

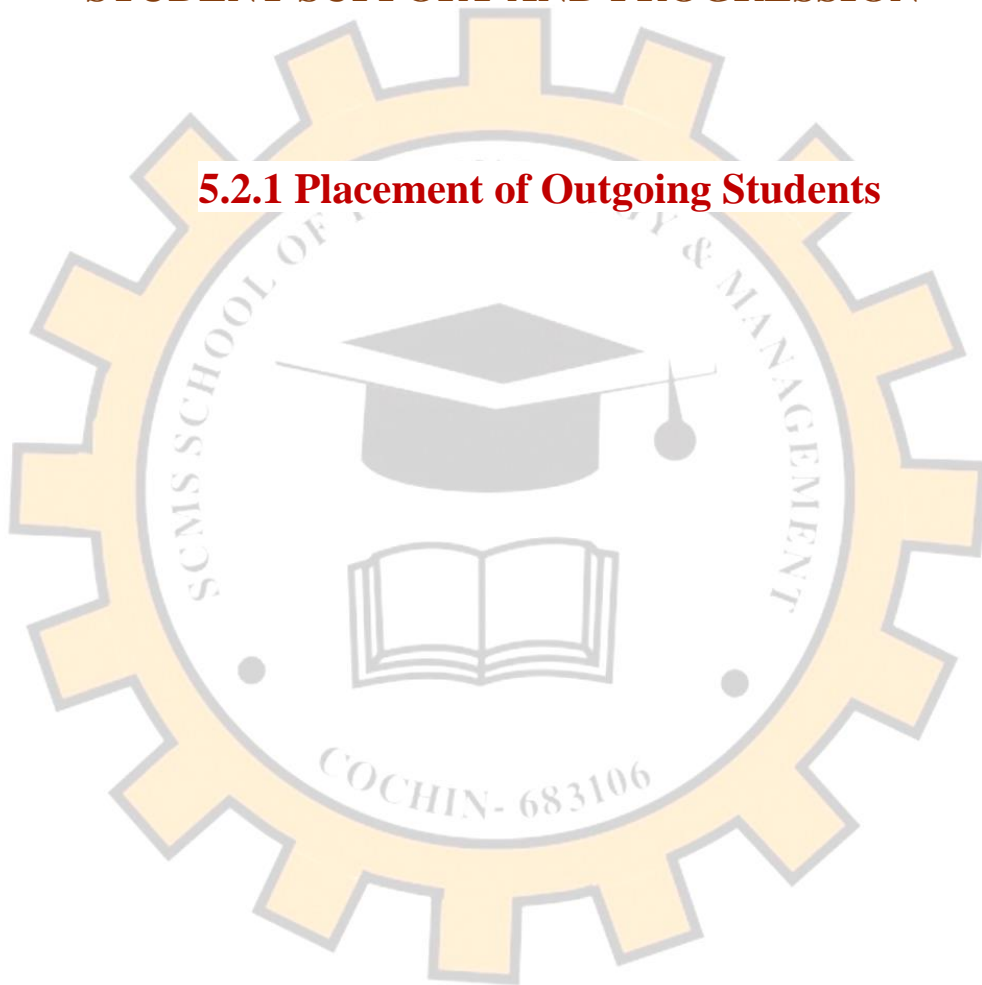


**SCMS SCHOOL OF TECHNOLOGY AND MANAGEMENT (SSTM)**

**SCMS Campus, Prathap Nagar, Muttom, Aluva, COCHIN- 683 106. KERALA**

**CRITERIA 5  
STUDENT SUPPORT AND PROGRESSION**

**5.2.1 Placement of Outgoing Students**



## 5.2.1 Number of placement of outgoing students during the year

YEAR	TOTAL NUMBER OF STUDENTS PLACED
2019-2020	133

SL NO	YEAR	NAME OF STUDENT PLACED / ENROLLING INTO HIGHER EDUCATION AND CONTACT DETAILS	PROGRAM GRADUATED FROM	NAME OF THE EMPLOYER WITH CONTACT DETAILS / NAME OF INSTITUTION JOINED	PAY PACKAGE AT APPOINTMENT (IN INR PER ANNUM) (APPLICABLE FOR STUDENTS WHO GOT PLACEMENT) / NAME OF PROGRAM ADMITTED TO (APPLICABLE FOR STUDENTS WHO PROGRESSED TO HIGHER EDUCATION)
1	2019-2020	GOPIKA SREEKUMAR 9400807817	MBA	FEDERAL BANK- MR.VINEETH VIJAYAN, ASSISTANT MANAGER , 9495295747	8.47
2	2019-2020	EDWIN ANTO 9567540777	MBA	FEDERAL BANK- MR.VINEETH VIJAYAN, ASSISTANT MANAGER , 9495295747	8.47
3	2019-2020	INDU .G. NAIR 9847292683	MBA	DELOITTE (HR)- MS. SARAH FARHAT, HR,040 6762 1452	6.75
4	2019-2020	ROHAN EAPEN KURIAKOSE 7034410957	MBA	SPANDANA SPHOORTY FINANCIAL LTD.- MR. GAUTAM RAJU, 9703022771	6.54
5	2019-2020	SHABEER 9567559195	MBA	SPANDANA SPHOORTY FINANCIAL LTD.- MR. GAUTAM RAJU, 9703022771	6.54
6	2019-2020	AMAL THOMAS 9961088961	MBA	SPANDANA SPHOORTY FINANCIAL LTD.- MR. GAUTAM RAJU, 9703022771	6.54
7	2019-2020	JAYAKANTH. S 8111912226	MBA	SPANDANA SPHOORTY FINANCIAL LTD.- MR. GAUTAM RAJU, 9703022771	6.54

8	2019-2020	JUHY VINCENT 7560975998	MBA	SPANDANA SPHOORTY FINANCIAL LTD.- MR. GAUTAM RAJU, 9703022771	6.54
9	2019-2020	ANJALI B. 7025871691	MBA	SPANDANA SPHOORTY FINANCIAL LTD.- MR. GAUTAM RAJU, 9703022771	6.54
10	2019-2020	LIBNA SUMANLAL 8848287571	MBA	SPANDANA SPHOORTY FINANCIAL LTD.- MR. GAUTAM RAJU, 9703022771	6.54
11	2019-2020	SRUTHI SOMAN 8281148315	MBA	ADITYA BIRLA FASHION & RETAIL LTD.- MS. KASTURI BORKOTOKY, 9764959646	4.25
12	2019-20	YADUNATH R. 8943316166	MBA	ADITYA BIRLA FASHION & RETAIL LTD.- MS. KASTURI BORKOTOKY, 9764959646	4.25
13	2019-20	ABHIRAM RANJITH 9633933844	MBA	BHARTI AXA LIFE INSURANCE- MS. DEBASMITA SENGUPTA, HR	5 LAKHS
14	2019-20	ANN ROSE BABY 9995008144	MBA	BHARTI AXA LIFE INSURANCE- MS. DEBASMITA SENGUPTA, HR	5 LAKHS
15	2019-20	KEERTHANA S. KUMAR 7034968637	MBA	BHARTI AXA LIFE INSURANCE- MS. DEBASMITA SENGUPTA, HR	5 LAKHS
16	2019-20	ANUPAMA A. 07561819918	MBA	BHARTI AXA LIFE INSURANCE- MS. DEBASMITA SENGUPTA, HR	5 LAKHS
17	2019-20	AKHIL MATHEW 7836802797	MBA	BHARTI AXA LIFE INSURANCE- MS. DEBASMITA SENGUPTA, HR	5 LAKHS
18	2019-20	DISANTH C.P. 9497480183	MBA	BHARTI AXA LIFE INSURANCE- MS. DEBASMITA SENGUPTA, HR	5 LAKHS
19	2019-20	NOEL GEORGE 9663773932	MBA	SURVEY SPARROW- MR. SIVAPRASAD KS, HRM, 9746413591	4.6 LAKHS
20	2019-20	ROBIN JOSEPH 09495585141	MBA	SURVEY SPARROW- MR. SIVAPRASAD KS, HRM, 9746413591	4.2 LAKHS
21	2019-20	ANCHAL 9961781898	MBA	SAFARI INDUSTRIES- MR. HARSHAVARDHAN KADAM, ASST. MNGR- HRM, 8657567977	4 LAKHS
22	2019-20	ALEN BABU 9846181363	MBA	SAFARI INDUSTRIES- MR. HARSHAVARDHAN KADAM, ASST. MNGR- HRM, 8657567977	4 LAKHS
23	2019-20	GOPIKA B. 9567546054	MBA	BANDHAN BANK- MS. SOUMYASREE SARKAR,HR, 7980933992	4 LAKHS
24	2019-20	JESSRAJ DENNIES 9946207980	MBA	BANDHAN BANK- MS. SOUMYASREE SARKAR,HR, 7980933992	4 LAKHS
25	2019-20	VISHNU B. 8592049654	MBA	BANDHAN BANK- MS. SOUMYASREE SARKAR,HR, 7980933992	4 LAKHS
26	2019-20	ANUPAMA THOMAS 9961501335	MBA	BANDHAN BANK- MS. SOUMYASREE SARKAR,HR, 7980933992	4 LAKHS
27	2019-20	SANDRA SARA VARGHESE 9605333705	MBA	BANDHAN BANK- MS. SOUMYASREE SARKAR,HR, 7980933992	4 LAKHS

28	2019-20	MUHAMED RAMEES M. S. 8547818022	MBA	BANDHAN BANK- MS. SOUMYASREE SARKAR,HR, 7980933992	4 LAKHS
29	2019-20	ALWIN MOSESS K.A. 9526860746	MBA	MUTHOOT FINCORP- MS. ELIZABETH THOMAS, MANAGER, HCMD, 0471 4911559	4 LAKHS
30	2019-20	AJIN B. ANISH 8281322401	MBA	MUTHOOT FINCORP- MS. ELIZABETH THOMAS, MANAGER, HCMD, 0471 4911559	4 LAKHS
31	2019-20	MALINI MOHAN 9946388725	MBA	MUTHOOT FINCORP- MS. ELIZABETH THOMAS, MANAGER, HCMD, 0471 4911559	4 LAKHS
32	2019-20	AKHIL DASAN 9633970652	MBA	COFFEE DAY BEVERAGES- MR. SIDDHARTH MOHITE, AM-HR, 7744908202	6.4 LAKHS
33	2019-20	TOM ROY 8281442566	MBA	CCS TECHNOLOGIES- MR. RAJESH CR, ASST: MANAGER, 9895392717	5.5 LAKHS
34	2019-20	DEVI PADMANABHAN 8606523814	MBA	TCS- MR. SHIBAS N.P, CAMPUS RECRUITMENT LEAD- KERALA, 9846553333	5.79 LAKHS
35	2019-20	ABHIRAMI A.S 9605928248	MBA	TCS- MR. SHIBAS N.P, CAMPUS RECRUITMENT LEAD- KERALA, 9846553333	5.79 LAKHS
36	2019-20	MAMATHA P. 9995923568	MBA	TCS- MR. SHIBAS N.P, CAMPUS RECRUITMENT LEAD- KERALA, 9846553333	6.33 LAKHS
37	2019-20	GAUTAM LOUIS 9539728244	MBA	HDFC AMC- MS. ZEENAT KHAN, HR, 022-66580272	4.5 LAKHS
38	2019-20	GOWRI SURESH 08921734524	MBA	HDFC AMC- MS. ZEENAT KHAN, HR, 022-66580272	4.5 LAKHS
39	2019-20	M. RENJITH SIVAN 8137039981	MBA	HDFC AMC- MS. ZEENAT KHAN, HR, 022-66580272	4.75 LAKHS
40	2019-20	T.S. SULFIKKAR 8714525153	MBA	HDFC AMC- MS. ZEENAT KHAN, HR, 022-66580272	4.75 LAKHS
41	2019-20	AMAYA SIMON 8078022801	MBA	ICICI SECURITIES- PREETHA S PRASAD, MANAGER- HR, 07406867672	4.12 LAKHS
42	2019-20	ANAGHA K. GEORGE	MBA	ICICI SECURITIES- PREETHA S PRASAD, MANAGER- HR, 07406867672	4.12 LAKHS
43	2019-20	ANN ROSE XAVIER 9946449484	MBA	ICICI SECURITIES- PREETHA S PRASAD, MANAGER- HR, 07406867672	4.12 LAKHS
44	2019-20	JERRY JACOB VIJU 7025555988	MBA	ICICI SECURITIES- PREETHA S PRASAD, MANAGER- HR, 07406867672	4.12 LAKHS
45	2019-20	MOHIT MOHAN 8921899824	MBA	ICICI SECURITIES- PREETHA S PRASAD, MANAGER- HR, 07406867672	4.12 LAKHS
46	2019-20	SACHIN JOSEPH KAYANATTU 8593064320	MBA	ICICI SECURITIES- PREETHA S PRASAD, MANAGER- HR, 07406867672	4.12 LAKHS
47	2019-20	EMIL CHERIAN 8281234838	MBA	ICICI BANK- AISHWARYA A, HR, 9004087178	4.12 LAKHS



48	2019-20	YUGESH R NAIR 9447197751	MBA	ICICI BANK- AISHWARYA A, HR, 9004087178	4.12 LAKHS
49	2019-20	ANTONY THOMAS 9400743666	MBA	EXTRAMARKS EDUCATION- MS. VANDHANA P, HR TEAM , 9566609639	3 LAKHS
50	2019-20	RIJO GEORGE THOMAS 9895426663	MBA	EXTRAMARKS EDUCATION- MS. VANDHANA P, HR TEAM , 9566609639	3 LAKHS
51	2019-20	ARUN OUSEPH 9633644005	MBA	EXTRAMARKS EDUCATION- MS. VANDHANA P, HR TEAM , 9566609639	3 LAKHS
52	2019-20	ABHILASH BABY 8921215268	MBA	EXTRAMARKS EDUCATION- MS. VANDHANA P, HR TEAM , 9566609639	3 LAKHS
53	2019-20	JOJIN JOSE 9496819574	MBA	EXTRAMARKS EDUCATION- MS. VANDHANA P, HR TEAM , 9566609639	3 LAKHS
54	2019-20	HAFIZ P. AHAMMED 9526625211	MBA	EXTRAMARKS EDUCATION- MS. VANDHANA P, HR TEAM , 9566609639	3 LAKHS
55	2019-20	SHYAM SANKAR S. 9539640717	MBA	EXTRAMARKS EDUCATION- MS. VANDHANA P, HR TEAM , 9566609639	3 LAKHS
56	2019-20	DIYA ANN JACOB 9747657234	MBA	ESAF SMALL FINANCE BANK- MS. SAMANTHA VARGHESE, HR, 9072600836	5 LAKHS
57	2019-20	TIGLIN GEORGE PAUL P.	MBA	MMTV - MR. SIDHU KRISHNANKUTTY, HR, 9895765343	3.6 LAKHS
58	2019-20	MARIAM CARISHMA WILLIAM N. 9645745601	MBA	LANDMARK GROUP- MR. ANISH KARTHIK, HRM,	4.75 LAKHS
59	2019-20	DEEPAK S. NAIR 9995406888	MBA	LANDMARK GROUP- MR. ANISH KARTHIK, HRM,	4.75 LAKHS
60	2019-20	ROSHIN RANJIT 9497110035	MBA	THINK & LEARN PVT. LTD. (BYJUS)- MR. ARUN KUMAR CP, HR, 8884609857	10 LAKHS
61	2019-20	ANANDHU .K. JEEVANRAJ 6282768152	MBA	THINK & LEARN PVT. LTD. (BYJUS)- MR. ARUN KUMAR CP, HR, 8884609857	10 LAKHS
62	2019-20	MINNU GEORGE 8592924146	MBA	EXTRAMARKS EDUCATION- MS. JUSTINA, HR	3.6 LAKHS
63	2019-20	AAYISHA NIZAR 7034479057	MBA	ICICI PRUDENTIAL LIFE INSURANCE- MR. SUDHEESH NAIR S, HR	4 LAKHS
64	2019-20	AMRUTHA ZAIRAZ 8606346752	MBA	ICICI PRUDENTIAL LIFE INSURANCE- MR. SUDHEESH NAIR S, HR	4 LAKHS
65	2019-20	LAVINA MARY THOMAS 9656720087	MBA	ICICI PRUDENTIAL LIFE INSURANCE- MR. SUDHEESH NAIR S, HR	4 LAKHS
66	2019-20	VIVEK M. 8089778574	MBA	ICICI PRUDENTIAL LIFE INSURANCE- MR. SUDHEESH NAIR S, HR	4 LAKHS
67	2019-20	MANISHA M.S. 9497721968	MBA	ICICI PRUDENTIAL LIFE INSURANCE- MR. SUDHEESH NAIR S, HR	4 LAKHS
68	2019-20	VYSAKH V. 9497523534	MBA	ZREYA WEALTH- VYSAKH V, WEALTH SPECIALIST, 9497523534	4.5 LAKHS

