or other person having dealings with the Company, as the case may be, and which comes to your knowledge during the course of your employment other than in connection with your services to the Company

In performing your duties, you may from time to time receive or obtain information/data/documents from the Company or a related or associated or subsidiary or affiliated Company or otherwise have access to information relating to their clients or business information, business plans, systems, personnel, or other information of a confidential nature ("the Information").

In consideration of the Company making the Information/ data/ documents available, you undertake and agree that you will:

- a. Keep the Information/data/documents confidential at all times and not divulge or communicate to any person, other than those approved in writing by the Company, any of the

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Information/data/documents which you may (whether before or after the date of this Letter) receive or obtain;

- b. Not use the Information/data/documents for any purpose other than in connection with your services to the Company;
- c. Immediately return or destroy (at the Company's option) the original and all copies of any records of the Information/data/documents (in whatever form) and all notes and other documents embodying any of the information on the first to occur of any of the following:
 - i. on the Company's demand;
 - ii. on termination or expiration of your employment with the Company.

11. Information, Assets and Systems

When you join the Company 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 Company 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 Company, which may be in your use, custody, care or charge. For the loss of any property of the Company in your possession, the Company 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.

12. Intellectual Properties

You acknowledge that ownership of, and all right, title, and interest in the Intellectual Properties shall at all-time vest in the Company. You expressly agree that all Intellectual Properties created by you during the course of your employment shall be under a contract of service and shall belong to the Company only.

You shall, whenever requested so to do by the Company whether during or after the termination of your employment hereunder, at the cost of the Company execute and sign any and all applications, assignments and other instruments which the Company may deem necessary or advisable in order to apply for and to obtain Letters, patent, design, registration or other forms of protection for the aforesaid improvements, inventions and discoveries in such countries as the Company may direct and to vest in the Company the whole, right, title and interest therein.

You may have access to third party intellectual property that has been acquired by the Company by licenses or otherwise in the course of your employment in the Company. Any unauthorised reproduction, transmitting, publishing, adapting, storing, copying, modifying, distributing, displaying, reformatting, editing, excerpting, hosting, broadcasting, routing or any other misuse of the third party intellectual property by you is strictly prohibited and will constitute grounds for immediate termination of employment.

You shall execute and comply with the proprietary information and inventions agreement with the Company, which prohibits unauthorized use or disclosure of Company's inventions and proprietary information.

13. Indemnity

You shall, at all times during the course of your employment in the Company (and even after the termination with respect to the terms contained herein) agree to indemnify and keep indemnified the Company, as the case may be, against all losses, damages, claims, interests, costs, expenses, liabilities, proceedings and demands which the Company may suffer or incur or which may be made against the Company as a result of any unauthorized disclosure or use of the Confidential Information by you or any person related to you that may have access to such Confidential Information through you.

Piramal Capital & Housing Finance Limited

Registered Office: Unit No-601, 6th Floor, Amity Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station
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14. Non Solicitation

This non-solicitation condition will be binding on you for a period of 2 years from the date of cessation/ termination of your services from the Company and any breach in the said condition would result in considerable damages/loss to the Company, which cannot be adequately compensable by money damages.

The Employee agrees and undertakes that in such an event the Employee shall fully indemnify and reimburse the Company to the extent of such costs (liquidated damages).

You agree that for a period of 2 years from termination or expiration of your employment with the Company, you shall not solicit or entice by any means whatsoever,

- a. Any client of the Company with whom Company is currently (during your period of employment) running a deal/mandate or any deal/ mandate that became known to you during your employment at the Company.
- b. Any person of the Company who was employed by the Company or any person whose name became known to you during your employment at the Company in any office and in any capacity.
- c. You shall not work at the capacity of Executive or Non-Executive member of the board of the Piramal supplier, vendor or partner.
- d. 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 Company 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 Company.

15. Medical Fitness & Verification of Particulars

Your appointment is subject to:

- a. You being medically fit and continuing to remain fit thereafter. Company has the right to get you medically examined by any certified medical practitioner during the period of your service. If, from such examination, the Company is of the opinion that continuance of your service is medically not advisable or that you are not in a position to discharge your duty satisfactorily or you are found to be incapacitated from performing your duties, the Company may terminate your services on the grounds of continued ill-health.
- b. Satisfactory verification of your character, antecedents and testimonials through reference checks or background screening. In case particulars mentioned in your application / Curriculum Vitae / Resume are found false or unsatisfactory, your services would be liable for termination at any time without any notice or any compensation in lieu thereof.
- c. Based on the information furnished by you about yourself. If during the employment it is found that any of the details and/or information furnished in by you is incorrect/false or is in contravention to the Company's code of conduct or rules of the Company or if it is found that you have concealed/fabricated documents/records/testimonials of your past training/employment, your service shall be liable to be terminated at source without any notice and such cessation of the employment will be for the reasons attributable to you.

16. Non Conflict of Interest and No External Employment

You will not, during your employment with the Company, except with the specific approval of the Company, undertake other full time or part time work for remuneration or work which will adversely affect your professional image and integrity as an employee of the Company. Assignments of social, charitable, literary, religious work or board membership of any other Company can be pursued with prior approval of the Company.

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17. Receipt of Payments and Benefits from Third Parties

Subject to any Company 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 Company if you, 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 Company for the amount received or the value of the benefit so obtained.

18. Governing Law

The interpretation and enforcement of this Letter 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.

It is expressly agreed that this Appointment is made on the basis that your services being mainly of a Management and/or Supervisory nature, you will not be entitled to any rights, privileges and benefits as may be or become applicable to employees covered by the Industrial Disputes Act, 1947.