69	2019-20	ALFIYA NIHAR 9746687731	MBA	NO BROKER TECHNOLOGIES PVT. LTD.- MS. SUSOVITA, HR EXECUTIVE, 6366424246	7.62 LAKHS
70	2019-20	JINNAMOL P.J. 6282326002	MBA	AXIS BANK- TEAM HR, KOCHI, 0484 4039583/2	3.67 LAKHS
71	2019-20	SHILPA SATHISH 9037969053	MBA	AXIS BANK- TEAM HR, KOCHI, 0484 4039583/2	3.67 LAKHS
72	2019-20	KAVYA KISHOR	MBA	IBS SOFTWARE- MR. JOB JOS SCARIA - 773 669 8880	3.72 LAKHS
73	2019-20	GOPIKA T.M - 9895161203	MBA	XL DYNAMICS SOLUTION, KOCHI MS.DIPIKA PAWAR	3.9LAKHS
74	2019-20	VISHNU MURALI 8129620470	MBA	EXTRAMARKS EDUCATION- MS. JUSTINA, HR	
75	2019-20	SILPA	MBA	RECRUT INDIA PVT.LTD - MR. AJAY SHAH, CEO	
76	2019-20	SARA BABY - 9446058732	MBA	AMAZON, ARIJIT BASU SR. MANAGER, HR OPERATIONS – HR SERVICES	
77	2019-20	SWATHY SAJEEV 9656459111	MBA	HEDGE EQUITIES, ALEX K.BABU, DIRECTOR.	1.8 LAKHS
78	2019-20	NARGIS BABULKHAN 8301928674	MBA	HEDGE EQUITIES, ALEX K.BABU, DIRECTOR.	
79	2019-20	ASWATHI P 9400076354	MBA	KERALA CHICKEN,KUDUMBHASHREE BROILER FRAMERS PRODUCER COMPANY,CEO, TRIVANDRUM.	
80	2019-20	SANDHYA M.S 9037253989	MBA	MENERVA SOFTWARE PRIVATE LTD, MS.SONY GABRIEL , DIRECTOR	
81	2019-20	BIPINA K.BENNY 8289987037	MBA	CHOICE INTERNATIONAL, MR. SAJAN JOSEPH, DIRECTOR	
82	2019-20	CHITRA SHERIN JOHN - 9567378258	MBA	FRAGOMEN INDIA, MR. AMIT ANTONY, SENIOR MANAGER.	
83	2019-20	DELNA DAVID 8281312488	MBA	WIPRO, SANDESH KUMAR,ASSOCIATE VICE- PRESIDENT	
84	2019-20	JUHI VINCENT 7560975998	MBA	2HATS LOGIC SOLUTIONS PVT LTD.MR. ANEESH SREEDHARAN, DIRECTOR	
85	2019-20	YADHU KRISHNA SHYLESH 8113039606	MBA	SELF-EMPLOYED (PEARL HOLIDAYS, NEDUMBASSERY, COCHIN)	
86	2019-20	SANU SUHAIL 7736692559	MBA	SELF-EMPLOYED	
87	2019-20	AASHIYA A.A 9388760215	MBA	SELF-EMPLOYED	
88	2019-20	LAILA BEEVI V.Y. 7736886119	MBA	SELF-EMPLOYED	

89	2019-20	JEXCY MARY JACOB 9544750318	MBA	SELF-EMPLOYED	
90	2019-20	SHEBIN SAM 09072791851	MBA	SELF-EMPLOYED	
91	2019-20	MIDHUNSHA S. 7025622647	MBA	SELF-EMPLOYED	
92	2019-20	SAMEER K.N. 9497243705	MBA	SELF-EMPLOYED	
93	2019-20	ANANNYA S. 7034651189	MBA	SELF-EMPLOYED	
94	2019-20	ATHULYA ROSE JOHN 7356562991	MBA	SELF-EMPLOYED	
95	2019-20	AYSHA HAQUE 9745003500	MBA	SELF-EMPLOYED	
96	2019-20	LAKSHMI S. 9544740409	MBA	SELF-EMPLOYED	
97	2019-20	NAKUL K. KISHORE 9745579023	MBA	SELF-EMPLOYED	
98	2019-20	ASHFAQ AHMED 9539815087	MBA	SELF-EMPLOYED	
99	2019-20	JERIN ANTONY 8157010168	MBA	SELF-EMPLOYED	
100	2019-20	YADHU KRISHNA SYLESH 08113039606	MBA	SELF-EMPLOYED	
101	2019-20	CHRISTINA MARIA ASWEZ 9895070812	DDMCA	TCS, TATA CONSULTANCY SERVICES LIMITED, VISMAYA BUILDING, INFOPARK, KAKKANAD, KOCHI, KERALA - 682030	3.53 LAKHS
102	2019-20	JOSEPH JOHN GABRIEL 9496882911	DDMCA	TCS, TATA CONSULTANCY SERVICES LIMITED, VISMAYA BUILDING, INFOPARK, KAKKANAD, KOCHI, KERALA - 682030	3.53 LAKHS
103	2019-20	NOEL JOBY 9846178874	DDMCA	TCS, TATA CONSULTANCY SERVICES LIMITED, VISMAYA BUILDING, INFOPARK, KAKKANAD, KOCHI, KERALA - 682030	3.53 LAKHS
104	2019-20	SUBHADRA S MENON 9544926608	DDMCA	INFOSYS, PLOT NO, 44, HOSUR RD, KONAPPANA AGRAHARA, ELECTRONIC CITY, BENGALURU, KARNATAKA 560100	3 LAKHS
105	2019-20	LAKSHMI J 7907107413	DDMCA	INFOSYS, PLOT NO, 44, HOSUR RD, KONAPPANA AGRAHARA, ELECTRONIC CITY, BENGALURU, KARNATAKA 560100	3 LAKHS
106	2019-20	FATHIMA SAFNA 9947547246	DDMCA	INFOSYS, PLOT NO, 44, HOSUR RD, KONAPPANA AGRAHARA, ELECTRONIC CITY, BENGALURU,	3 LAKHS

				KARNATAKA 560100	
107	2019-20	ARJUN S6238592378	DDMCA	SPERIDIAN TECHNOLOGIES, CARNIVAL INFOPARK PHASE IV, 8TH FLOOR, INFOPARK CAMPUS, KAKKANAD, KOCHI, KERALA 682042	
108	2019-20	KSHEMA SUKU 9562460760	DDMCA	EARNST AND YOUNG, 1ST FLOOR , THEJASWINI, TECHNOPARK, TRIVANDRUM, KERALA- 695581	1.73 LAKHS
109	2019-20	DEEPAK SEBASTIAN 9961209831	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD INFOPARK PHASE 2,KOCHI, KERALA INDIA - 682030	1.5 LAKHS
110	2019-20	EMMANUEL FRANCIS	DDMCA 7356247966	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD INFOPARK PHASE 2,KOCHI, KERALA INDIA - 682030	1.5 LAKHS
111	2019-20	JUNSIYA K K 9048969933	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD INFOPARK PHASE 2,KOCHI, KERALA INDIA - 682030	1.5 LAKHS
112	2019-20	RAHUL SHAJI T 9846052284	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD INFOPARK PHASE 2,KOCHI, KERALA INDIA - 682030	1.5 LAKHS
113	2019-20	ANAND SHANMUGHAN 9746474938	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD INFOPARK PHASE 2,KOCHI, KERALA INDIA - 682030	1.5 LAKHS
114	2019-20	MOSES JAMES 9447987526	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD INFOPARK PHASE 2,KOCHI, KERALA INDIA - 682030	1.5 LAKHS
115	2019-20	PRANAV T 9387068616	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD	1.5 LAKHS
116	2019-20	MOHAMMED HIJAS A K 8589876778	DDMCA	LINWAYS, LINWAYS TECHNOLOGIES PVT. LTD. INTEGRATED STARTUP COMPLEX,KINFRA HI-TECH PARK, HMT COLONY KALAMASSERY, KOCHI - 683 503	1.93 LAKHS
117	2019-20	JENSMI ELIZEBETH JENSEN 9562577276	DDMCA	LINWAYS, LINWAYS TECHNOLOGIES PVT. LTD. INTEGRATED STARTUP COMPLEX,KINFRA HI-TECH PARK, HMT COLONY KALAMASSERY, KOCHI - 683 503	1.76 LAKHS
118	2019-20	SAILUS MICHAEL 9745979362	DDMCA	FACTWEAVERS, RAVI'S ARCADE,M.G ROAD, ERNAKULAM,KERALA. 682016.	2.64 LAKHS
119	2019-20	FARZANA FATHIMA M S 9947312601	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD,INFOPARK PHASE 2,KOCHI, KERALA,INDIA -	2.06 LAKHS



				682030	
120	2019-20	LIYA THOMAS 9995331746	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD,INFOPARK PHASE 2,KOCHI, KERALA,INDIA - 682030	1.5 LAKHS
121	2019-20	KEVIN JOSEPH MATHEW 9000941666	DDMCA	CLAYSYS, CLAYSYS TECHNOLOGIES PVT LTD,INFOPARK PHASE 2,KOCHI, KERALA,INDIA - 682030	2.5 LAKHS
122	2019-20	M M NAVEEN 9744010080	DDMCA	SOTI INDIA PRIVATE LIMITED OF BESTECH BUSINESS TOWER, 2ND FLOOR, SOHNA ROAD, GURGAON, 122001, INDIA	7 LAKHS
123	2019-20	TIYA MARIA JOSHY 8089124599	DDMCA	INDIUM SOFTWARE (INDIA) LIMITED, MRC NAGAR TVH BELICIAA TOWERS, 4TH FLOOR, TOWER II, CHENNAI, TAMIL NADU, 600028	1.2 LAKHS
124	2019-20	ATHUL C.R. 9447577613	DDMCA	VOZINO TECHSOL,#101, FIRST FLOOR, INFOPARK TECHNOLOGY BUSINESS CENTRE, JNI STADIUM, KALOOR, KOCHI	1.8 LAKHS
125	2019-20	BILAL AHAMED 9656554480	DDMCA	ZHHEALTHCARE, 41/2094, ZAIHAM TOWERS ,VENNALA P O, PALARIVATTOM	2.16 LAKHS
126	2019-20	DEVIKA P.A 81379 19313	DDMCA	REGENT GLOBAL SERVICES	1.62 LAKHS
127	2019-20	TWINKLE CHARLES 7909246755	DDMCA	CAMEO INC 183, CPL TOWERS,2ND FLOOR, ANNA SALAI, MANAGIRI, KK NAGAR, MADURAI-625020	2.64 LAKHS
128	2019-20	MEHTHAB MAJEED 9495184852	DDMCA	EUROPEAN WATER TECHNOLOGIES INDIA, D D MILESTONE, 105 ,2ND FLOOR, KOCHI, KERALA 682020	1.67 LAKHS
129	2019-20	APARNA DASS 9633258627	B.COM	EY, K R PURAM, BANGALORE	2.6 LAKHS
130	2019-20	EVANGELINE JOYCE 9061797127	B.COM	RANDSTAD, NUNGAMBAKKAM, CHENNAI - 600006	2.5 LAKHS
131	2019-20	TONY S MANAVALAN 9037624073	B.COM	FEDSERV, CARNIVAL INFOPARK PHASE I, 4TH FLOOR-THAPASYA BUILDING, KAKKANAD, KERALA 682042	2.5 LAKHS



132	2019-20	RONY PETER 8921739498	B.COM	ESQUISITE FLAVOURS,ERNAKULAM	
133	2019-20	SANDRA JOAN JAMES 8075011490	B.COM	ONLINE FOUNDATION COURSE,ABC OF PIANO FOR THE LITTLE ONES	

Dr. G. SASHI KUMAR  
PRINCIPAL  
SCMS SCHOOL OF TECHNOLOGY AND MANAGEMENT



HR TAD/B/PR-38891/OFP-228/2020-21 11 November 2020

## Hearty Welcome!

Dear **Gopika Sreekumar**,

It gives us immense pleasure to formally welcome you to be a part of this great institution, which has grown tremendously over the years and looking forward to conquer new heights in the years to come. We are sure that you would definitely want to build an enduring relationship with this institution, which will in turn offer you exciting and challenging career opportunities to grow and develop yourself.

We have made necessary arrangements for your smooth induction into our system. In case you need any clarifications or support from our end, please feel free to contact us at **postings@federalbank.co.in**.

The details of the offer of appointment made to you are annexed to this letter.

Wishing you all success,

Yours Sincerely,



**John P J**  
**Vice President (HR)**

To

Ms. Gopika Sreekumar  
Srikala (SRA-40)  
Opp. Mega Media Studios  
Vennala P.O.  
Ernakulam, Kerala-682028

You have been selected for appointment in the Bank as Probationary Officer in Junior Management Grade in Scale I on the basis of your performance in the Campus selection process.

**Place of Posting/ Date of Joining**

Your initial place of posting will be at Branch/Office: **Kulappully** situated at 18/A1, A2 Bus Stand Building, Kulappully, Shoranur, Palakkad-679122. You will have to join Branch/Office: Kulappully on 01/12/2020 after completion of the online orientation programme. The appointment will be effective from the date of joining the Branch/Office.

**Pre Induction e-Learning & Orientation programme**

As part of continuous learning approach, Bank will be conducting a pre-induction self-learning programme which will help you to understand basic banking functions and concepts. Completing this e-learning programme is a pre-requisite for joining the Induction/Orientation programme, details of which will be intimated to you in due course by Federal Knowledge & Development Centre (FKDC).

Subsequent to this, you will have to enroll for a three day online Induction/Orientation programme conducted by Federal Knowledge & Development Centre (FKDC) starting from 25/11/2020 to 27/11/2020. The Orientation programme will be an instructor-led live online training programme, with sessions scheduled between 9.30 am and 6 pm on all the 3 days. You should be ready with a personal desktop computer/laptop/tablet with high speed data connectivity to attend the same. Further details will be intimated to you in due course by Federal Knowledge & Development Centre (FKDC). Successful completion of the online Induction/Orientation programme, by way of attendance in all sessions, satisfactory level of engagement/performance, is a pre requisite for joining the Bank.

**Remuneration**

You will be on a pay scale of ₹ 23700-980 /7-30560-1145 /2-32850-1310 /7-42020 as applicable to Officers in Scale I of the Bank. The total monthly emoluments eligible to be received by an Officer in Scale I with basic pay ₹ 23700/- at Aluva would be as follows:

**Particulars Amount (Rs.)**

Basic Pay	23700.00
Special Allowance	1836.75
Dearness Allowance	20889.00
HRA (Leased Accommodation)	13500.00
City Compensatory Allowance	870.00
<b>Total</b>	<b>60795.75</b>

Amount of leased accommodation will vary according to the place of posting. Those who are not availing the leased accommodation/quarters facility are eligible for HRA at the rate of 7% to 13.50% of Basic Pay depending upon the place of posting. Detailed monthly emoluments /allowances is annexed. City Compensatory Allowance (CCA) would be payable at specified centres and would change depending upon the place of posting.

During the period of probation/on confirmation in service, you will also be eligible for the facility of consolidated conveyance allowance or reimbursement of petrol / diesel bills, reimbursement of hospitalisation expenses, medical aid, reimbursement of entertainment expenses, reimbursement of cost of cleansing materials, closing allowance, Digital Promotion allowance, reimbursement of cost of brief case / office bag (on confirmation), reimbursement of cost of newspapers (after completion of one year of probation), reimbursement of cost of visiting cards (on confirmation), club allowance (on confirmation), reimbursement of mobile phone bills (after completion of one year of probation), leave travel concession, transfer compensation, privilege leave, sick leave, casual leave, sabbatical leave etc., subject to the rules in force and as amended, altered or added from time to time. On confirmation and on completion of stipulated period of service, you would also be eligible for various staff loans prevailing in the Bank, including housing loan, vehicle loan, Interest free furniture loan, computer loan, overdraft, demand loan, Interest free festival advance, etc., subject to the rules in force and as amended, altered or added from time to time.

**Learning Plan for Probationers**

During the probation period, you will be enrolled for an Internal Certification program consisting of E learning modules, Webinar training and Periodic Assessment Tests (PATs). The detailed learning schedule, passing scores, and associated timelines will be intimated in due course by HR-Talent Development & Training Division. Your confirmation in the service of the Bank will be subject to timely and successful completion of the Internal Certification program, besides your performance ratings. Delays/failure to complete the learning schedule within specified timelines, will result in your probation getting extended. Probationers who complete the Internal Certification program within timelines, secure high performance ratings, and those who are able to secure approved external certifications during the probation period, as specified by the Bank/RBI, will be confirmed in the services of the Bank ahead of the normal probation period.

### **Probation/ Confirmation**

Your appointment will be on probation for a period of two years. The period of probation will be counted for calculating the period of permanent service and for the purpose of granting increments. The period of probation is liable to be extended, if the Officer has not satisfactorily completed the initial period of probation.

During the period of probation, if your work, health, conduct or efficiency is found not satisfactory, your service is liable to be terminated at any time giving you one month notice or by paying one month's pay and allowances in lieu of notice. During the period of probation, you are not expected to involve directly or indirectly in the activities of any trade union of Officer/non-Officer Staff of the Bank or of any other Bank or of other organization.

### **Joining formalities**

At the time of joining the Branch/Office, you will have to submit the following papers/ certificates/ documents:

- a. Originals of SSC/SSLC/Matriculation Book/Certificate, final certificates of Graduation, final certificate and semesters / yearly marklists of Post Graduation (Qualifying Examination).The candidate should also submit the document substantiating the conversion of credit based (CGPA) system into equivalent percentage for their Post Graduate and Graduate course (if applicable) at the time of joining the Bank. These certificates (Secondary Marklist, Secondary Passing Certificate, Graduation and Post Graduation Certificate) will be kept under the custody of the Bank and will be released to the candidate on completion of 2 years of service in the Bank.
- b. Originals of all the documents, certificates and marklists of all semester examinations/ yearly examinations evidencing date of birth (Secondary Certificate) and academic/ professional qualification should be uploaded in the Fed Recruit mobile application. In case the result of any of the previous semesters/years or final semester/year examination is not published at the time of joining the Bank, a certificate to the effect that you had completed the course study and attended all the semester examinations is to be produced from the College/University at the time of joining the Bank (also should be uploaded in Fed Recruit mobile application).
- c. Statement about your medical history and a certificate of fitness for employment in the Bank, from a Doctor not below the rank of Civil Surgeon/ Chief Medical Officer of a Government Hospital, in the Bank's format (Click here to download the format:<https://bit.ly/3dUGJd6>). Medical certificate from Private Hospitals will not be accepted. You are required to produce all the medical reports, lab reports, ECG etc along with medical fitness certificate.
- d. Satisfactory discharge certificate and experience certificate from the previous employer/s, if any. e. A certificate about your character/conduct recently issued (within 6 months) by the Principal of the College/Institute last attended by you. Alternatively, two character certificates recently issued by Gazetted Officers/ respected persons.
  - f. A declaration of fidelity & secrecy, a declaration of place of domicile and a statement of assets and liabilities, as per the format (Click here to download the format <https://bit.ly/2C2Tzsx>) .Hard copy of the documents should be submitted on the joining day.
- g. One copy of your latest passport size photograph.
- h. Self attested copies of any two of (i) PAN Card (ii) Voter's ID (iii) Aadhar Card (iv) Passport and (v) Driving License(Originals needs to be produced for verification).
- i. Certificate of completion of pre-induction training programme.
- j. As part of on-boarding process, you should submit all the necessary documents through Fed Recruit mobile application as and when you are instructed to do so.

It shall be distinctly understood that this offer of appointment is subject to your medical fitness for employment in the Bank, satisfactory background check and submission of the certificates/documents as stipulated above, to the satisfaction of the Bank. The medical reports/fitness certificate submitted by you are liable to be re examined/scrutinized by Bank's Doctor and your appointment in the Bank will be subject to your medical fitness for employment in the Bank as assessed by the Bank's Doctor. You are required to undergo physical medical examination by Bank's Doctor, in case the Doctor insists for a detailed medical examination, after analyzing the medical reports submitted by you. At any stage, if you are found not satisfying the eligibility norms, your candidature is liable to be cancelled without notice. Also be understood that any misrepresentation/hiding of facts in

the application/personal data/any other documents/certificates is sufficient cause for termination of your service, without notice and compensation.

The offer of appointment is subject to your fulfillment of eligibility criteria stipulated by the Bank for being appointed in the Bank as Probationary Officer under campus recruitment. You are required to submit originals & copies of the marklists/certificates of all the previous years/semesters examinations at the time of joining the Bank proving that you had passed all the previous year/semester examinations at the time of campus interview and all the papers pertaining to the subsequent semester(s) should be cleared along with the result of the final

year/semester examination (final year/semester examination should be cleared in the first chance itself). In case the result of any of the semester examinations/final examination is published after the campus interview, but prior to joining the Bank, you are required to submit all the semester marklists, certificates, provisional certificate etc of such examinations at the time of joining the Bank in proof of having passed the examinations with required percentage of marks along with the result of the final year/semester examination failing which, you will not be permitted to join the Bank. In case the result of any of the previous semesters/years or final semester/year examination is not published at the time of joining the Bank, a certificate to the effect that you had completed the course study and attended all the semester examinations is to be produced from the College/University at the time of joining the Bank

In your case, the minimum eligibility criteria in respect of educational qualification for being appointed in the Bank as Probationary Officer through campus recruitment is a Post-Graduation with minimum 60% marks. The minimum eligibility of 60% (for UG & PG courses) will be assessed based on the prevailing practice followed by the University/Institution. You have to submit the percentage equivalence certificate in case your University/Institution follows grading system. Also you should have passed SSC or equivalent exam, plus 2 or equivalent exam and graduation with 60% marks. In case the result of final year/semester examination is not published, you will have to submit the certificates and marklists in proof of having passed the final year/semester examination, attempted in the first chance, with required percentage of marks within a maximum period of 5 months from the date of joining the Bank in conformity with the minimum eligibility criteria in respect of educational qualification as stipulated by the Bank, failing which you are liable to be removed from the services of the Bank without any notice or communication, treating the appointment as cancelled. However, in case of willful default in submission of certificates/ marklists within the above stipulated period, even after publication of result of the qualifying examination, your service is liable to be terminated and you are liable to remit the compensation amount / notice pay.

#### **Other Benefits**

You will be required to enroll yourself as a member of The Federal Bank Officers' Medical Welfare Fund from the date of joining the Bank and deduction to the Fund at applicable rate will be made from your salary, as per the rules prevailing in the Bank at present and as amended, altered or added from time to time.

You shall contribute to the Welfare Scheme (Diya) to support the family of deceased employees of the Bank, from the date of joining the Bank and contributions to the Scheme at applicable rate will be made from your salary, as per rules prevailing in the Bank at present and as duly amended, altered or added from time to time.

You will be covered under the "Defined Contributory" Pension Scheme as applicable for the Bank employees in line with the National Pension System.

On confirmation in Bank's service, you will be required to enroll yourself as a member of the Group Term Assurance Plan. The eligibility for enrollment in the Scheme will be subject to the terms, conditions, exceptions etc; as applicable under Group Term Assurance Plan at that time and as amended, altered or added from time to time.

On confirmation in Bank's service, you will be entitled to all other privileges enjoyed by other permanent members of Officers' cadre. You will be bound by all the conditions of service as applicable to Officers of the Bank as amended, altered or added from time to time. You will be subject to all the liabilities cast upon other permanent members of Officers' cadre.

#### **Resignation**

If you are desirous of resigning from the service during the period of probation, you should give three months' notice in writing to the Bank or you would be liable to pay to the Bank three months' pay and allowances in lieu of notice, at the sole discretion of the Bank. In addition to this, you should pay an amount of ₹ 50,000/- as compensation, if such resignation is within 2 years of service in the Bank. If you are desirous of resigning from the service after confirmation in the service of the Bank, you should give three month's notice in writing to the Bank or you would be liable to pay to the Bank three month's pay and allowances in lieu of notice, at the sole discretion of the Bank.



You are also required to pay an amount of ₹ 50,000/- as compensation amount and applicable notice pay as stated above to the Bank, if you ceased to be in the service of the Bank consequent to termination of service within 2 years of service. You are required to execute an agreement in stamp paper (which will be made available by the Bank) of appropriate value at the time of joining the Bank agreeing to the above terms and conditions of the appointment in respect of compensation amount /notice pay etc.

The compensation amount of ₹ 50,000/- mentioned above is the fair value of the minimum cost that will be incurred by the Bank if an employee quits the Bank before the stipulated minimum period of service.

### **General**

You are liable to be transferred during the period of probation and also thereafter, as found expedient by the Bank at any time to any of the existing Branches/Offices in India or abroad or Subsidiaries or to the new Branches/Offices/ Subsidiaries of the Bank to be opened in future.

As per the administrative requirements, Bank may allot any duties to you from time to time and your designation will accordingly be changed depending upon the nature of work. You are advised to adhere to the acceptable levels of decorum at workplace even during the online Induction/Orientation programme by way of presentable attire [business casual, smart casual, business attire] and professional etiquettes representing the image and reputation of the Bank.

You will be eligible for actual travelling expenses (subject to a maximum of 02nd AC Train fare) from your place of domicile to the place of posting.

**John P J**

**Vice President (HR)**

I, Gopika Sreekumar , accept and confirm the above terms and conditions.



Place:

Date: 13November2020

(SignatureoftheCandidate)

## **Annexure**

### **Monthly Emoluments**

#### **Particulars Amount (Rs.)**

Basic Pay 23700.00

Special Allowance 1836.75

Dearness Allowance 20889.00

HRA (Leased Accommodation) 13500.00

City Compensatory Allowance 870.00

Entertainment Expenses 2250.00

Cleansing Charges 1000.00

Newspaper # 525.00

Mobilephone Charges# 1000.00

Petrol/ Diesel (80 litres) 6160.00

Total **71730.75**

# after one year

@ Leased accommodation amount will be credited to Lessor's account only (leased accommodation eligibility ranges from Rs.7800/- to ₹ 23000/- depending upon the place of posting. At Aluva is ₹ 13500/-)

\*You will be eligible for monthly conveyance allowance as follows;

a) 80 litres of petrol/diesel for four-wheeler vehicle registered in your name and used by you at your workplace **OR**

b) 50 litres of petrol for two- wheeler vehicle registered in your name and used by you at your workplace **OR**

c) Fixed conveyance of ₹ 3000/-

### **Other Allowances**

#### **Allowances Amount**

**(Rs.) Remarks**

Medical Aid 8000.00 Yearly

Closing Allowance 2600.00 Yearly

Digital Promotion 2200.00 Yearly

Cost of Brief Case/ Office Bags 4500.00 Once in 3 years

Exgratia\* 31000.00 Lumpsum

\*Will vary according to the profit position of the Bank..

----- Forwarded message -----  
From: <[postings@federalbank.co.in](mailto:postings@federalbank.co.in)>  
Date: Fri, 21 Aug 2020 at 4:03 PM  
Subject: Fedrecruit - Offer Letter  
To: <[edwinantok@gmail.com](mailto:edwinantok@gmail.com)>  
Cc: <[recruitment@federalbank.co.in](mailto:recruitment@federalbank.co.in)>

## HR TALENT ACQUISITION & DEPLOYMENT

---

HR TAD/B/PR-38661/OFP-087/2020-21

### *Hearty Welcome!*

Dear **Edwin Anto**,

It gives us immense pleasure to formally welcome you to be a part of this great institution, which has grown tremendously over the years and looking forward to conquer new heights in the years to come. We are sure that you would definitely want to build an enduring relationship with this institution, which will in turn offer you exciting and challenging career opportunities to grow and develop yourself.

We have made necessary arrangements for your smooth induction into our system. In case you need any clarifications or support from our end, please feel free to contact us at [postings@federalbank.co.in](mailto:postings@federalbank.co.in).

The details of the offer of appointment made to you are annexed to this letter.

Wishing you all success,

Yours Sincerely,

**John P J**  
**Vice President (HR)**

To  
Mr. Edwin Anto  
2/125 Kalamparamban House  
Near Deepthi High School  
Thalore P O  
Thrissur, Kerala-680306

---

*The Federal Bank Ltd, HR Talent Acquisition & Deployment, Federal Towers,  
E-mail: [postings@federalbank.co.in](mailto:postings@federalbank.co.in); Phor*

### **Offer of appointment to Mr.Edwin Anto as Probationary Officer in Scale I**

You have been selected for appointment in the Bank as Probationary Officer in Junior Management Grade in Scale I on the basis of your performance in the Campus selection process.

#### **Place of Posting/ Date of Joining**

Your initial place of posting will be at Branch/Office: **Thrithala** situated at V K Road, Thrithala, Palakkad, Kerala-679 534. You will have to join Branch/Office: Thrithala on 22/09/2020 after completion of the online orientation programme. The appointment will be effective from the date of joining the Branch/Office.

#### **Pre Induction e-Learning & Orientation programme**

As part of continuous learning approach, Bank will be conducting a pre-induction self-learning programme which will help you to understand basic banking functions and concepts. Completing this e-learning programme is a pre-requisite for joining the Induction/Orientation programme, details of which will be intimated to you in due course by Federal Knowledge & Development Centre (FKDC).

Subsequent to this, you will have to enroll for a three day online Induction/Orientation programme conducted by Federal Knowledge & Development Centre (FKDC) starting from 14/09/2020 to 16/09/2020. The Orientation programme will be an instructor-led live online training programme, with sessions scheduled between 9.30 am and 6 pm on all the 3 days. You should be ready with a personal desktop computer/laptop/tablet with high speed data connectivity to attend the same. Further details will be intimated to you in due course by Federal Knowledge & Development Centre (FKDC).

#### **Remuneration**

You will be on a pay scale of 23700-980 /7-30560-1145 /2-32850-1310 /7-42020 as applicable to Officers in Scale I of the Bank. The total monthly emoluments eligible to be received by an Officer in Scale I with basic pay 23700/- at Aluva would be as follows:

<b>Particulars</b>	<b>Amount (Rs.)</b>
Basic Pay	23700.00
Special Allowance	1836.75
Dearness Allowance	19791.00
HRA (Leased Accommodation)	13500.00
City Compensatory Allowance	870.00
<b>Total</b>	<b>59697.75</b>

- Amount of leased accommodation will vary according to the place of posting. Those who are not availing the leased accommodation/quarters facility are eligible for HRA at the rate of 7% to 13.50% of Basic Pay depending upon the place of posting. Detailed monthly emoluments /allowances is annexed.
- City Compensatory Allowance (CCA) would be payable at specified centres and would change depending upon the place of posting.

During the period of probation/on confirmation in service, you will also be eligible for the facility of consolidated conveyance allowance or reimbursement of petrol / diesel bills, reimbursement of hospitalisation expenses, medical aid, reimbursement of entertainment expenses, reimbursement of cost of cleansing materials, closing allowance, Digital Promotion allowance, reimbursement of cost of brief case / office bag (on confirmation), reimbursement of cost of newspapers (after completion of one year of probation), reimbursement of cost of visiting cards (on confirmation), club allowance (on confirmation), reimbursement of mobile phone bills (after completion of one year of probation), leave travel concession, transfer compensation, privilege leave, sick leave, casual leave, sabbatical leave etc., subject to the rules in force and as amended, altered or added from time to time. On confirmation and on completion of stipulated period of service, you would also be eligible for various staff loans prevailing in the Bank, including housing loan, vehicle loan, Interest free furniture loan, computer loan, overdraft, demand loan, Interest free festival advance, etc., subject to the rules in force and as amended, altered or added from time to time.