19. Changes to your Terms of Services

The Company shall have the right to add, to alter, modify or abrogate from time to time any term of the Contract of Employment, including remuneration and perquisites, which will be communicated to you either by individual Letter or by circular. Any changes will take effect from the date stated in the communication.

In relation to the benefit policies referred to in this contract, the Company reserves the right to withdraw or alter their terms without notice at any time and you may in certain circumstances be excluded from participation in any policy/ scheme or any element within it.

You should, acquaint yourself with all Company rules and policies which are applicable to you. Also, you shall at all times be conversant with and comply with any rules and regulations applicable to your specific area of work, such as (where applicable) the local rules, regulations, and by-laws and any and all applicable laws in relation thereto. Violation of any of these rules, regulations, laws or provisions may result in the immediate termination of your employment.

In case you are convicted by Judicial Authority under Civil Procedure code, Criminal Procedure Code or Indian Penal Code it will lead to breach of trust between employer and employee relationship and your services will be terminated on the date of such judicial pronouncement.

20. 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.

21. Data Protection

The Company may be required to process, transfer and store your personal and sensitive data in any of the other Company locations. By signing this Letter, you acknowledge and agree that the Company and the Human Resources Department (HR) is permitted to hold personal information about you as part of our personnel and other business records and that the Company and the HR team may use such information in the course of its business. You agree that the Company and the HR team may disclose such information to third parties in the event that such disclosure is in our view required for the proper

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conduct of our business or that of any associated Company. This clause applies to information held, used or disclosed in any medium.

22. Normal Retirement Age

The age for superannuation i.e the retirement age will be as per policy of the Company.. Your date of birth as given by you, with the Company is recorded as 26-12-1994 and the same shall be treated as authoritative and final in the records of the Company. The same will remain unchanged and as a condition of employment you will automatically retire at the end of the month in which you attain the superannuation age and that no further notice whatsoever to you will be necessary in this regard. No request for change in date of birth will be entertained during the period of your service.

23. Notice of Resignation/Termination

During Probation: Thirty days' notice on either side with the Company retaining the right to pay salary in lieu of the notice if so required. However, based on your performance during the probation period, the Company reserves the right to reduce/dispense with or extend the probationary period at its sole discretion or terminate your service with immediate effect, without giving any notice or assigning any reasons.

Post Confirmation: Ninety days' notice on either side with the Company retaining the right to pay salary in lieu of the notice. The payment in lieu of notice will be calculated on your Gross Salary.

The Company reserves its right to dispense with the notice period and/or part thereof in its sole discretion by accepting your resignation with immediate effect i.e. even before the last date of working/resignation mentioned in the resignation letter. In such an event you shall be paid salary calculated on your gross salary for the notice period and/or part thereof.

24. Termination

Your employment / services will be governed by Company's rules and regulations applicable from time to time. If the Company is not satisfied with your performance on any account, the Company reserves the right to terminate your employment with immediate effect by paying proportionate gross salary in lieu of any notice period applicable to you. The Company also reserves the right to terminate your employment without cause, with a notice or by paying proportionate gross salary (excluding variable pay) in lieu of applicable notice period.

If you wish to terminate your employment with the Company, you shall be required to serve notice as applicable to you. The Company may however, at its sole discretion, waive off the notice period, in full or in part, with or without proportionate notice period deduction of gross salary in lieu of short notice, without assuming any liability to compensate you in respect of the period so waived.

Your services can be terminated for loss of confidence. In such an eventuality you will be kept informed in writing the reasons for losing confidence.

Notwithstanding anything contained in this Letter, the Company may terminate your employment with immediate effect, at any time without notice or payment in lieu thereof or any compensation whatsoever for Cause. For the purpose of this Letter, "Cause" shall mean any one or more of the following:

- a. Any breach of integrity, act of dishonesty, embezzlement, breach of statutory duties, breach of confidentiality obligations, pilferage and theft, attending work under the influence of alcohol, or drugs or any other intoxicating substances.
- b. Breach of the Company rules and policies, guilty of serious misconduct, disobedience of reasonable orders from superiors, causing actual or threatening physical harm or damage to Company property or any misconduct by you or in case of breach of the terms, conditions or stipulations contained in this Letter.

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- c. You being convicted of any criminal offence or committing fraud against, or the misappropriation of material property belonging to the Company;
- d. Your absence without approved leave for a period of more than 5 days;
- e. You become insolvent or restrained under any contract or arrangement or is under any legal disability from performing his/her obligations;
- f. You conduct yourself in a way which, in the Company's reasonable opinion, may bring any member of the Company into disrepute or which may jeopardize or prejudice the business and/or reputation of the Company;
- g. Any material violation of the Company's policies;
- h. The results of any background checks or searches conducted by the Company are deemed unsatisfactory to it in its absolute discretion.

The employee accepts and agrees not to solicit any employee of the Company directly or indirectly after cessation or termination of his / her employment from the Company

25. Consequences of termination of your employment

Upon termination of your employment for any reason whatsoever, you shall:

- a. Automatically vacate all offices held by you as a result of your employment with the Company;
- b. Immediately hand over to us the Company's property including but not limited to all papers, Laptops, documents, security pass and/or identity card, Company sponsored credit cards, any premises and/or car(s) etc. and you must not retain any copies, extract or reproductions of all or any part of that property or confidential information.
- c. You will continue to be bound by your employment obligations to the Company relating to the Company's confidential information and Intellectual Property Rights (as defined in this Letter);
- d. You must not make any statements (whether orally or in writing) or do anything which might damage the reputation and/or business of the Company or interfere with the Company's relationships with its clients and customers; and
- e. You must not thereafter represent yourself as an employee of the Company in any manner whatsoever.
- f. Not to solicit any employee of the Company directly or indirectly after cessation or termination of his / her employment from the Company.

26. Background Verification Check

The offer described above is subject to satisfactory completion of background verification as the Company may consider necessary. As part of this process we may ask you for some information / documents and non-submission of such information / documents from your side might affect the results of this verification.

The Company may withdraw this offer without any obligation whatsoever in case your background verification report is found to be unsatisfactory.

For applicants hired through campus or equivalent program, the offer stands withdrawn in case the examinations as prescribed by the institute/university are not cleared in the same session.

27. Other terms and conditions

- a. In addition to the terms and conditions of employment herein and above mentioned, you shall also observe and comply with and shall be bound by any rules, regulations and procedures which the Company may from time to time separately frame for observance and compliance by its officers and which would be communicated by the Company to you as and when required.
- b. You will, unless prevented by ill health or accident and save while on approved leave, devote the whole of your time, attention and abilities to the business of the Company.

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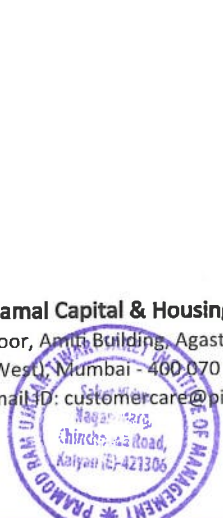


- c. You will be true and faithful to the Company in all your accounts, dealings and transactions whatsoever relating to the business of the Company, and shall, at all times, when required, render a true and just account thereof to the Company or to such persons as shall be so authorized by the Company.
- d. In case of your overstaying the sanctioned leave or for any absence without permission for more than 5 calendar days, you shall lose lien on your services and it will be considered you have voluntarily abandoned from the service and the Company will be entitled to strike off your name from its rolls without any reference to you.
- e. As Company we give utmost importance to Safety, Quality and Environmental laws. In your area you will be responsible for observance/implementation of the same.
- f. It will be your duty to intimate in writing to the management whenever there is any change of your residential address.

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Saket Institute of Management
Saket Vidya Nagari Marg,
Chinchpada Road, Kalyan (E) 421 306

Date: 4th Jan' 2024



Letter of Intent
(Annexure – A)

Dear **Pooja Rajesh Tiwari**,

Thank you for participating in our selection process. We are pleased to offer you the position of '**Client Success Manager**' on the following terms and conditions:

1. Your Posting will be at **FinoFY Technologies Private Limited**, Mumbai.
2. Your compensation on a cost to company basis will be **INR 3,00,000/-** (Details of which you can find below)

Client Success Manager		
Grade: EX2	Level: Executive	Band: B1
Details of Remuneration		Annual Amount (Rs.)
Basic		1,81,200
HRA		38,102
Statutory Bonus		12,000
Performance Allowances		36,000
Other Allowance		24,000
Gross Salary		2,91,302
Gratuity		8,698
CTC		3,00,000

Stipend of Rs. 15,000 per month during the initial period of 3 months from date of joining and there after the above-mentioned CTC will be applicable.

- Performance Allowance is based on the achievement of your respective KRA (Key Result Areas) which will be evaluated and paid monthly.
 - The notice period applicable to you would be **1 Month**.
3. This appointment will be subject to you being found medically fit.
 4. This appointment stands valid subject to your provided information about yourself, work-ex, Marks & qualifications.



5. 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.
6. 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.
7. Kindly confirm your acceptance of this offer by signing and returning a copy of this letter by **5th Jan'24**, henceforth, the offer will be forfeited.
8. Please carry a copy of your **Vaccination Certificate Dose1/Dose2** on your day of joining.

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



Regards,
Kshitij Purohit
Director
For, FinoFY Technologies Private Limited



Director
Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chichapada Road, Kalyan (E) 421 300

Date: August 02, 2024

Subject: Offer of Employment

Dear Aakash Singh,

Heartiest Congratulations to you!

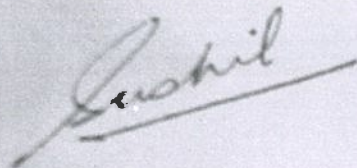
HDFC Life is delighted to offer you the full-time position of Executive Trainee in our contingent upon your successful clearance of MBA/Post Graduate examination.

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

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

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

For & on behalf of
HDFC Life Insurance Company Limited



Sushil Chander
Vice President - Human Resources

Accepted
Aakash

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Laxmi Excelus, Apollo Mills Compound,

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

CIN: L28100MH2000PLC127145

+91 22 6751 6666

022-68446530

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

www.hdfclife.com



Annexure 1

Date: August 02, 2024
Name: Aakash Singh
Designation: Executive Trainee
Band: 2

CTC STRUCTURE	
Components	Per Annum
(I) Fixed Pay	
Basic	142,500
House Rent Allowance	85,500
Other Allowance	172,918
Bonus	34,344
Total Fixed Pay	435,262
(III) Retirals	
Provident Fund	21,600
Gratuity	6,888
(IV) Valued Benefits	
Group Insurance Benefit	11,250
Fixed Cost to Company (FCTC)	475,000

Other Benefits (as per prevalent Company Policy):

Group Term Insurance: Term cover of INR 1,200,000/-

Mediclaim: INR 200,000/- for self (dependents are covered after 6 months)

HDFC Life Insurance Company Limited

Corporate & Registered Office:

13th Floor, Lodha Excelus, Apollo Mills Compound,

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

+91 22 6751 6666

022-68446530

Available Mon-Sat from 10:00 AM to 7:00 PM. Call Charges
DO NOT prefix any number before 022.

www.hdfclife.com



Accepted
Aakash

Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagari Marg,
Chinchapada Road, Kalyan (E) 421 306

Private & Confidential

HRD / Offerlr / ATS453910

Dec 12, 2023

Akshay Eknath Bhor

Dear Akshay,

Congratulations!