### **Periodic Assessment Tests (PATs)**

During the probation period, you will be enrolled for an Internal Certification program consisting of E-learning modules, Webinar training and Periodic Assessment Tests (PATs). The detailed learning schedule, passing scores, and associated timelines will be intimated in due course by HR-Talent Development & Training Division. Your confirmation in the service of the Bank will be subject to timely and successful completion of the Internal Certification program, besides your performance ratings. Delays/failure to complete the learning schedule within specified timelines, will result in your probation getting extended. Probationers who complete the Internal Certification program within timelines, secure high performance ratings, and those who are able to secure approved external certifications during the probation period, as specified by the



Bank/RBI, will be confirmed in the services of the Bank ahead of the normal probation period.

### **Probation/ Confirmation**

Your appointment will be on probation for a period of two years. The period of probation will be counted for calculating the period of permanent service and for the purpose of granting increments. The period of probation is liable to be extended, if the Officer has not satisfactorily completed the initial period of probation.

During the period of probation, if your work, health, conduct or efficiency is found not satisfactory, your service is liable to be terminated at any time giving you one month notice or by paying one months pay and allowances in lieu of notice. During the period of probation, you are not expected to involve directly or indirectly in the activities of any trade union of Officer/non- Officer Staff of the Bank or of any other Bank or of other organization.

### **Joining formalities**

At the time of joining the Branch/Office, you will have to submit the following papers/ certificates/ documents:

- a. Originals of SSC/SSLC/Matriculation Book/Certificate, final certificates of Graduation, final certificate and semesters / yearly marklists of Post Graduation (Qualifying Examination).The candidate should also submit the document substantiating the conversion of credit based (CGPA) system into equivalent percentage for their Post Graduate and Graduate course (if applicable) at the time of joining the Bank. These certificates (Secondary Marklist, Secondary Passing Certificate, Graduation and Post Graduation Certificate) will be kept under the custody of the Bank and will be released to the candidate on completion of 2 years of service in te Bank.
- b. Originals of all the documents, certificates and marklists of all semester examinations/ yearly examinations evidencing date of birth (Secondary Certificate) and academic/ professional qualification should be uploaded in the Fed Recruit mobile application. In case the result of any of the previous semesters/years or final semester/year examination is not published at the time of joining the Bank, a certificate to the effect that you had completed the course study and attended all the semester examinations is to be produced from the College/University at the time of joining the Bank (also should be uploaded in Fed Recruit mobile application).
- c. Statement about your medical history and a certificate of fitness for employment in the Bank, from a Doctor not below the rank of Civil Surgeon/ Chief Medical Officer of a Government Hospital, in the Bank's format (Click here to download the format:<https://bit.ly/3dUGJd6>). Medical certificate from Private Hospitals will not be accepted. You are required to produce all the medical reports, lab reports, ECG etc along with medical fitness certificate.
- d. Satisfactory discharge certificate and experience certificate from the previous employer/s, if any.
- e. A certificate about your character/conduct recently issued (within 6 months) by the Principal of the College/Institute last attended by you. Alternatively, two character certificates recently issued by Gazetted Officers/ respected persons.
- f. A declaration of fidelity & secrecy, a declaration of place of domicile and a statement of assets and liabilities, as per the format (Click here to download

the format <https://bit.ly/2C2Tzsx>) .Hard copy of the documents should be submitted on the joining day.

- g. One copy of your latest passport size photograph.
- h. Self attested copies of any two of (i) PAN Card (ii) Voters ID (iii) Aadhar Card (iv) Passport and (v) Driving License(Originals needs to be produced for verification).
- i. Certificate of completion of pre-induction training programme.
- j. As part of on-boarding process, you should submit all the necessary documents through Fed Recruit mobile application as and when you are instructed to do so.

It shall be distinctly understood that this offer of appointment is subject to your medical fitness for employment in the Bank, satisfactory background check and submission of the certificates/documents as stipulated above, to the satisfaction of the Bank. The medical reports/fitness certificate submitted by you are liable to be re-examined/scrutinized by Banks Doctor and your appointment in the Bank will be subject to your medical fitness for employment in the Bank as assessed by the Banks Doctor. You are required to undergo physical medical examination by Banks Doctor, in case the Doctor insists for a detailed medical examination, after analyzing the medical reports submitted by you. At any stage, if you are found not satisfying the eligibility norms, your candidature is liable to be cancelled without notice. Also be understood that any misrepresentation/hiding of facts in the application/personal data/any other documents/certificates is sufficient cause for termination of your service, without notice and compensation.

The offer of appointment is subject to your fulfillment of eligibility criteria stipulated by the Bank for being appointed in the Bank as Probationary Officer under campus recruitment. You are required to submit originals & copies of the marklists/certificates of all the previous years/semesters examinations at the time of joining the Bank proving that you had passed all the previous year/semester examinations at the time of campus interview and all the papers pertaining to the subsequent semester(s) should be cleared along with the result of the final year/semester examination (final year/semester examination should be cleared in the first chance itself). In case the result of any of the semester examinations/final examination is published after the campus interview, but prior to joining the Bank, you are required to submit all the semester marklists, certificates, provisional certificate etc of such examinations at the time of joining the Bank in proof of having passed the examinations with required percentage of marks along with the result of the final year/semester examination failing which, you will not be permitted to join the Bank. In case the result of any of the previous semesters/years or final semester/year examination is not published at the time of joining the Bank, a certificate to the effect that you had completed the course study and attended all the semester examinations is to be produced from the College/University at the time of joining the Bank

In your case, the minimum eligibility criteria in respect of educational qualification for being appointed in the Bank as Probationary Officer through campus recruitment is a Post-Graduation with minimum 60% marks. Also you should have passed SSC or equivalent exam, plus 2 or equivalent exam and graduation with 60% marks. In case the result of final year/semester examination is not published, you will have to submit the certificates and marklists in proof of having passed the final year/semester examination, attempted in the first chance, with required percentage of marks within a maximum period of 5 months from the date of joining the Bank in conformity with the minimum eligibility

criteria in respect of educational qualification as stipulated by the Bank, failing which you are liable to be removed from the services of the Bank without any notice or communication, treating the appointment as cancelled. However, in case of willful default in submission of certificates/ marklists within the above stipulated period, even after publication of result of the qualifying examination, your service is liable to be terminated and you are liable to remit the compensation amount / notice pay.

### **Other Benefits**

You will be required to enroll yourself as a member of The Federal Bank Officers Medical Welfare Fund from the date of joining the Bank and deduction to the Fund at applicable rate will be made from your salary, as per the rules prevailing in the Bank at present and as amended, altered or added from time to time.

You shall contribute to the Welfare Scheme (Diya) to support the family of deceased employees of the Bank, from the date of joining the Bank and contributions to the Scheme at applicable rate will be made from your salary, as per rules prevailing in the Bank at present and as duly amended, altered or added from time to time.

You will be covered under the Defined Contributory Pension Scheme as applicable for the Bank employees in line with the National Pension System.

On confirmation in Bank's service, you will be required to enroll yourself as a member of the Group Term Assurance Plan. The eligibility for enrollment in the Scheme will be subject to the terms, conditions, exceptions etc; as applicable under Group Term Assurance Plan at that time and as amended, altered or added from time to time.

On confirmation in Bank's service, you will be entitled to all other privileges enjoyed by other permanent members of Officers cadre. You will be bound by all the conditions of service as applicable to Officers of the Bank as amended, altered or added from time to time. You will be subject to all the liabilities cast upon other permanent members of Officers cadre.

### **Resignation**

If you are desirous of resigning from the service during the period of probation, you should give three months notice in writing to the Bank or you would be liable to pay to the Bank three months pay and allowances in lieu of notice, at the sole discretion of the Bank. In addition to this, you should pay an amount of 50,000/- as compensation, if such resignation is within 2 years of service in the Bank. If you are desirous of resigning from the service after confirmation in the service of the Bank, you should give three months notice in writing to the Bank or you would be liable to pay to the Bank three months pay and allowances in lieu of notice, at the sole discretion of the Bank.

You are also required to pay an amount of 50,000/- as compensation amount and applicable notice pay as stated above to the Bank, if you ceased to be in the service of the Bank consequent to termination of service within 2 years of service. You are required to execute an agreement in stamp paper (which will be made available by the Bank) of appropriate value at the time of joining the Bank agreeing to the above terms and conditions of the appointment in respect of compensation amount /notice pay etc.

The compensation amount of 50,000/- mentioned above is the fair value of the minimum cost that will be incurred by the Bank if an employee quits the Bank before the stipulated minimum period of service.

**General**

You are liable to be transferred during the period of probation and also thereafter, as found expedient by the Bank at any time to any of the existing Branches/Offices in India or abroad or Subsidiaries or to the new Branches/Offices/ Subsidiaries of the Bank to be opened in future.

As per the administrative requirements, Bank may allot any duties to you from time to time and your designation will accordingly be changed depending upon the nature of work. You are advised to adhere to the acceptable levels of decorum at workplace even during the online Induction/Orientation programme by way of presentable attire [business casual, smart casual, business attire] and professional etiquettes representing the image and reputation of the Bank.

You will be eligible for actual travelling expenses (subject to a maximum of 02nd AC Train fare) from your place of domicile to the place of posting.

**John P J**  
**Vice President (HR)**

I, Edwin Anto , accept and confirm the above terms and conditions.

Place:

Date:

(Signature of the Candidate)

# Annexure

## Monthly Emoluments

<b>Particulars</b>	<b>Amount (Rs.)</b>
Basic Pay	23700.00
Special Allowance	1836.75
Dearness Allowance	19791.00
HRA (Leased Accommodation)	13500.00
City Compensatory Allowance	870.00
Entertainment Expenses	2250.00
Cleansing Charges	1000.00
Newspaper #	525.00
Mobilephone Charges#	1000.00
Petrol/ Diesel (80 litres)	6160.00
<b>Total</b>	<b>70632.75</b>

# after one year

@ Leased accommodation amount will be credited to Lessors account only (leased accommodation eligibility ranges from Rs.7800/- to 23000/- depending upon the place of posting. At Aluva is 13500/-)

\*You will be eligible for monthly conveyance allowance as follows;

a) 80 litres of petrol/diesel for four-wheeler vehicle registered in your name and used by you at your workplace

**OR**

b) 50 litres of petrol for two- wheeler vehicle registered in your name and used by you at your workplace

**OR**

c) Fixed conveyance of 3000/-

## Other Allowances

<b>Allowances</b>	<b>Amount (Rs.)</b>	<b>Remarks</b>
Medical Aid	8000.00	Yearly
Closing Allowance	2600.00	Yearly
Digital Promotion	2200.00	Yearly
Cost of Brief Case/ Office Bags	4500.00	Once in 3 years
Exgratia*	31000.00	Lumpsum

\*Will vary according to the profit position of the Bank..



---

Never reveal your ATM PIN, CVV no. printed on the reverse of the Debit card, Internet banking passwords, OTP etc. to anyone including Bank officials. Federal Bank never asks for your confidential credentials.

The information contained in this electronic message and any attachments to this message are intended for the exclusive use of the addressee(s) and may contain proprietary, confidential or privileged information. If you are not the intended recipient, you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately and destroy all copies of this message and any attachments. WARNING: Computer viruses can be transmitted via email. The recipient should check this email and any attachments for the presence of viruses. The company accepts no liability for any damage caused by any virus transmitted by this email. The Federal Bank Ltd

--



**Deloitte Support Services India  
Private Limited**

Opposite Meenakshi Tech Park, 15th  
Floor,  
Sy.No 41, Gachibowli Village, Ranga  
Reddy,  
Hyderabad, Telangana – 500032

Tel: +91 040 67621000  
www.deloitte.com

07/17/2020

**Ms. Indu G Nair**

**Nandanam, Chaithanya Nagar, Eroor West Po, Tripunithura, Ernakulam, Eroor West P.O.,  
Tripunithura, Cochin,  
Ernakulam - 682306**

**Subject: Offer of Employment**

**Dear Indu G Nair:**

In Process

On behalf of **Deloitte Support Services India Private Limited** (the "Employer" or "Company"), I am pleased to confirm our offer of employment to you as **Analyst - Talent** based in **Hyderabad**. In accordance with the level mapping, your position with the Employer as **Analyst** is closely aligned with the position of **Career Level 3** of the Employer. This title alignment is provided for informational purposes only and does not create any additional benefit, entitlement or obligation with regard to your employment with the Employer. We extend this offer, and the opportunity it represents, with great confidence in your abilities. You have made a very favorable impression with everyone you met and we are excited with the prospect of you joining our organization on **August 03, 2020**.

Your immediate manager will communicate details of your role and work responsibilities in the initial weeks of your joining the Employer. During your employment, the Company may require you to work on any project that you are assigned to, on any technical platforms/skills and nature of the project, in differentiated work timing, at designated work space and location as may be decided by the company.

As part of your annual compensation, you will receive a Total Salary of **Rs.5,50,008/-** and, will be eligible for a performance linked variable bonus. At your level, the variable bonus opportunity could range from **0-10%** of your Total Salary. The actual paid amount could vary depending upon the business and individual performance each fiscal year and, in some situations, could exceed the payout range indicated. Any amounts paid will be subject to statutory and other deductions as per Employer policies and practices. The details of your compensation breakdown are provided in the attached Annexure A.

As an incentive to join the Company, you are eligible to receive a joining bonus of **Rs.70,000/-** subject to your reporting for full-time employment on **August 03, 2020**. This amount will attract applicable taxes and will be processed as part of your first month's payroll. You will have an obligation to repay the entire amount of your joining bonus if you resign your position or are terminated for cause by the Company within **one year** of your start date. You may also receive additional benefits, including and not limited to, in cash and/or in kind and/or as reimbursement, which could be referred as rewards, awards and gifts, which are generally accorded to the employees of the Employer, subject to the applicable taxes, policies and practices of the Employer.

Your employment with us will be governed by the Terms and Conditions as detailed in **Annexure B**, as well as any and all rules, regulations, guidelines, policies and practices of the Employer, which may be amended from time to time. Deloitte LLP and its U.S.-based subsidiaries (the “Deloitte U.S. Firms”) requires their employees to make the necessary representations regarding independence and other matters. Because the Employer is an Indian subsidiary of Deloitte LLP, we must also comply with these independence requirements. Accordingly, this offer is conditional upon you agreeing to make such representations under the Employer’s Independence Representations requirements, as further explained in **Annexure B**.

Your compensation details are confidential and you may discuss it only with the undersigned in case of any clarification. It is our hope that your acceptance of our offer will be just the beginning of a mutually beneficial relationship with our organization. We would like you to join the Employer on **August 03, 2020**, or an alternative mutually agreed upon date. At the time of joining, it is mandatory for you to submit the documents mentioned below.

This offer letter, together with the Annexures described herein, and the Non-Disclosure, Non Solicit and Intellectual Property Rights Assignment Agreement, the Information Security Policy (which you are required to sign upon joining), constitute the entire agreement between the parties with respect to the subject matter of this offer, and supersedes all other previous or contemporaneous oral or written representations, understandings or agreements relating to the subject matter of this offer between you and the Employer or its affiliates.

In compliance with applicable laws, Deloitte India (Offices of the US) provides its professionals with home pick-up and drop transport services if their shift timings are between 8:30 pm - 6:00 am in Hyderabad; 9:30 pm - 6:00 am in Mumbai; and 8:00 pm - 6:00 am in Delhi and Bengaluru. Additionally, in Mumbai and Delhi, the firm also provides day-transportation services from central locations to the office and back, at time periods other than those stated above and the associated costs for this conveyance allowance is INR 2,000, deducted on a monthly basis from the payroll, for professionals choosing to opt for the service.

This letter and **Deloitte Support Services India Private Limited** employment application are intended to be final. To accept the offer and the terms of this letter, please sign below in the space provided within three business days.

**Indu G Nair**, everyone you have interviewed with joins me in extending to you congratulations and warm regards. We look forward to you joining our team.

Sincerely,

**For Deloitte Support Services India Private Limited**

Best regards,

DocuSigned by:  
*Jaideep Avasarala*  
95B08563BAE94B5...

**Authorized Signatory**

**Ms. Indu G Nair**

**Acceptance**

I, **Indu G Nair**, hereby accept the terms and conditions of this employment offer.

Please sign and date your Acceptance

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

In Process

## Annexure A

Ms. Indu G Nair

Analyst - Talent

Description	Monthly (Rs. per month)	Annual (Rs. per Annum)
Basic Pay	16,050	1,92,600
House Rent Allowance (HRA)	8,025	96,300
Special Allowance <sup>1a &amp; 1b</sup>	16,028	1,92,336
Leave Travel Allowance <sup>2</sup>	1,605	19,260
Meal Card <sup>3</sup>	2,200	26,400
Employer's contribution to PF	1,926	23,112
<b>Total Salary (in Rs.)</b>	<b>45,834</b>	<b>5,50,008</b>
Variable Bonus*	You will be eligible for a performance linked variable bonus. If applicable, it will be paid out on the 31st of August on the basis of your performance and performance of the business	
Medical Insurance Premium <sup>4</sup>	1,737	20,854

\* The Variable Bonus will vary, primarily based on your performance and the performance of the business, during the Employer's fiscal year which is June through May. Your performance will be formally assessed as a part of the Employer Performance Review Cycle Process. At your level, the variable bonus opportunity could range from 0-10% of your Total Salary. The actual paid amount will vary depending upon the business and individual performance and in some circumstances, could exceed the payout range indicated. The performance of all the employees who have joined the Employer prior to March 1st will be assessed for the fiscal year ending in May. The disbursement of a Variable Bonus, if applicable, is subject to you being active on the rolls of the Employer on August 31st following the close of the fiscal year. For employees joining during the period March 1st to May 30th, a prorated Variable Bonus, if applicable, will be based on the first year-end review ratings in the subsequent year and paid on August 31st of that subsequent year. The Variable Bonus will not be paid in the event of termination of employment for any reason on or before the disbursement time. The application and interpretation of, and any determinations related to, the Variable Bonus is at the sole discretion of Employer. Employer may amend or terminate the Variable Bonus at any time.

All compensation and benefits are based on employee's position with the Employer in India.

Contd/-....

Annexure A

<sup>1</sup> All employees may claim tax exemption, subject to tax rules from time to time, from their Special Allowance component, expenses incurred towards communication and Driver / Fuel & Maintenance Expenses as per eligibility mentioned below:

<b>Employee in Level -</b>	<i><sup>1a</sup> Communication Expenses</i>	<i><sup>1b</sup> Fuel Expenses</i>
<b>Analyst</b>	<i>Only one Post paid mobile, one Land Phone and One internet connection bill(s) can be claimed.</i>	<i>Petrol / Insurance / Repairs &amp; Maintenance</i>
	Rs.3,000/- per month	Rs.7,500/- per month

<sup>1a</sup> The internet/telephone/mobile bills should be in the Employee's name.

<sup>1b</sup> For claiming vehicle running expenses (Driver / Fuel / Repairs & Maintenance expenses) the vehicle has to be in the name of the Employee and the current tax rules are as under. The above limits will be applicable for all those who are on company car lease program and the below limits will apply for all those who are on self-owned car. In case of company leased car, taxability would be as per the current requisite valuation rules.

Nature of Expenses	Own Vehicle –Maximum Tax exemption limit per month		
	4 Wheelers (Engine Capacity)		Two Wheelers
	<= 1600 cc	> 1600 cc	
Fuel & Maintenance	Rs. 1,800	Rs. 2,400	Rs. 900
Driver's Salary	Rs. 900	Rs. 900	Not applicable

All employees at and above **Senior Staff** are eligible for the company car lease program. If you choose to avail of this benefit, the amount towards lease rental will be paid by the firm on your behalf to the leasing company and your compensation structure will be adjusted accordingly. A revised letter with the new compensation structure will be issued that will supersede this letter for all practical purposes.

<sup>2</sup> The Leave Travel Allowance (LTA) will be paid on a monthly basis as an allowance with tax deducted at source. If you choose to avail the tax benefit on LTA, you should submit proof of expenses incurred by you for Self and / your immediate dependents. The taxability or otherwise of LTA will be as per the Income Tax Act 1961, details of which will form part of the LTA Form.

<sup>3</sup> Meal Card amount will be credited at the start of each month and for the first month (For New Hires) prorated amount will be processed as part of payroll. If not collected, it will be processed as a taxable amount with the salary.

<sup>4</sup> Annual Floating Medical Insurance Coverage for self and **6 dependents** is being paid by the Employer on your behalf. The premium amount is subject to change every year post renewal of insurance policy. In case you opt for an enhancement of the coverage limit, the additional premium will be adjusted accordingly from the special allowance.

You may also receive additional benefits, including and not limited to, in cash and/or in kind and/or as reimbursement, which could be referred as rewards, awards and gifts, which are generally accorded to the employees of the Employer, subject to the applicable taxes, policies and practices of the Employer.

Original bills towards the above components should be submitted during the Income Tax fiscal period evidencing the expenditure to get Income Tax exemption, failing which the same will attract applicable Income Tax.

Submission of false, tampered or altered bills as proof of expense for any of the above components will result in disciplinary action including termination of employment.

**Your compensation above is subject to income tax deduction per rules and guidelines prescribed under the prevailing tax laws. This may change from time to time in line with the amendments done in tax laws.**





Indu G Nair

Hyderabad

### Annexure B

#### **Non-Disclosure, Non-Solicit and Intellectual Property Rights Assignment Agreement (“Employment Agreement”)**

In consideration of my employment by **Deloitte Support Services India Private Limited**, an Employer incorporated under the provisions of the Companies Act, 1956 and having its registered office at **Deloitte Tower 1, Survey No. 41, Gachibowli Village, Ranga Reddy District, Hyderabad – 500 032** (the “Employer”) as **Analyst - Talent** and other valuable consideration, I acknowledge and agree that:

#### **PRELIMINARY MATTERS**

1. **Defined Terms.** The italicized terms in this agreement (the “Employment Agreement”) are defined in **Exhibit A** hereto.
2. **Pre-existing Agreements or Arrangements.** I warrant and agree that I have listed on **Exhibit B** all *Pre-existing Agreements or Arrangements*. The Employer expects me to abide by all restrictions or obligations that are contained in such *Pre-existing Agreements or Arrangements* and to avoid involvement, while employed by the Employer, in any matter that could pose a conflict as a result of confidential information or intellectual property obtained by me prior to my *Employment*. I further represent that none of these restrictions or obligations, including those set forth in any non-compete agreements with prior employers, is inconsistent with my acceptance of the Employer’s offer of *Employment* or my becoming, and serving as, **Analyst - Talent** of the Employer. To the extent applicable and if I am joining the Employer after having served as an employee or official of the United States Government, I further represent that: (1) I have disclosed my prior participation, if any, in any discussions or negotiations with, or decisions to award contracts to, the Deloitte U.S. Firms while I was employed by the United States Government; and (2) I had either recused myself or had not played an active role in the applicable United States Government agency’s decision to award any contracts to the Deloitte U.S. Firms while I was employed by the United States Government.

#### **PROTECTION OF OUR BUSINESS**

3. **Reporting of Proceedings.** Except as provided by law and except as I have disclosed in writing in **Exhibit C** to this Employment Agreement, I represent and warrant that I have no *Proceedings* to report. Should I become a subject of any *Proceedings* during my association with the Employer, I agree to immediately report, in writing, all relevant facts to the Chief Talent Officer of Deloitte LLP, the Regional Talent Director of the Employer, and the Chief Ethics and Compliance Officer of Deloitte LLP. I understand that my responses are subject to audit and review by the Employer and others in accordance with applicable professional, ethical, legal, or Employer requirements, rules, regulations, policies, or practices, or other requests.
4. **Confidentiality.** I acknowledge that, by virtue of my *Employment*, I will acquire and be exposed to, have access to, make use of and/or create *Confidential Information*. Therefore, I agree to hold in trust and confidence all such *Confidential Information*. I will neither disclose any such *Confidential Information*

to anyone outside a *Deloitte Entity* without the prior written approval of an *Authorized Signatory*, except as required by my authorized duties for the Employer, nor use any such *Confidential Information* for any purpose other than for the benefit of a *Deloitte Entity*.

5. **Third Party Information and Property.** I agree that during my *Employment*, I shall not use or disclose any Confidential Information or Intellectual Property of any former employer or other person or entity without the prior written authorization of such employer, person or entity and the prior written consent of an *Authorized Signatory*. If I were to use or disclose any such Confidential Information or Intellectual Property without prior consent, and any of the *Deloitte Entities* become the subject of any claim from a third party regarding such unauthorized use or disclosure, I agree to hold harmless and indemnify the *Deloitte Entities* for any legal defense costs and/or damages related to any such claim.
6. **Authorization.** Only employees of the Employer holding a senior or managerial position with the Employer will be authorized by a specific authorization, delegation, or power of attorney to sign legal documents, representing the Employer. Similarly, only such authorized employees of the Employer may speak about the Employer, the business and plans, various client-related projects etc.
7. **Competing Activities and Conflict of Interest.** During the period of my *Employment* I will not, directly or indirectly, participate in or in any way render services or assistance to any business that is or may be competitive with a *Deloitte Entity*, whether or not for compensation, or engage in any conduct which might result in, or create the appearance of using my position for private gain or other than for the benefit of a *Deloitte Entity*, or otherwise create a conflict, or the appearance of a conflict, of interest with a *Deloitte Entity*. Such conduct shall include, but not be limited to, having an undisclosed financial interest in any vendor or supplier of a *Deloitte Entity*, accepting payments of any kind or gifts other than of a nominal value from vendors, clients or suppliers, or having an undisclosed relationship with a family member or other individual who is employed or associated with any entity in active or potential competition with a *Deloitte Entity*, and which creates a conflict of interest. I represent and warrant that I am not currently aware of any present or past violation of this provision.
8. **Authorization to Access Systems and Electronic Communications and use of Deloitte Property.** I understand that while employed with a *Deloitte Entity*, I will use and have access to the *Systems*. I also acknowledge that a *Deloitte Entity* has the right at any time to access, retrieve, delete, monitor, examine, use and/or disclose my *Electronic Communications* and information from (or about) me and the content, without notice to me, and that such *Electronic Communications* are considered part of a *Deloitte Entity's* business and client records and are not to be considered private or personal to me or any other *Personnel*. I further acknowledge that this right extends to *Electronic Communications* transmitted for either a business or personal purpose.

I agree that I am authorized to access the *Systems* only for approved business purposes and occasional personal use if such use does not interfere with my work responsibilities and other required business activities, business operations, or *Systems* performance. However, I also acknowledge that such occasional personal use does not create an expectation of privacy as to any of my personal *Electronic Communications* and, as such, are *Deloitte Property*.

I further acknowledge that I am not authorized to use the *Systems* for personal gain or any illegal or unethical use. I agree that under no circumstances am I authorized to access any of the *Systems* for the purpose of obtaining *Deloitte Property* for a competitor of a *Deloitte Entity*, transmitting *Deloitte Property* to me (e.g., emailing *Confidential Information* to my personal email address) or to a third party for purposes other than furthering the business objectives of a *Deloitte Entity*. I am not authorized to download a *Deloitte Entity's Confidential Information* or other *Deloitte Property* to removable media such as a CD Rom, disk or thumb drive other than as authorized for furthering the business objectives of a *Deloitte Entity*.

I will be responsible for the safe keeping and return in good condition and order of all the *Deloitte Property* that may be in my use, custody, care or charge. For the loss of any *Deloitte Property* in my possession or custody or for which I have been assigned responsibility, the Employer will have a right to assess on its own basis and recover from me, the damages in respect of such materials (out of the amounts due to me or otherwise) and to take such other legal action as it deems appropriate including termination of my employment without notice or payment in lieu thereof in the event of my failure to account for such material or property to its satisfaction.

9. **Security.** I am provided with a worktable and lockable storage space. I will ensure they are locked when unattended and understand that a duplicate key will only be provided if I sign for it. I am required to display my identity card to the appropriate security personnel on demand and at all times within the office premises.

10. **Ownership of Works.**

a. I agree that the Employer owns all rights, title and interest in and to all *Works*.

b. I agree that all *Works* are deemed works made for hire under India copyright or applicable laws or equivalent laws of any applicable foreign jurisdiction, and all *Intellectual Property Rights* therein vest automatically in the Employer upon creation of the *Works*. I agree that, to the extent any *Work* is held not to be a work made for hire, I hereby irrevocably assign all *Intellectual Property Rights* in the *Work* to the Employer. Notwithstanding anything contained in Section 19(4) of the Indian Copyright Act, 1957, I agree that such assignment shall continue to be in force for perpetuity irrespective of whether or not the Employer exercises its rights as the assignee for any period of time.

c. I will at all times, even after termination of my *Employment*, do whatever the Employer reasonably requests of me, at the Employer's expense, to document the assignment of any *Works* to the Employer or to assist the Employer in pursuing, renewing, extending or assigning any *Intellectual Property Rights*, and otherwise perfecting, protecting and enforcing said *Intellectual Property Rights* in, any *Works*. I agree that, as between me and the Employer, the Employer shall be the sole author, inventor, and owner of all such *Works* and *Intellectual Property Rights* therein throughout the world, and that the Employer shall have the sole right to seek copyright registrations, patents or trademark registrations, including all extensions and renewals thereof. I also hereby agree that I waive all moral rights in any *Works*.

I also agree to assign all my right, title and interest in and to any particular *Works* to a third party as directed by the Employer.

In the event the Employer is unable for any reason, after reasonable effort, to secure my signature on any document needed in connection with the actions specified in the preceding paragraphs, I hereby irrevocably designate and appoint the Employer and its duly authorized officers and agents as my agent and attorney in fact, which appointment is coupled with an interest, to act for and in my behalf to execute, verify and file any such documents and to do all other lawfully permitted acts to further the purposes of the preceding paragraphs with the same legal force and effect as if executed by me. I hereby waive any and all claims, of any nature whatsoever, which I now or may hereafter have for infringement of any *Works* assigned hereunder to the Employer.

d. During a 12 month period after termination of my *Employment*, I agree that any *Intellectual Property* I create or conceive that results from and is related to any work assigned to or performed by me for the Employer, or that was created using *Deloitte Property*, is a *Work* that is subject to Paragraph 10(b) above. For purposes of clarification, the foregoing provision is in addition to, and not in limitation of, any rights and remedies the Employer may have under the applicable laws protecting *Intellectual Property* of the *Deloitte Entities*.

e. I agree to keep and maintain adequate and current records (in the form of notes, sketches, drawings and in any other form that may be required by the Employer) of all *Works* developed by me during the period of my employment with the Employer, which records shall be available to and remain the sole property of the Employer at all times.