With reference to your application and subsequently clearing the selection process, we are pleased to offer you the position of ASSO. FINANCIAL SERVICES MGR in Level 1. Your initial posting will be at Tipco Plaza Malad East.

We look forward to your contribution towards our Company's vision i.e. "to build an enduring institution that serves the protection and long-term saving needs of customers with sensitivity". All our employees are guided in their actions by our values, and we encourage you to exemplify and role model our Values of Customer First, Humility, Passion, Integrity and Boundarylessness.

We offer our employees a long-term career through various opportunities to learn and grow and provide a work environment that is supportive, fair and meritocratic. The three pillars of our career proposition are explained in Annexure I.

Your compensation details are mentioned below in Table I.

Table I : Compensation

Components	Monthly (in ₹)	Annual (in ₹)
Basic Salary	8,125	97,500
Flexible Compensation Plan	9,309	1,11,713
Supplementary Allowance	6,875	82,500
Minimum Statutory Bonus	583	7,000
Total [A]	24,893	2,98,713
Employer's Contribution to PF	1,800	21,600
Gratuity	391	4,687
Retirals [B]	2,191	26,287
Annual Guaranteed Pay (AGP) [A+B]	27,083	3,25,000
Conveyance Allowance	2,500	30,000
Mobile Reimbursement*	750	9,000



*Mobile reimbursements are done as per the mobile reimbursement policy of the organisation. The amount will be directly paid to the vendor and will not be credited along with the salary.

Other benefits applicable to Level 1 of the Company are mentioned in Annexure II and the terms and conditions are mentioned in Annexure III of the offer letter for your reference.

The offer is extended relying upon the information furnished and representations made by you and is valid subject to your acceptance of the terms and conditions of the employment with us. This letter is not to be construed as your letter of appointment, which will be issued separately subject to the conditions mentioned herein.

1. Please provide your acceptance to the offer letter within 5 days from its receipt failing which the offer shall stand revoked. Upon acceptance of this offer, you are mandatorily required to join the Company within 60 days of your acceptance, failing which the offer and acceptance shall stand automatically revoked.
2. Upon acceptance of the offer and subsequent to joining the Company you will be bound by the Company's Code of Conduct, Employee Service Rules or any applicable Anti-Bribery Law, Anti-Corruption and Bribery Policy and other policies of the Company.
3. Your appointment and continuation in employment is subject to reference checks, qualifications, past employment details, successful completion of your course-graduation / post-graduation and submission of certificates / marksheets at the time of joining. You are required to submit the requisite documents and proof of successful completion of your respective qualification within 3 months of joining the organization.
4. If any information or representation furnished by you is found to be incorrect or if any material information is suppressed / misrepresented by you, the offer and / or the acceptance provided shall stand invalid and revoked. The Company reserves its right to initiate appropriate civil / criminal action against you.

Post joining your services with the Company are liable to be terminated as per applicable notice period policy at any time without assigning any reason in the event of:

- a. Any breach of the conditions mentioned in this letter on your part or
- b. Any incorrect information furnished by you like:
 - i. Mismatch in your previous employment date even for a day or
 - ii. Mismatch in your previous pay slip or
 - iii. Fake qualification certificates etc or
- c. Suppression of any material information by you

We look forward to your joining the Company and wish you a long and successful career with the organisation.

For ICICI Prudential Life Insurance Co. Ltd.

Subhashish Banerji

Subhashish Banerji
Executive Vice President - Human Resources





I understand that the digital acceptance of this offer shall be construed as acceptance to all the terms and conditions therein.

Name: Akshay Eknath Bhor

Signature & date: _____



Annexure I: Our Cornerstones

In achieving our Vision, harmony in outcomes for the Company's three key stakeholders - namely, our customers, employees and shareholders - is essential. To enable this, the Company has articulated the commitment and promise made to our employees through our Cornerstones. In addition to communicating our Cornerstones to all employees and prospective employees, we also endeavor to proactively listen, empathise and respond to the needs and expectations of employees.

The three pillars of our Cornerstones are explained below:

1. **Learning & Growth:** We hire for attitude and train for skills and we give growth to our employees by offering challenging roles and diverse experiences
2. **Supportive Environment:** We provide a healthy, safe and secure workplace and enable superior performance by providing the required technology and infrastructure support; we always stand by our colleagues in their hour of need
3. **Fairness & Meritocracy:** We are an equal opportunity employer and all our people decisions are based on policies and rules; performance rewards and career progression is based on merit

The Company has consistently invested in delivering on these promises, which has created the edge that makes our people a key source of strength and a key competitive advantage.



Annexure II: Benefits

Benefits applicable	Eligibility limits	Applicability
Group Term Life Insurance	₹ 15,00,000*	Employee
Group Personal Accident Insurance	₹ 30,00,000*	Employee
Group mediclaim policy	₹ 4,00,000 for a policy year**	Employee and enrolled dependents-spouse / same sex partner (includes non-cisgender partner) and children upto the age of 25 years (based on tenure)**
Education assistance policy	Reimbursement of fees for defined courses upto specified limit, as per policy	Employee
Leave (in a financial year)***	<ul style="list-style-type: none"> • Privilege Leave (PL): 28 days (21 days during the first year of service) • Sick Leave (SL): 15 days • Maternity leave (ML): 180 days • Paternity Leave: 5 days • Adoption / Surrogacy Leave: 90 days 	Employee

*Additional coverage is provided after completion of defined number of years for completed services at the Company, as per policy.

** Detailed eligibility, policy clauses, limits and processes as defined in the HR Policy.

*** PLs and SLs are applicable for one complete financial year. Detailed eligibility, policy clauses as defined in the HR Policy.