11. ***Pre-existing Creations; Personal Creations.*** My obligations in Paragraph 10 do not apply to *Pre-existing Creations* and *Personal Creations*. I warrant and agree that I have listed on **Exhibit B** all *Pre-existing Creations*. I acknowledge and agree that I will not assert any ownership rights against the *Deloitte Entities*, or their respective clients, with respect to any *Pre-existing Creations* unless they appear on **Exhibit B**, and **Exhibit B** has been accepted and agreed to by an *Authorized Signatory* who has signed at the bottom of such **Exhibit B**. I further agree that I shall not use any *Pre-existing Creations* or *Personal Creations* in connection with my *Employment* without the prior written consent of an *Authorized Signatory*. To the extent that I use any *Pre-existing Creations* or *Personal Creations* in connection with my *Employment*, I agree that, except as otherwise provided in a written agreement executed by me and the Employer, I hereby grant to the Employer an irrevocable, royalty free, perpetual, fully paid up, transferable, sub-licensable license to use, reproduce, distribute, display, perform, modify and create derivative works of and otherwise exploit such *Pre-existing Creations* or *Personal Creations* for any purpose including, but not limited to, client engagements.
12. ***Post-Employment Restriction re: Clients.*** I acknowledge that, because of the nature of my work for a *Deloitte Entity*, my solicitation or serving of certain clients related to my work for a *Deloitte Entity* would necessarily involve the unauthorized use or disclosure of *Confidential Information*, and the proprietary relationships and goodwill of the *Deloitte Entities*, and, in the case of my serving of certain clients, could compromise the full compliance of the Employer or another *Deloitte Entity* with the applicable laws, rules and regulations of a U.S. or India regulatory body or other independence-related requirement of a regulatory body. Accordingly, for a period of one year following the termination of my *Employment* for any reason, I will not, directly or indirectly, solicit or provide services to any client or prospective client of a *Deloitte Entity* to which I provided (or participated in a proposal to provide) services during the two-year period prior to termination of my *Employment*.
13. ***Exceptions to Post-Employment Restriction re: Clients.*** I understand that the obligations of Paragraph 12 will not apply for a period of three (3) years after my start date or the date of my promotion or transfer to clients of a *Deloitte Entity* and/or certain specified kinds of services rendered to such clients that meet all of the following criteria: (a) are personal clients of mine who came to a *Deloitte Entity* solely to avail themselves of certain specified kinds of services rendered by me and only as a result of my own independent recruitment efforts, which a *Deloitte Entity* neither subsidized nor otherwise financially supported as part of a program of client development, (b) are listed on **Exhibit D** expressly by name with respect to client and with sufficient specificity with respect to the kinds of service(s) that I will be permitted to render, and (c) are accepted and agreed to as to their listing on **Exhibit D** by an *Authorized Signatory* who has signed at the bottom of such Exhibit. I agree that after a period of three (3) years from my start date or the date of my promotion or transfer the Employer will have invested sufficient time, financial support and effort in developing and serving the clients listed on **Exhibit D** to support the application of the obligations of Paragraph 12 to those clients.
14. ***Future Employment with Clients.*** Except as otherwise provided herein, I understand that I am not prohibited from accepting employment with a client (or an affiliate of such client) of a *Deloitte Entity*. Before entering into substantive discussions with an *Attest Client* regarding any employment opportunity, I acknowledge and agree that during my *Employment* and for five years thereafter I must first notify *Independence* and obtain prior written approval from *Independence*. I acknowledge and understand that it is the intent of the Employer to interpret and apply this provision (a) in an effort to ensure the full compliance of the *Deloitte Entities* with applicable U.S. and India laws, rules, and regulations; (b) to serve the public interest; and (c) to protect the legitimate interests of the *Deloitte Entities* or their respective

*Attest Clients* under applicable U.S. or India laws, rules and regulations in a manner that is no greater than is reasonably necessary to protect such interests and without being unduly harsh and oppressive to me and my interests in future employment with an *Attest Client*. Further, I acknowledge and agree that because of, among other things, the importance of the *Deloitte Entities* remaining in compliance with applicable independence rules, such approval may be withheld by *Independence* in the event that my employment with an *Attest Client* would, in the view of Deloitte LLP, be inconsistent with applicable laws, rules and regulations or jeopardize the independence of a *Deloitte Entity* with respect to such *Attest Client*.

15. **Restriction re: Personnel and Contractors.** I acknowledge that, because of the nature of my work for a *Deloitte Entity*, my solicitation or hiring of any of its *Personnel* or contractors of the *Deloitte Entities*, or my participation in their hiring, admission or retention would necessarily involve the unauthorized use or disclosure of *Confidential Information* or the proprietary relationships and goodwill of the *Deloitte Entities*. Accordingly, during my *Employment* and for one year thereafter, I will not, directly or indirectly, (a) solicit or attempt to solicit, or participate in the solicitation of or any attempt to solicit any *Personnel* to leave a *Deloitte Entity*, or to join any firm or business with which I may be or become affiliated, (b) participate in the hiring or admission of any *Personnel*, or (c) cause a contractor of a *Deloitte Entity* to cease providing services to, with, or on behalf of the *Deloitte Entity*.
16. **Post-Employment Restrictions re: Deloitte Property.** Upon termination of my *Employment*: (a) I will not use or disclose *Deloitte Property*, including, but not limited to, *Confidential Information* and *Works*, for any purpose; (b) I will not retain or take with me any *Deloitte Property*; (c) I will immediately deliver to a *Deloitte Entity* at any location that it designates, at my expense, within one business day after the termination of my *Employment* or on an alternate date designated by a *Deloitte Entity*, any *Deloitte Property* that I may then or thereafter hold or control; and (d) I agree to allow a *Deloitte Entity* to inspect any of my personal or home computers, including smart phones, tablet computers, or any device, media or location capable of storing electronic data, to determine whether any *Deloitte Property* resides on such computers and to permit a *Deloitte Entity* to remove such *Deloitte Property*.

#### **OTHER POST-EMPLOYMENT OBLIGATIONS**

17. **Transition of Work and Cooperation.** Upon termination of my *Employment* for any reason, I will cooperate with a *Deloitte Entity* in all matters relating to the completion of pending work and its orderly transfer. I will also cooperate fully with a *Deloitte Entity* in connection with any threat of or actual legal proceeding against a *Deloitte Entity* or any client, customer or licensor of a *Deloitte Entity* arising out of any matter with or of which I had contact or knowledge during my *Employment*.
18. **Notification of Post-Employment Obligations.** I agree that prior to accepting employment or affiliation with another firm or business I will advise such firm or business of my duties and obligations under this Employment Agreement. After my *Employment* ends, I agree that a *Deloitte Entity* shall be permitted to advise any firm or business with which I have accepted an offer of employment or affiliation concerning my duties and obligations under this Employment Agreement.
19. **Certification.** I agree that during or after my *Employment* I will, if requested, provide written certification in such form as the Employer may require that I have complied with my obligations hereunder, including, without limitation, those obligations set forth in Paragraphs 4, 5, 7, 8, 10, 11, 12, 14, 15 and 16 of this Employment Agreement.



## OUR ENFORCEMENT RIGHTS AND REMEDIES IN THE EVENT OF A BREACH

20. **Equitable Relief and Attorney's Fees.** I acknowledge and agree that a breach of this Employment Agreement, including, but not limited to, a breach of my duties and obligations under the terms and conditions of Paragraphs 4, 5, 7, 8, 10, 11, 12, 14, 15, or 16 would cause irreparable harm to the *Deloitte Entities* and that, in addition to other remedies, the Employer on behalf of itself or another *Deloitte Entity* is entitled to a temporary restraining order, an injunction or other equitable relief to prevent any such breach. I also acknowledge that, to the extent permitted by law, a *Deloitte Entity* will be entitled to the payment of the *Deloitte Entities'* reasonable costs and attorney's fees incurred in enforcing this Employment Agreement. I also acknowledge that, to the extent permitted by law, the Employer may request that a court extend the one year period following the termination of my *Employment*, as provided in Paragraphs 12 and 15, to correspond with the period that I participated in activities prohibited by Paragraphs 12 and 15.
21. **Liquidated Damages: Client Fees.** I agree that in the event of a breach under Paragraph 12, the Employer shall be entitled to receive, as liquidated damages, payment from me of an amount equal to 50% of all fees received by me (or any person or entity with which I am associated) in connection with such breach. Such percentage shall be paid within thirty days after each fee payment is received and in respect of all services in connection with such breach during the two years following the termination of my *Employment* for any reason.
22. **Liquidated Damages: Compensation.** I agree that in the event of a breach under Paragraph 15, the Employer shall be entitled to receive, as liquidated damages, payment from me of an amount equal to the annual compensation, inclusive of overtime, bonuses, and sales incentives, received by any person who leaves the Employer in connection with my breach over his or her last twelve months at the Employer. Such amount shall be paid within thirty days from the mailing of a written notice to me advising of the amount due.
23. **Right of Inspection.** I agree to permit the Employer (or to use my best efforts to enable the Employer) to inspect my books and records (and the books and records of any entity which employs or is associated or affiliated with me), upon request and at reasonable times, to enable the Employer to confirm the calculations described above and to verify compliance with Paragraphs 12 and 15. The Employer shall keep confidential any proprietary information obtained, except as may be necessary or desirable to enable the Employer to enforce its rights under this Employment Agreement and except as may be required by any statute, court or administrative order to decree or government ruling or regulation.

## MISCELLANEOUS

24. **Governing Law; Choice of Forum.** This Employment Agreement is deemed to have been executed in the Employer's office in [HYDERABAD: Hyderabad, Andhra Pradesh, India] [MUMBAI: Mumbai, Maharashtra, India] [BENGALURU: Bengaluru, Karnataka, India] [GURGAON: Gurgaon, Haryana, India] and will be construed and governed in accordance with the laws of the Republic of India without regard to its conflicts-of-law principles. You agree to submit to jurisdiction before any court of record in which the Employer's office to which you were assigned is located, or in which a breach of this Employment Agreement may occur, at the election of the Employer, and you waive any right to raise questions of personal jurisdiction or venue in any action the Employer may bring against you in any such court. You further agree to accept service of process/summons/legal notice from the Employer when that process/summons/legal notice is either sent to your last known address by certified mail or served by any other means permitted under the law of the jurisdiction in which the Employer may bring an action against you.



25. **Modifications.** My obligations hereunder may not be changed or modified, released, discharged, abandoned or terminated, in whole or in part, except by an instrument in writing signed by an *Authorized Signatory*.
26. **Severability.** Every provision of this Employment Agreement is intended to be severable. If any term or provision is illegal or invalid for any reason whatsoever, such term or provision will be enforced to the maximum extent permitted by law and, in any event, such illegality or invalidity shall not affect the validity of the remainder of the Employment Agreement.
27. **Blue-Penciling.** If any court determines that any provision of this Employment Agreement, or any part hereof, or the application of any such provision, or any part hereof, to any person or circumstance is unenforceable or void, such court shall have the power to modify such provision, or any part hereof, to the extent necessary to render it legal and enforceable while preserving its intent, or if such modification is not possible, by substituting there for another provision that is legal and enforceable and that achieves the same objective.
28. **Waiver.** None of my obligations under this Employment Agreement shall be deemed to have been waived by the Employer except if the giving of such waiver is contained in a written notice given to me and no such waiver shall be deemed to be a waiver of any other or further obligation I have under this Employment Agreement.
29. **Entire Agreement.** This Employment Agreement, the Employer's employment application, the Terms and Conditions of Service issued pursuant to the offer of employment and any documentation employing me or transferring me to the Employer, contain the entire understanding between me and the Employer or any other *Deloitte Entity* with respect to the subject matter hereof and supersedes all prior representations, warranties, and agreements with respect to such subject matter, and no representations, warranties or other covenants exist with respect to such subject matter that are not contained or expressly referred to herein. Notwithstanding the foregoing, any written agreement between a *Deloitte Entity* and me with respect to the subject matter hereof that was signed by me prior to the effective date of this Employment Agreement shall remain valid and enforceable according to the terms of such agreement with respect to all acts and omissions occurring prior to the effective date of this Employment Agreement. In the event of a conflict between this Employment Agreement and the employment application or any other document purporting to set forth terms and conditions of my *Employment*, this Employment Agreement will control.
30. **Transfer and Assignment.** Unless as the Employer shall otherwise determine, the rights, obligations and benefits of the Employer under this Employment Agreement, including but not limited to those rights and benefits relating to my post-Employment obligations set forth in this Paragraph 30 and in Paragraphs 4, 5, 8, 10, 11, 12, 14, 15, 16, 17, 18, 19, and 23 above, are transferred and assigned, in whole or in part (as the Employer shall determine) and without the need for my consent or the formality of documentation or prescribed processes, to (a) any *Deloitte Entity* in connection with my transfer to that *Deloitte Entity* or (b) any entity that acquires all or a part of the assets or business of the Employer. All provisions of this Employment Agreement shall inure to the benefit of and be binding upon the respective heirs, executors, administrators, representatives, successors, and assigns of the Employer and me, and any *Deloitte Entity* to which I may be transferred during my *Employment*, provided, however, none of my duties or obligations under this Employment Agreement may be assigned or transferred by me to any other person or entity without the Employer's prior written approval of such assignment or transfer. Any purported assignments in violation of this Paragraph 30 shall be null and void.
31. **Headings.** The headings contained in this Employment Agreement are for reference purposes only and shall not affect in any way the meaning or interpretation of this Employment Agreement.

I have read the foregoing, understand it, and agree to comply with its terms.

\_\_\_\_\_

**For Deloitte Support Services India Private Limited**



**OMKAR CHANDRAMOULI KONCHUR**  
**Talent**

Authorized Signatory

Effective as of **August 03, 2020**, I accept all the terms and conditions of the Employer as stipulated in this Employment Agreement.

In Process

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name

## **EXHIBIT A**

The definitions below apply to the italicized terms that appear in the Employment Agreement (including the exhibits):

**Attest Client** – attest client (or an affiliate of such client) of Deloitte & Touche LLP or a *Deloitte Entity*.

**Authorized Signatory** – a director, officer or other person who is authorized to sign on behalf of a *Deloitte Entity*.

**Confidential Information** – any information not generally known to the public, in any *Form*, that (1) relates to the operation of a *Deloitte Entity* or provides the *Deloitte Entities* with a competitive advantage, (2) consists of Personally Identifiable Information (*PII*) or other personal information about *Personnel*, client and other third party personnel, independent contractors, subcontractors, agents, vendors, suppliers or others which the Employer or another *Deloitte Entity* receives in the course of business, and (3) all other information entrusted to the Employer or another *Deloitte Entity* by clients and other third parties. *Confidential Information* includes, but is not limited to, *Intellectual Property*, supplier information, designs, business or marketing plans, forecasts and financial information, tax returns, tax identification numbers, agreements, client or prospective client lists, specific information about clients or prospective clients such as preferences for specific products and services, client or prospective client needs based on financial history and past purchases of services, client or prospective client development plans, specific rates charged to a client or offered to a prospective client and other business or client records. *Confidential Information* also includes, but is not limited to, debit or credit card information, employment applications, organization charts, performance ratings and other personnel records.

**Deloitte Entity** – the Employer, Deloitte LLP, and any corporation, company, partnership, limited liability company or other entity (a) that (i) is owned, directly or indirectly, in whole or in part, by Deloitte LLP (the “Deloitte U.S. Firms”), including but not limited to Deloitte LLP subsidiaries in India, the Deloitte Touche Tohmatsu verein, Deloitte Global Services Limited, Deloitte Global Services Holdings Limited, Deloitte Touche Tohmatsu Limited (“DTTL”) or any member firm of DTTL or affiliate thereof (collectively, the “DTTL Member Firms”) or (ii) controls, is controlled by or is under common control with any of the entities listed in clause (i); or (b) in which any *Personnel* participated on its behalf, or carried out any duties with respect to its affairs. For purposes of this Employment Agreement, the term “control” (including the terms “controlled by” and “under common control with”) means the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of a person or entity, whether through the ownership of voting securities, by contract, or otherwise.

**Deloitte Property** – *Confidential Information*, *Systems*, equipment, debit and credit cards issued in connection with my *Employment*, furniture, facilities and any and all other materials owned, licensed or leased by a *Deloitte Entity*, including, without limitation, computerized or electronic information and all copies thereof in any form or media, created by, furnished to, obtained by or prepared by me in the course of my employment in any capacity.

**Deloitte India (Offices of the US)** - The following companies shall be deemed to be the affiliates of each other and are collectively referred to as Deloitte India (Offices of the US): (i) Deloitte Consulting India Private Limited (ii) Deloitte Tax Services India Private Limited (iii) **Deloitte Support Services India Private Limited** (iv) Deloitte Financial Advisory Services India Private Limited and (v) Deloitte & Touche Assurance & Enterprise Risk Services India Private Limited.

**Electronic Communications** – all text, audio, video, images, information, data, files and attachments created, displayed, sent, received, posted, accessed or stored, whether deleted or not, by means of the *Systems*.

**Employment** – the nature of my relationship with the Employer or a *Deloitte Entity* pursuant to this Employment Agreement. Alternatively, and depending on context, *Employment* is the period of time during which this relationship persists.

**Form** - paper, computer disc, USB drive, website; any other tangible or electronic medium by which information may be stored or accessed; and human memory.

**Independence** – National Office (Independence) of Deloitte LLP.

**Intellectual Property** - works of authorship (including, without limitation, books, articles, data compilations, software and other copyrightable materials), materials, patents, inventions, designs, techniques, methodologies, processes, discoveries, know-how, ideas, trade secrets, moral rights, trademarks and other indicia of origin together with the goodwill therein, and all patent applications, copyright and trademark applications and registrations, and extensions and renewals thereof, throughout the world.

**Intellectual Property Rights** – all rights, title and interest in Intellectual Property.

**PCAOB** – the United States Public Company Accounting Oversight Board.

**Personal Creations** – *Intellectual Property* that meet all of the following criteria: (1) it is conceived, developed, and created by me on my own time without using *Deloitte Property* or *Personnel* (during work hours), facilities, *Confidential Information* or *Works of a Deloitte Entity*, (2) it is unrelated to the actual or reasonably anticipated business or research and development of a *Deloitte Entity*, and (3) it does not result from any work performed by me and the *Personnel* (during work hours) for a *Deloitte Entity*.

**Personnel** – partners, principals, members, officers and employees of a *Deloitte Entity*.

**PII** – information (excluding business contact information such as an individual’s name and one or more of the following: organization name, organizational title, organizational role, business address, business telephone number (including business cell phone number and business email address) relating to an identified or identifiable natural person. An identifiable natural person is a natural person who can be identified, directly or indirectly, by reference to an identification number or factors specific to his or her physical, physiological, mental, economic, cultural or social identity. Set forth below is a non-exclusive list of information that constitutes *PII* when such information relates to an identified or identifiable natural person:

- Account number (bank account, credit card, etc.)
- Address
- Biometric identifier
- Certificate or license number
- Date of birth
- Government identifiers (such as PAN)
- Name\*
- Personnel Number
- Photograph or video identifiable to an individual
- Vehicle identifier or serial number
- Other information related to an individual that may directly or indirectly identify that individual (e.g., salary, performance rating, purchase history, call history, etc.)

\* Note: When an individual’s name is used with *PII* that is not business contact information, it is included in the definition of *PII*.

**Pre-existing Agreements or Arrangements** – agreements or arrangements that (1) relate to any *Pre-existing Creations*; or (2) may affect my ability to comply with the requirements of this Employment Agreement, including all contractual and other restrictions or obligations with other parties, including any post-employment restrictions and required notifications to the extent applicable under 18 United States Code §207, CFR 3.104-4, and India laws, rules and regulations that may or will impose limitations on my professional activities during my *Employment* (such as any non-compete agreements with prior employers and the one-year ban on lobbying contacts).

**Pre-existing Creations** – any *Intellectual Property* and *Intellectual Property Rights* that were developed or created by me, alone or with others, or otherwise acquired by me, before the period of my employment in any capacity with the Employer, in which I claim any ownership or right.

**Proceedings** – past or pending (1) actual or threatened claims or complaints of, or arising out of service to, present or former clients, (2) regulatory, self-regulatory, disciplinary, administrative, civil or criminal investigations, inquiries, charges, complaints, actions, sanctions, alternative dispute resolution proceedings, other proceedings or matters (other than criminal proceedings which relate solely to the operation of a motor vehicle) of any kind or nature, in India or any other jurisdiction, against me, including criminal proceedings arising out of my provision of professional services, proceedings brought by a professional association, or proceedings involving the Securities and Exchange Board of India, United States Securities and Exchange Commission or the *PCAOB*, other professional bodies like the Institute of Chartered Accountants of India or (3) matters of any kind or nature which could adversely affect my association with the Employer or my ability to perform my duties or responsibilities to the Employer, whether set forth in this Employment Agreement or otherwise, or my registration with or licensure by any governmental, quasi-governmental, or other regulatory agency, body or entity, in or outside the United States or India.

**Systems** – the communications systems or any part of such systems that a *Deloitte Entity* owns, licenses or operates and approves for use, including, but not limited to, e-mail, text messaging, Lotus Notes, Deloitte Online (eRoom), instant messaging, local area network, wide area network, Intranet (e.g., DeloitteNet, D Street), Internet, extranet, collaborative tools (e.g., blogs, wikis, etc.), laptop and desktop computers, servers, air cards, Personal Digital Assistants, cell phones, telephones and voicemail.

**Works** - all *Intellectual Property*, in any *Form*, created by me, alone or with others, during the period of my *Employment* that (1) is created within the scope of my *Employment*; (2) relates in any manner to the actual or anticipated business, research, or development of a *Deloitte Entity*; (3) results from any work assigned to or performed by me, alone or with others, for the Employer; or (4) is created with the use of *Deloitte Property*.

**EXHIBIT B**

**Pre-existing Creations; Pre-existing Agreements or Arrangements**

[none, unless otherwise specified]

In Process

ACCEPTED AND AGREED TO:

**DELOITTE SUPPORT SERVICES INDIA PRIVATE LIMITED**



**OMKAR CHANDRAMOULI KONCHUR**  
Talent

*Authorized Signatory*

\_\_\_\_\_  
Date

An *Authorized Signatory's* signature is required only if *Pre-existing Creations* or *Pre-existing Agreements or Arrangements* are listed pursuant to Paragraphs 2 and 11 of this Employment Agreement. The signature of an *Authorized Signatory* indicates his or her judgment made in light of Paragraph 2 that *Pre-existing Creations*, if any, are described and explained in sufficient detail so that the likelihood of confusion between the employee's *Pre-existing Creations* and the *Intellectual Property* of a *Deloitte Entity* can be avoided or minimized in the future and further indicates that the *Pre-existing Agreements or Arrangements* have been obtained and reviewed and that the *Authorized Signatory* is satisfied that such *Pre-existing Agreements or Arrangements* will not interfere with the employee's ability to comply with the requirements of this Employment Agreement.



**EXHIBIT C**

**Proceedings**

[none, unless otherwise specified]

In Process

My signature below certifies that to the best of my knowledge, the information I have provided above, pursuant to Paragraph 3, is complete and accurate.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

**EXHIBIT D**

**Exceptions to Post-Employment Restrictions: re: Clients**

[none, unless otherwise specified]

As specified in Paragraph 13, I agree that after a period of three (3) years from my start date or the date of my employment, as the case may be, the Employer will have invested sufficient time, financial support and effort in developing and serving the clients listed on Exhibit D to support the application of the obligations of Paragraph 12 to those clients.

Name of Client

Specified Kind of Services(s) Permitted

In Process

\_\_\_\_\_

**Deloitte Support Services India Private Limited**



**OMKAR CHANDRAMOULI KONCHUR**  
**Talent**

I have read and understood the above policy terms.

\_\_\_\_\_

Signature

\_\_\_\_\_

Name

\_\_\_\_\_

Date

An *Authorized Signatory's* signature is required only if information is provided pursuant to Paragraph 13 of this Employment Agreement. The signature of an *Authorized Signatory* indicates his or her judgment that criteria in Paragraph 13 have been fully satisfied, the clients listed have been properly identified, and the kinds of services permitted have been described with sufficient specificity.

## Terms and Conditions of Service

In continuation to our offer of employment with **Deloitte Support Services India Private Limited** (the "Employer"), please note the terms and conditions of service.

The italicized terms in these Terms and Conditions of Service are defined in **Exhibit A** of the Non-Disclosure, Non-Solicit and Intellectual Property Rights Assignment Agreement hereto.

### Terms of Service

#### 1. COMPLIANCE WITH INDEPENDENCE, ETHICS AND OTHER REQUIREMENTS

Deloitte & Touche LLP performs attest services for certain of its clients and is subject to the independence requirements of, among others, the United States Securities and Exchange Commission (SEC), the United States Public Company Accounting Oversight Board (PCAOB), and the American Institute of Certified Public Accountants (AICPA). These requirements mandate that certain of the Employer's employees and their relatives be independent of some or all of such attest clients and their affiliates in accordance with the policies of Deloitte LLP and its subsidiaries (the "Deloitte US Entities").

Upon joining the Employer, you will be asked to review a listing of the attest clients and the affiliates of such clients of certain of the Deloitte US Entities and disclose relationships or financial holdings that you or your relatives may have that could affect the independence of the Deloitte US Entities. Any relationships or holdings that conflict with, among other things, the requirements of the SEC, the PCAOB or the AICPA or the independence or ethics policies of the Deloitte US Entities will need to be resolved immediately. Further, you will be required to comply with these policies throughout your career with the Employer, including, when applicable, maintaining a current list of certain of your financial interests (but not their value) in the independence tracking system.

As a condition to your joining the Employer and continued employment, you are required to complete a representation regarding your understanding of, and compliance with, independence and other matters, on a periodical basis (as requested beginning on or prior to the date of you joining the Employer, annually thereafter, and upon certain changes in your role in the Employer), the details of which are provided in the independence representation. An example copy of this representation form is available for your reference on [www.deloittenet.com](http://www.deloittenet.com). The representation should be made to the best of your knowledge and ability. It is your responsibility to consult on any matter should you be uncertain or have a question. You are also requested to refer to [www.deloittenet.com](http://www.deloittenet.com) and *Independence* for more information in this respect. The representations made by you will be subject to an audit and may be reviewed by Deloitte LLP representatives and shared with certain third parties. If you are selected for such an audit, you will need to submit certain personal financial records to Deloitte LLP's internal audit team. Please be assured that Deloitte LLP fully intends to keep all information obtained through the audit process confidential and secure. You hereby give your consent to Deloitte LLP to use the information provided by you for such purposes as provided in the policies regarding independence and ethics.

In the event you (i) do not cooperate or comply with the independence requirements, or (ii) do not complete the necessary representations, or (iii) make inaccurate representation(s); you may be subject to disciplinary action including and up to termination of employment with the Employer.

Please feel free to contact or consult *Independence* should you require any further information or if you have any specific concerns in this respect.

---

## 2. NON DISCLOSURE, NON SOLICIT AND INTELLECTUAL PROPERTY RIGHTS ASSIGNMENT AGREEMENT (“Employment Agreement”)

You will be expected to sign the Employer’s Employment Agreement. Please contact Talent for further details.

---

## 3. HARRASSMENT POLICY

**Administrative Policy Release (“APR”) 213** is the Employer’s policy prohibiting harassment. Deloitte LLP's subsidiaries located in India (“Deloitte India (Offices of the US)”) are committed to providing a working environment that is free from harassment based on caste, place of birth, race, religion, creed, color, citizenship, national origin, age, sex, gender, sexual orientation, marital status, disability, genetic information or any legally protected basis, in accordance with applicable Indian central, state or local law. Expressly forbidden are unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature. Depending on the circumstances, such harassment may also include conduct such as stereotyped or demeaning remarks or gestures or the display or circulation, whether in writing or electronically, of materials or pictures offensive to persons because of their caste, place of birth, race, religion, creed, color, citizenship, national origin, age, sex, gender, sexual orientation, marital status, disability, genetic information or any legally protected basis in accordance with applicable Indian central, state or local law. The full policy will be accessible to you on DeloitteNet after joining Deloitte India (Offices of the US).

---

## 4. WORKING HOURS, HOLIDAYS, LEAVES AND MATERNITY BENEFITS

You will be provided with your standard working hours, which may vary over the course of your career. The Employer may, from time to time, subject to applicable laws, require the employee to work beyond these hours.

You shall be entitled to paid holidays and leave as per the Employer’s policies.

Women employees are eligible for maternity benefits as per the recent amendments (2017) in the maternity benefit act, 1961, including having 26 weeks of maternity leave with pay, as applicable.

---

## 5. RETIREMENT AGE

The age of retirement for employees of Deloitte India (Offices of the US) is 60 years.\* Your employment will therefore automatically terminate at the end of the month in which you attain 60 years.

---

## 6. TRANSFERS

You may be transferred, assigned, or asked to attend training at the offices of a *Deloitte Entity* or its clients or third parties in India or abroad with or without additional compensation. In such an event, you will also be governed by the terms and conditions of service applicable to the transfer, assignment, or training.

---

## 7. NOTICE PERIOD FOR TERMINATION OF SERVICES

The notice period for termination of your services is **60 Days** by either side and/or salary in lieu of notice period on part of the Employer only.

\* This provision is not applicable for U.S. citizens (and citizens of any other country where enforcing Deloitte India (Offices of the US) mandatory retirement age would be prohibited by the laws of that country) for whom there is no mandatory retirement age.

The Employer expects all employees to maintain the highest standards of professional conduct at all times.

In order to assure orderly operations and provide the best possible work environment, the Employer expects you to follow rules of conduct that will protect the interests and safety of all personnel, including but not limited to the Code of Ethics and Professional Conduct.

In the event of any breach of the Code of Ethics and Professional Conduct, non-performance of a contractual obligation or the terms and conditions laid down in this Annexure, or if you engage in any misconduct whether or not in connection with or affecting the business or affairs of the Employer or the work conduct, as specified by Employer, you will be subject to disciplinary action up to and including termination of your services/ employment with the Employer without any notice or payment in lieu of notice notwithstanding any other terms and conditions stipulated herein.

---

## 8. MISCONDUCT

Misconduct may include but is not limited to:

- Irregular attendance: repeated or excessive absence, tardiness or early departures/ late comings without approval.
- Unreported or unapproved absence (including overstay of leave) for more than five consecutive days or deviation from assigned and accepted schedule for more than five days.
- Falsification or manipulation in background verification process or employment records, employment information, or other records prior to or after joining the Employer.
- Falsification or manipulation of Deloitte Time & Expense (DTE).
- Knowingly providing false statements, either verbally or in written form.
- Neglect of normal duties and functions.
- Practices such as reading personal materials during working time, having obscene or inappropriate posters or screen savers at your work station, playing games at your work station, etc.
- Continued discharge of work functions that do not meet the standards reasonably expected.
- Breach of the confidentiality provision in the Non-Disclosure, Non-Solicit and Intellectual Property Rights Assignment Agreement including disclosing to any unauthorized person any *Confidential Information* or *PII*.
- Willful insubordination or disobedience, whether or not in combination with another, of any lawful and reasonable instructions of any member of management or any authorised person.
- Engaging in unapproved outside employment and activities as defined in APR 218 (US & IND) ([https://deloittenet.deloitte.com/About/Policies/Admin/Pages/218\\_OutsideEmploymentActivities\\_US.aspx](https://deloittenet.deloitte.com/About/Policies/Admin/Pages/218_OutsideEmploymentActivities_US.aspx)).
- Installing, downloading, copying or duplicating any unauthorized or unlicensed software, programs, games, or attachments on any computer system of the Employer or of any *Deloitte Entity* or its clients.
- Engaging in any illegal activities.
- Workplace violence, including threats of physical violence.
- Corporate credit card delinquencies.
- Causing damage to the property of the Employer, any *Deloitte Entity*, its clients, or their respective personnel
- Going on or abetting a strike in contravention of any law.
- Theft of any property belonging to another, the Employer or any *Deloitte Entity*, or their respective personnel, clients, or visitors
- Possession of firearms, explosives, knives or any instruments that can be used as an injurious or deadly weapon in the workplace or at any *Deloitte Entity* sponsored event.
- Corruption, fraud, or misappropriation of funds.

- Failure to comply with the policies, guidelines, rules and regulations of the Employer or a *Deloitte Entity* as applicable.
- Excessive personal use of the Employer's telephone, fax or computer systems.
- Failure to adhere to applicable laws.
- Any act prejudicial to or in conflict with the interests of the Employer or a *Deloitte Entity*.