Other Benefits:

In addition to the above policies, we have other policies linked to the tenure of employees that support the employee & his/her family members in times of need and enable them to meet various life stage needs. These policies include: Executive Health Check-up, Employee's Children with Special Needs, Employee Children's Education Scholarship Scheme, Employee Children's Sports Scholarship Scheme etc.

Learning and growth is delivered through challenging assignments, role changes including movements to different functions / channels and locations and by providing opportunity for employees to apply for various roles through the Internal Job Posting process. In addition, opportunities for skill enhancement are provided through training and certifications, which may be a mix of mandatory, self-paced, behavioral and virtual programs.

These policies will be applicable as per the eligibility criteria and limits defined in the HR policies. These benefits and policies are subject to change as per the business requirements from time to time and such changes will supersede the relevant clauses mentioned in offer letter and appointment letter.



Annexure III: Terms and Conditions of Employment

1. Transfer: The Company shall have the right to transfer you to any of its departments / offices or depute you to Group companies, anywhere in India. In case of deputation to a Group Company, the terms and conditions of your employment including gross salary and benefits, etc. as stated in this letter will continue to be applicable, unless a revised letter is provided to you.

2. Background check: The Company reserves the right to conduct background checks including your antecedent, education, employment, CIBIL and criminality check. By accepting the terms and conditions of your employment with the Company, you also consent to the right of the Company to share your information with its affiliates, government authorities and third parties as deemed appropriate by the Company. Your continuation in employment will be subject to satisfactory reports being received from all the above mentioned sources.

3. Medical fitness: Your appointment / employment is subject to you being medically fit for employment.

4. Leave: Any unauthorized (without prior appropriate approval) leave of absence for a period as defined in the Company's policies may lead to termination of employment.

The detailed terms and conditions of employment will be outlined in the letter of appointment which will be issued to you separately.

Registered Office : ICICI Prudential Life Insurance Company Limited
ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, India.
Tel.: 4039 1600, 6644 1600 · Fax: 2437 6638 · Visit us at: www.iciciprulife.com
CIN : L66010MH2000PLC127837




Director

Pramod Ram Ujagar Tiwari
Saket Institute of Management
Saket Vidya Nagar Marg,
Chinchpada Road, Kaiyan (E) 421 306



16-04-2024

Offer-Cum-Appointment Letter

Shivam Sanjay Trivedi

Ulhasnagar 421005

Dear Shivam,

Congratulations! We are very excited to have you on board!

We are pleased to make an offer to you for the position of **Branch Sales Manager - DST - Retail Finance - Used Car - Sales** at **Piramal Capital & Housing Finance Limited**. You shall join the Company on or before **05-08-2024**. If you do not join on or before the above mentioned date, this Offer cum Appointment Letter (Letter) stands withdrawn. Your initial posting will be at **Thane - Naupada**. Address of the branch is (Dhiraj Baug, Building A Ground, 1st Floor, Beside Axis Bank,, Opp. Monalisa Building, Agra Road, Hari Niwas Circle, Naupada). You shall be governed by the terms and conditions applicable to all employees of the Company.

The details of the salary and other terms and conditions of your employment are enclosed herewith as following:

Annexure "A": Salary and Benefits

Annexure "B": General Terms & Conditions of Services for Managerial Personnel

All the annexure mentioned above shall form a part and parcel of this Letter. If the terms and conditions enumerated in this Letter, including its annexure are acceptable to you, please confirm your acceptance by e-signing this Letter within **3 days** of the date of this Letter. In case no confirmation is received within the above mentioned period this Letter shall be deemed to have been withdrawn.

You are required to treat this Letter and its contents as strictly confidential.

We look forward for a long, successful and pleasant association with the Company.

Sincerely yours,

For Piramal Capital & Housing Finance Limited

Parneet Soni
Head - HR

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Annexure "A"
COMPENSATION DETAILS

Employee Name	Shivam Sanjay Trivedi
Band and Grade	Management Trainee - MT1
Business Unit and Department	Retail Finance - Used Car - Sales
Location	Thane - Naupada

SALARY COMPUTATION		
Components	Per Annum	Per Month
Basic	260,000	21,667
Hra	130,000	10,833
Flexible Benefit Plan	200,000	16,667
Statutory Bonus	28,800	2,400
Gross	618,800	51,567
PF	31,200	2,600
Total Fixed Pay	650,000	54,167
Joining Bonus	50000	-
Training Assistance	50000	-
Total CTC 1st Year	750000	-

Notes:

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- Flexible Benefit Plan (FBP) The employee gets to allocate this pool amount under various components basis eligibility as desired. Tax benefits will be based on declaration & as per IT law.
- Statutory Bonus: The amount against this component will include Statutory Bonus payment that you are entitled to under the Payment of Bonus Act, 1965 if it is applicable to you. This amount would be paid to you on a monthly basis along with your salary. This amount does not include any variable pay like Performance linked Pay/Incentive etc. if you are eligible for the same.
- Training Assistance: This amount will be utilized by the organisation towards training on professional skills.
- Group Mediclaim Policy with coverage of self, spouse, 2 dependent children (up to the age of 21) and parents, as per Company policy in existence and as amended from time to time.
- Group Term Life Insurance covering self, sum assured 2 times of Total Fixed Pay with minimum coverage of INR 10 Lakhs and maximum coverage of INR 3 Crores, as per company policy in existence and as amended from time to time.
- Group Personal Accident Insurance covering self, as per company policy in existence and as amended from time to time.
- Gratuity will be applicable as per the Payment of Gratuity Act.

Joining Bonus

-In addition to Total Fixed Pay, a joining bonus of Rs. 50000 (Pre Tax) will be payable to you.

-The same will be paid to you in 1 Tranche. Rs.50000 will be paid in the first month along with salary .

-Joining Bonus (Pre Tax) would be recovered in full from your full and final settlement in case you resign within 1 year from the date of payout. Incase the payout is in tranches the recovery will be for the respective tranche from the date of it's payment.

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Annexure "B"

GENERAL TERMS AND CONDITIONS OF SERVICE FOR MANAGERIAL PERSONNEL EMPLOYED
BY COMPANY

The following are the broad terms and condition of your employment at the Company. Your employment with the Company shall be subject to the policies of the Company as applicable from time to time read together with the terms of this Letter.

1. Compensation

You shall be paid compensation as per the details mentioned in Annexure "A" of this Letter with effect from the date of your joining.

2. Place of Work

In view of the nature of our business, the Company may transfer you to different divisions, associate companies, concerns, sections, subsidiaries, entities, offices or location of Company on a temporary or permanent basis whether within or outside India at its discretion as it may consider necessary from time to time.

3. Roles and Responsibilities

You shall properly, diligently and honestly perform all the duties, responsibilities which the Company may assign to you from time to time. For any duties performed by you not in bad faith or in violation of applicable law or breach of this Letter and/or the policies of the Company, you shall be solely liable and shall reimburse the Company for any loss incurred by it as a consequence thereof.

4. Rules, Policies, Procedures and Code of Conduct

You shall comply at all times with the Company's Rules, Policies and Procedures as amended from time to time ("Policies"). The Policies are incorporated by reference into this Letter and are subject to change, replacement or withdrawal at the discretion of the Company. It is your responsibility to keep yourself aware of all the policies of the Company at all times during your employment. By accepting this offer you hereby undertake that you shall comply with all the policies of the Company at all times during your employment. You hereby further undertake that you shall promptly disclose to the Company any transactions or matters which are, or may be, in contravention of the Policies.

You are also bound by the Company code of conduct and **the Fair Practice code**. The Company may implement the 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.

5. Compliance

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 the employment you are expected to comply with the Company's policies, practices and procedures and, if required, sign any necessary documentation with respect to such policies, practices and procedures.

6. Leave , Work hours, Weekly holidays & Paid Holidays

You shall be governed by the Company's policy pertaining to leave, work hours and weekly holidays.

7. Probation and Confirmation

You will be on probation for a period of 6 months. Upon successful completion of the probation and subsequent performance evaluation, your position may be confirmed. During the period of your

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probation, if your performance is found to be not wanting or there are deficiencies in your performance, the management may at its discretion with a view to give you an opportunity to improve upon your performance, extend your period of probation by a letter in writing.

8. Variable Pay/ Increment/Promotion

You will also qualify for a discretionary Variable Pay based entirely on the Company's assessment of your performance during the financial year and shall be paid to you as per the applicable Variable Pay plan. The Variable Pay may be paid in cash, shares or any other form, may be deferred in full or in part, and may be forfeited or reduced in such circumstances and on such terms as the Company may determine appropriate.

The exercise of discretion to pay a Variable Pay in one financial year shall not bind the Company or act as a precedent for the exercise of discretion in any other financial year. If, on or before the date when the Variable Pay might otherwise have been payable your employment has terminated or either party has given notice under the terms and conditions to terminate your employment, you will not be entitled to receive any such Variable Pay (whether in cash, shares or any other form).

In the first year, in case your date of joining with the Company is on or before 31st December and you are a part of the Annual Performance Linked Pay Plan the bonus will be paid pro-rated for the period ending March from the date of your joining.

Annual increment will be given to those employees who have joined the organization on or before 30th September of that particular performance year. The employees joining between October and December of that particular performance year will be eligible for a Flat increment as decided by the Company. Neither the promotion nor the increment can be claimed as a matter of right. The Company reserves the right to amend, change or cancel the above terms pertaining to the Variable Pay/increment, at any time without prior notice.

9. Group Mediciam policy

Group Mediciam Policy is applicable to all the Management Staff working with the Company for his/her family members (Spouse, two children (up to 21 years) and parents). Hospitalization expenses due to accidental injury or sickness will be covered. The limits of coverage would be as mentioned in the Company policy and would vary as per the management band in which you are placed at any given time period of your service. The policy is liable to change as per the discretion of the management from time to time. Employees should refer to the policy board for changes/revisions, which may take place from time to time.

10. Confidentiality

You will not either during your employment or at any time post resignation from services, use or communicate to any person, any information of a confidential nature concerning the business of the Company, or of any their customer, supplier or other person having dealings with the Company, as the case may be, and which comes to your knowledge during the course of your employment other than in connection with your services to the Company

In performing your duties, you may from time to time receive or obtain information/data/documents from the Company or a related or associated or subsidiary or affiliated Company or otherwise have access to information relating to their clients or business information, business plans, systems, personnel, or other information of a confidential nature ("the Information").

In consideration of the Company making the Information/ data/ documents available, you undertake and agree that you will:

- a. Keep the Information/data/documents confidential at all times and not divulge or communicate to any person, other than those approved in writing by the Company, any of the

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Information/data/documents which you may (whether before or after the date of this Letter) receive or obtain;

- b. Not use the Information/data/documents for any purpose other than in connection with your services to the Company;
- c. Immediately return or destroy (at the Company's option) the original and all copies of any records of the Information/data/documents (in whatever form) and all notes and other documents embodying any of the information on the first to occur of any of the following:
 - i. on the Company's demand;
 - ii. on termination or expiration of your employment with the Company.

11. Information, Assets and Systems

When you join the Company 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 Company 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 Company, which may be in your use, custody, care or charge. For the loss of any property of the Company in your possession, the Company 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.

12. Intellectual Properties

You acknowledge that ownership of, and all right, title, and interest in the Intellectual Properties shall at all-time vest in the Company. You expressly agree that all Intellectual Properties created by you during the course of your employment shall be under a contract of service and shall belong to the Company only.

You shall, whenever requested so to do by the Company whether during or after the termination of your employment hereunder, at the cost of the Company execute and sign any and all applications, assignments and other instruments which the Company may deem necessary or advisable in order to apply for and to obtain Letters, patent, design, registration or other forms of protection for the aforesaid improvements, inventions and discoveries in such countries as the Company may direct and to vest in the Company the whole, right, title and interest therein.

You may have access to third party intellectual property that has been acquired by the Company by licenses or otherwise in the course of your employment in the Company. Any unauthorised reproduction, transmitting, publishing, adapting, storing, copying, modifying, distributing, displaying, reformatting, editing, excerpting, hosting, broadcasting, routing or any other misuse of the third party intellectual property by you is strictly prohibited and will constitute grounds for immediate termination of employment.

You shall execute and comply with the proprietary information and inventions agreement with the Company, which prohibits unauthorized use or disclosure of Company's inventions and proprietary information.

13. Indemnity

You shall, at all times during the course of your employment in the Company (and even after the termination with respect to the terms contained herein) agree to indemnify and keep indemnified the Company, as the case may be, against all losses, damages, claims, interests, costs, expenses, liabilities, proceedings and demands which the Company may suffer or incur or which may be made against the Company as a result of any unauthorized disclosure or use of the Confidential Information by you or any person related to you that may have access to such Confidential Information through you.

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14. Non Solicitation

This non-solicitation condition will be binding on you for a period of 2 years from the date of cessation/ termination of your services from the Company and any breach in the said condition would result in considerable damages/loss to the Company, which cannot be adequately compensable by money damages.

The Employee agrees and undertakes that in such an event the Employee shall fully indemnify and reimburse the Company to the extent of such costs (liquidated damages).

You agree that for a period of 2 years from termination or expiration of your employment with the Company, you shall not solicit or entice by any means whatsoever,

- a. Any client of the Company with whom Company is currently (during your period of employment) running a deal/mandate or any deal/ mandate that became known to you during your employment at the Company.
- b. Any person of the Company who was employed by the Company or any person whose name became known to you during your employment at the Company in any office and in any capacity.
- c. You shall not work at the capacity of Executive or Non-Executive member of the board of the Piramal supplier, vendor or partner.
- d. 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 Company 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 Company.

15. Medical Fitness & Verification of Particulars

Your appointment is subject to:

- a. You being medically fit and continuing to remain fit thereafter. Company has the right to get you medically examined by any certified medical practitioner during the period of your service. If, from such examination, the Company is of the opinion that continuance of your service is medically not advisable or that you are not in a position to discharge your duty satisfactorily or you are found to be incapacitated from performing your duties, the Company may terminate your services on the grounds of continued ill-health.
- b. Satisfactory verification of your character, antecedents and testimonials through reference checks or background screening. In case particulars mentioned in your application / Curriculum Vitae / Resume are found false or unsatisfactory, your services would be liable for termination at any time without any notice or any compensation in lieu thereof.
- c. Based on the information furnished by you about yourself. If during the employment it is found that any of the details and/or information furnished in by you is incorrect/false or is in contravention to the Company's code of conduct or rules of the Company or if it is found that you have concealed/fabricated documents/records/testimonials of your past training/employment, your service shall be liable to be terminated at source without any notice and such cessation of the employment will be for the reasons attributable to you.

16. Non Conflict of Interest and No External Employment

You will not, during your employment with the Company, except with the specific approval of the Company, undertake other full time or part time work for remuneration or work which will adversely affect your professional image and integrity as an employee of the Company. Assignments of social, charitable, literary, religious work or board membership of any other Company can be pursued with prior approval of the Company.

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17. Receipt of Payments and Benefits from Third Parties

Subject to any Company 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 Company if you, 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 Company for the amount received or the value of the benefit so obtained.

18. Governing Law

The interpretation and enforcement of this Letter 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.

It is expressly agreed that this Appointment is made on the basis that your services being mainly of a Management and/or Supervisory nature, you will not be entitled to any rights, privileges and benefits as may be or become applicable to employees covered by the Industrial Disputes Act, 1947.

19. Changes to your Terms of Services

The Company shall have the right to add, to alter, modify or abrogate from time to time any term of the Contract of Employment, including remuneration and perquisites, which will be communicated to you either by individual Letter or by circular. Any changes will take effect from the date stated in the communication.

In relation to the benefit policies referred to in this contract, the Company reserves the right to withdraw or alter their terms without notice at any time and you may in certain circumstances be excluded from participation in any policy/ scheme or any element within it.

You should, acquaint yourself with all Company rules and policies which are applicable to you. Also, you shall at all times be conversant with and comply with any rules and regulations applicable to your specific area of work, such as (where applicable) the local rules, regulations, and by-laws and any and all applicable laws in relation thereto. Violation of any of these rules, regulations, laws or provisions may result in the immediate termination of your employment.

In case you are convicted by Judicial Authority under Civil Procedure code, Criminal Procedure Code or Indian Penal Code it will lead to breach of trust between employer and employee relationship and your services will be terminated on the date of such judicial pronouncement.

20. 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.

21. Data Protection

The Company may be required to process, transfer and store your personal and sensitive data in any of the other Company locations. By signing this Letter, you acknowledge and agree that the Company and the Human Resources Department (HR) is permitted to hold personal information about you as part of our personnel and other business records and that the Company and the HR team may use such information in the course of its business. You agree that the Company and the HR team may disclose such information to third parties in the event that such disclosure is in our view required for the proper

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conduct of our business or that of any associated Company. This clause applies to information held, used or disclosed in any medium.

22. Normal Retirement Age

The age for superannuation i.e the retirement age will be as per policy of the Company.. Your date of birth as given by you, with the Company is recorded as 26-12-1994 and the same shall be treated as authoritative and final in the records of the Company. The same will remain unchanged and as a condition of employment you will automatically retire at the end of the month in which you attain the superannuation age and that no further notice whatsoever to you will be necessary in this regard. No request for change in date of birth will be entertained during the period of your service.

23. Notice of Resignation/Termination

During Probation: Thirty days' notice on either side with the Company retaining the right to pay salary in lieu of the notice if so required. However, based on your performance during the probation period, the Company reserves the right to reduce/dispense with or extend the probationary period at its sole discretion or terminate your service with immediate effect, without giving any notice or assigning any reasons.

Post Confirmation: Ninety days' notice on either side with the Company retaining the right to pay salary in lieu of the notice. The payment in lieu of notice will be calculated on your Gross Salary.

The Company reserves its right to dispense with the notice period and/or part thereof in its sole discretion by accepting your resignation with immediate effect i.e. even before the last date of working/resignation mentioned in the resignation letter. In such an event you shall be paid salary calculated on your gross salary for the notice period and/or part thereof.

24. Termination

Your employment / services will be governed by Company's rules and regulations applicable from time to time. If the Company is not satisfied with your performance on any account, the Company reserves the right to terminate your employment with immediate effect by paying proportionate gross salary in lieu of any notice period applicable to you. The Company also reserves the right to terminate your employment without cause, with a notice or by paying proportionate gross salary (excluding variable pay) in lieu of applicable notice period.

If you wish to terminate your employment with the Company, you shall be required to serve notice as applicable to you. The Company may however, at its sole discretion, waive off the notice period, in full or in part, with or without proportionate notice period deduction of gross salary in lieu of short notice, without assuming any liability to compensate you in respect of the period so waived.

Your services can be terminated for loss of confidence. In such an eventuality you will be kept informed in writing the reasons for losing confidence.

Notwithstanding anything contained in this Letter, the Company may terminate your employment with immediate effect, at any time without notice or payment in lieu thereof or any compensation whatsoever for Cause. For the purpose of this Letter, "Cause" shall mean any one or more of the following:

- a. Any breach of integrity, act of dishonesty, embezzlement, breach of statutory duties, breach of confidentiality obligations, pilferage and theft, attending work under the influence of alcohol, or drugs or any other intoxicating substances.
- b. Breach of the Company rules and policies, guilty of serious misconduct, disobedience of reasonable orders from superiors, causing actual or threatening physical harm or damage to Company property or any misconduct by you or in case of breach of the terms, conditions or stipulations contained in this Letter.

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- c. You being convicted of any criminal offence or committing fraud against, or the misappropriation of material property belonging to the Company;
- d. Your absence without approved leave for a period of more than 5 days;
- e. You become insolvent or restrained under any contract or arrangement or is under any legal disability from performing his/her obligations;
- f. You conduct yourself in a way which, in the Company's reasonable opinion, may bring any member of the Company into disrepute or which may jeopardize or prejudice the business and/or reputation of the Company;
- g. Any material violation of the Company's policies;
- h. The results of any background checks or searches conducted by the Company are deemed unsatisfactory to it in its absolute discretion.

The employee accepts and agrees not to solicit any employee of the Company directly or indirectly after cessation or termination of his / her employment from the Company

25. Consequences of termination of your employment

Upon termination of your employment for any reason whatsoever, you shall:

- a. Automatically vacate all offices held by you as a result of your employment with the Company;
- b. Immediately hand over to us the Company's property including but not limited to all papers, Laptops, documents, security pass and/or identity card, Company sponsored credit cards, any premises and/or car(s) etc. and you must not retain any copies, extract or reproductions of all or any part of that property or confidential information.
- c. You will continue to be bound by your employment obligations to the Company relating to the Company's confidential information and Intellectual Property Rights (as defined in this Letter);
- d. You must not make any statements (whether orally or in writing) or do anything which might damage the reputation and/or business of the Company or interfere with the Company's relationships with its clients and customers; and
- e. You must not thereafter represent yourself as an employee of the Company in any manner whatsoever.
- f. Not to solicit any employee of the Company directly or indirectly after cessation or termination of his / her employment from the Company.

26. Background Verification Check

The offer described above is subject to satisfactory completion of background verification as the Company may consider necessary. As part of this process we may ask you for some information / documents and non-submission of such information / documents from your side might affect the results of this verification.

The Company may withdraw this offer without any obligation whatsoever in case your background verification report is found to be unsatisfactory.

For applicants hired through campus or equivalent program, the offer stands withdrawn in case the examinations as prescribed by the institute/university are not cleared in the same session.

27. Other terms and conditions

- a. In addition to the terms and conditions of employment herein and above mentioned, you shall also observe and comply with and shall be bound by any rules, regulations and procedures which the Company may from time to time separately frame for observance and compliance by its officers and which would be communicated by the Company to you as and when required.
- b. You will, unless prevented by ill health or accident and save while on approved leave, devote the whole of your time, attention and abilities to the business of the Company.

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- c. You will be true and faithful to the Company in all your accounts, dealings and transactions whatsoever relating to the business of the Company, and shall, at all times, when required, render a true and just account thereof to the Company or to such persons as shall be so authorized by the Company.
- d. In case of your overstaying the sanctioned leave or for any absence without permission for more than 5 calendar days, you shall lose lien on your services and it will be considered you have voluntarily abandoned from the service and the Company will be entitled to strike off your name from its rolls without any reference to you.
- e. As Company we give utmost importance to Safety, Quality and Environmental laws. In your area you will be responsible for observance/implementation of the same.
- f. It will be your duty to intimate in writing to the management whenever there is any change of your residential address.

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