The above terms and conditions are based on, and should be read in conjunction with, the Employer's policies, guidelines, procedures and other rules currently applicable, including but not limited to Administrative Policy Releases (APRs) and Deloitte India (Offices of the US) other policies, guidelines, rules, and regulations. The above rules are subject to amendments from time to time and the amended rules, policies, procedures, and guidelines would be posted on the Employer's Intranet site i.e. <https://deloittenet.deloitte.com/Pages/Home.aspx> for employee reference. The policies will be updated from time to time in the future and we deem to have your consent to any and all such changes. Furthermore, upon acceptance of employment with the Employer, you may be requested to read and acknowledge acceptance of various policies and guidelines of the Employer. It is expected that you will read and acknowledge all such communications.

Effective as of **August 03, 2020**, I accept all the terms and conditions of the Employer as stipulated in these Terms and Conditions of Service.

In Process

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name





Dear **Indu G Nair**,

On behalf of **Deloitte Support Services India Private Limited**, please accept our congratulations on your recent offer of employment to join the Company as **Analyst - Talent** pursuant to the terms and conditions of your offer letter dated **August 03, 2020**. You made a very favorable impression with everyone you met and we are excited about the possibility of you joining the Company. As you may be aware, as a condition of employment with the Company, you may be required to travel Overseas to attend a series of training sessions for a period of up to 90 days. This training will be a combination of classroom procedural training as well as on-site training to observe employees conducting similar work at various client locations. This training represents the confidence we have in your ability to be a valuable member of the practice of the Company. As per Company policy, we kindly bring to your attention that all employees attending training overseas are required to sign a Training Agreement which will obligate the employee to repay a calculated amount of the costs associated with the training, only if the employee resigns his/her position or are terminated for cause within a specified period after completion of the training (usually between 6 to 18 months). This repayment obligation disappears after the specified period of time has lapsed.

We all look forward to seeing you again soon and having you join our team of outstanding professionals.

Sincerely,

Human Resources Department



OFFER LETTER

Date: 23-Oct-2019

To,

**Rohan Eapen Kuriakose,**  
Idukki, Kerala.

Dear **Rohan Eapen Kuriakose,**

Congratulations and welcome to Spandana!

Further to our discussions, we are pleased to extend you an offer to join Spandana as **“Executive Trainee.”** Your compensation details are furnished in Annexure 1, enclosed herewith.

If any material information comes to the company’s notice, which impacts the premise based on which the candidate has been selected, the offer can be withdrawn before or after joining.

All matters pertaining to your employment and compensation are strictly confidential and it should be treated as such.

On successful completion of your training period, you will be placed in the designated role depending on your performance.

If you resign on your own for any reason from the services of the company, within the first 15 months of joining, you will be liable to reimburse all the expenses to the company. This includes, the salary paid, travel and accommodation reimbursements during your training period, excluding deputation rounds and other incidentals as per discretion of the company. Upon meeting all such dues only, you will be relieved from your services.

Also upon confirmation of your service in the company, if you desire to terminate your employment, you shall provide company, sixty (60) calendar days prior written notice or equivalent pay in lieu thereof. Any tax liability arising out of your compensation should be borne by you as per the applicable personal taxation laws.

Request you to confirm your acceptance of this Offer of employment by duly signing and returning us the duplicate copy within 3 days from the date of issuing of letter. We are delighted to share this offer and look forward to making Spandana a great place for you to work with.

Please refer to the Annexure – 2 attached, for the documents to be submitted at the time of joining. Your date of joining will be intimated by us through a separate email before January 2020.

**For Spandana Sphoorty Financial Ltd.**

Authorized Signatory



Candidate’s Signature:  
Date:

**Spandana Sphoorty Financial Ltd.,**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com

**CIN: L65929TG2003PLC040648**



### Annexure- 1

Fixed Cost To Company: INR 6,54,000 (Rupees Six lakh Fifty Four Thousand only) as per break-up below:

Salary Breakup		
Name	Rohan Eapen Kuriakose	
Designation	Executive Trainee	
Description	Per Month	Per Annum
Basic	10,220	1,22,640
HRA	4,088	49,056
Attire Allowance	1,022	12,264
Washing Allowances	1,000	12,000
Special Allowance	9,220	1,10,640
PF Employer	1,950	23,400
Incentives*	22,000	2,64,000
TA (Actuals/ Maximum)**	5,000	60,000
<b>Total CTC</b>	<b>54,500</b>	<b>6,54,000</b>

(Amount in Rs)

\* Incentives are based solely on performance and are calculated accordingly.

\*\* TA will be paid as per TA policy.

For Spandana Sphoorty Financial Ltd.

Authorized Signatory



Candidate's Signature:

Date:

Spandana Sphoorty Financial Ltd.,

CIN - U65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com

CIN: L65929TG2003PLC040648



## **Annexure-2**

- 1) 4 passport size photographs for salary account and internal use.
- 2) Original academic marks sheets and certificates of SSLC, Intermediate, graduation. In absence of original mark sheet and certificate of MBA/PGDM, please submit provisional mark sheets.
- 3) Photo copy of Identity proof (PAN card/ Aadhar card/ Passport/ Voter ID card)
- 4) Xerox copy of Address proof (Aadhar card/ Passport/ Voter ID card)

**Spandana Sphoorty Financial Ltd.,**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com

**CIN: L65929TG2003PLC040648**





**OFFER LETTER**

Date: 23-Oct-2019

To,  
**Shabeer,**  
Karupadanna, Kerala.

Dear **Shabeer,**

Congratulations and welcome to Spandana!

Further to our discussions, we are pleased to extend you an offer to join Spandana as “**Executive Trainee.**” Your compensation details are furnished in Annexure 1, enclosed herewith.

If any material information comes to the company’s notice, which impacts the premise based on which the candidate has been selected, the offer can be withdrawn before or after joining.

All matters pertaining to your employment and compensation are strictly confidential and it should be treated as such.

On successful completion of your training period, you will be placed in the designated role depending on your performance.

If you resign on your own for any reason from the services of the company, within the first 15 months of joining, you will be liable to reimburse all the expenses to the company. This includes, the salary paid, travel and accommodation reimbursements during your training period, excluding deputation rounds and other incidentals as per discretion of the company. Upon meeting all such dues only, you will be relieved from your services.

Also upon confirmation of your service in the company, if you desire to terminate your employment, you shall provide company, sixty (60) calendar days prior written notice or equivalent pay in lieu thereof. Any tax liability arising out of your compensation should be borne by you as per the applicable personal taxation laws.

Request you to confirm your acceptance of this Offer of employment by duly signing and returning us the duplicate copy within 3 days from the date of issuing of letter. We are delighted to share this offer and look forward to making Spandana a great place for you to work with.

Please refer to the Annexure – 2 attached, for the documents to be submitted at the time of joining. Your date of joining will be intimated by us through a separate email before January 2020.

**For Spandana Sphoorty Financial Ltd.**

Authorized Signatory



Candidate’s Signature:  
Date:

**Spandana Sphoorty Financial Ltd.,**

CIN - 65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,

Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com

**CIN: L65929TG2003PLC040648**



### Annexure- 1

Fixed Cost To Company: INR 6,54,000 (Rupees Six lakh Fifty Four Thousand only) as per break-up below:

Salary Breakup		
Name	Shabeer	
Designation	Executive Trainee	
Description	Per Month	Per Annum
Basic	10,220	1,22,640
HRA	4,088	49,056
Attire Allowance	1,022	12,264
Washing Allowances	1,000	12,000
Special Allowance	9,220	1,10,640
PF Employer	1,950	23,400
Incentives*	22,000	2,64,000
TA (Actuals/ Maximum)**	5,000	60,000
<b>Total CTC</b>	<b>54,500</b>	<b>6,54,000</b>

(Amount in Rs)

\* Incentives are based solely on performance and are calculated accordingly.

\*\* TA will be paid as per TA policy.

For Spandana Sphoorty Financial Ltd.

Authorized Signatory



Candidate's Signature:

Date:

Spandana Sphoorty Financial Ltd.,

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com

CIN: L65929TG2003PLC040648



### **Annexure-2**

- 1) 4 passport size photographs for salary account and internal use.
- 2) Original academic marks sheets and certificates of SSLC, Intermediate, graduation. In absence of original mark sheet and certificate of MBA/PGDM, please submit provisional mark sheets.
- 3) Photo copy of Identity proof (PAN card/ Aadhar card/ Passport/ Voter ID card)
- 4) Xerox copy of Address proof (Aadhar card/ Passport/ Voter ID card)

### **Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com





OFFER LETTER

Date: 23-Oct-2019

To,

**Amal Thomas,**  
Idukki, Kerala.

Dear **Amal Thomas,**

Congratulations and welcome to Spandana!

Further to our discussions, we are pleased to extend you an offer to join Spandana as “**Executive Trainee.**” Your compensation details are furnished in Annexure 1, enclosed herewith.

If any material information comes to the company’s notice, which impacts the premise based on which the candidate has been selected, the offer can be withdrawn before or after joining.

All matters pertaining to your employment and compensation are strictly confidential and it should be treated as such.

On successful completion of your training period, you will be placed in the designated role depending on your performance.

If you resign on your own for any reason from the services of the company, within the first 15 months of joining, you will be liable to reimburse all the expenses to the company. This includes, the salary paid, travel and accommodation reimbursements during your training period, excluding deputation rounds and other incidentals as per discretion of the company. Upon meeting all such dues only, you will be relieved from your services.

Also upon confirmation of your service in the company, if you desire to terminate your employment, you shall provide company, sixty (60) calendar days prior written notice or equivalent pay in lieu thereof. Any tax liability arising out of your compensation should be borne by you as per the applicable personal taxation laws.

Request you to confirm your acceptance of this Offer of employment by duly signing and returning us the duplicate copy within 3 days from the date of issuing of letter. We are delighted to share this offer and look forward to making Spandana a great place for you to work with.

Please refer to the Annexure – 2 attached, for the documents to be submitted at the time of joining. Your date of joining will be intimated by us through a separate email before January 2020.

**For Spandana Sphoorty Financial Ltd.**

Authorized Signatory



Candidate’s Signature:  
Date:

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



### Annexure- 1

Fixed Cost To Company: INR 6,54,000 (Rupees Six lakh Fifty Four Thousand only) as per break-up below:

Salary Breakup		
Name	Amal Thomas	
Designation	Executive Trainee	
Description	Per Month	Per Annum
Basic	10,220	1,22,640
HRA	4,088	49,056
Attire Allowance	1,022	12,264
Washing Allowances	1,000	12,000
Special Allowance	9,220	1,10,640
PF Employer	1,950	23,400
Incentives*	22,000	2,64,000
TA (Actuals/ Maximum)**	5,000	60,000
<b>Total CTC</b>	<b>54,500</b>	<b>6,54,000</b>

(Amount in Rs)

\* Incentives are based solely on performance and are calculated accordingly.

\*\* TA will be paid as per TA policy.

For Spandana Sphoorty Financial Ltd.

Authorized Signatory



Candidate's Signature:

Date:

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



## Annexure-2

- 1) 4 passport size photographs for salary account and internal use.
- 2) Original academic marks sheets and certificates of SSLC, Intermediate, graduation. In absence of original mark sheet and certificate of MBA/PGDM, please submit provisional mark sheets.
- 3) Photo copy of Identity proof (PAN card/ Aadhar card/ Passport/ Voter ID card)
- 4) Xerox copy of Address proof (Aadhar card/ Passport/ Voter ID card)

### Spandana Sphoorty Financial Limited

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



OFFER LETTER

Date: 23-Oct-2019

To,

**Jayakanth S,**  
Ernakulam, Kerala.

Dear Jayakanth S,

Congratulations and welcome to Spandana!

Further to our discussions, we are pleased to extend you an offer to join Spandana as “**Executive Trainee.**” Your compensation details are furnished in Annexure 1, enclosed herewith.

If any material information comes to the company’s notice, which impacts the premise based on which the candidate has been selected, the offer can be withdrawn before or after joining.

All matters pertaining to your employment and compensation are strictly confidential and it should be treated as such.

On successful completion of your training period, you will be placed in the designated role depending on your performance.

If you resign on your own for any reason from the services of the company, within the first 15 months of joining, you will be liable to reimburse all the expenses to the company. This includes, the salary paid, travel and accommodation reimbursements during your training period, excluding deputation rounds and other incidentals as per discretion of the company. Upon meeting all such dues only, you will be relieved from your services.

Also upon confirmation of your service in the company, if you desire to terminate your employment, you shall provide company, sixty (60) calendar days prior written notice or equivalent pay in lieu thereof. Any tax liability arising out of your compensation should be borne by you as per the applicable personal taxation laws.

Request you to confirm your acceptance of this Offer of employment by duly signing and returning us the duplicate copy within 3 days from the date of issuing of letter. We are delighted to share this offer and look forward to making Spandana a great place for you to work with.

Please refer to the Annexure – 2 attached, for the documents to be submitted at the time of joining. Your date of joining will be intimated by us through a separate email before January 2020.

For Spandana Sphoorty Financial Ltd.

Authorized Signatory



Candidate’s Signature:

Date:

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com





### Annexure- 1

Fixed Cost To Company: INR 6,54,000 (Rupees Six lakh Fifty Four Thousand only) as per break-up below:

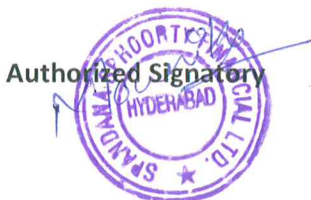
Salary Breakup		
Name	Jayakanth S	
Designation	Executive Trainee	
Description	Per Month	Per Annum
Basic	10,220	1,22,640
HRA	4,088	49,056
Attire Allowance	1,022	12,264
Washing Allowances	1,000	12,000
Special Allowance	9,220	1,10,640
PF Employer	1,950	23,400
Incentives*	22,000	2,64,000
TA (Actuals/ Maximum)**	5,000	60,000
<b>Total CTC</b>	<b>54,500</b>	<b>6,54,000</b>

(Amount in Rs)

\* Incentives are based solely on performance and are calculated accordingly.

\*\* TA will be paid as per TA policy.

For Spandana Sphoorty Financial Ltd.



Candidate's Signature:

Date:

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



### **Annexure-2**

- 1) 4 passport size photographs for salary account and internal use.
- 2) Original academic marks sheets and certificates of SSLC, Intermediate, graduation. In absence of original mark sheet and certificate of MBA/PGDM, please submit provisional mark sheets.
- 3) Photo copy of Identity proof (PAN card/ Aadhar card/ Passport/ Voter ID card)
- 4) Xerox copy of Address proof (Aadhar card/ Passport/ Voter ID card)

### **Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



**OFFER LETTER**

Date: 07-Nov-2019

To,  
**Juhy Vincent,**  
Ernakulam, Kerala.

Dear **Juhy Vincent,**

Congratulations and welcome to Spandana!

Further to our discussions, we are pleased to extend you an offer to join Spandana as **“Executive Trainee.”** Your compensation details are furnished in Annexure 1, enclosed herewith.

If any material information comes to the company’s notice, which impacts the premise based on which the candidate has been selected, the offer can be withdrawn before or after joining.

All matters pertaining to your employment and compensation are strictly confidential and it should be treated as such.

On successful completion of your training period, you will be placed in the designated role depending on your performance.

If you resign on your own for any reason from the services of the company, within the first 15 months of joining, you will be liable to reimburse all the expenses to the company. This includes, the salary paid, travel and accommodation reimbursements during your training period, excluding deputation rounds and other incidentals as per discretion of the company. Upon meeting all such dues only, you will be relieved from your services.

Also upon confirmation of your service in the company, if you desire to terminate your employment, you shall provide company, sixty (60) calendar days prior written notice or equivalent pay in lieu thereof. Any tax liability arising out of your compensation should be borne by you as per the applicable personal taxation laws.

Request you to confirm your acceptance of this Offer of employment by duly signing and returning us the duplicate copy within 3 days from the date of issuing of letter. We are delighted to share this offer and look forward to making Spandana a great place for you to work with.

Please refer to the Annexure – 2 attached, for the documents to be submitted at the time of joining. Your date of joining will be intimated by us through a separate email before January 2020.

**For Spandana Sphoorty Financial Ltd.**

  
**Authorized Signatory**  


**Candidate’s Signature:**  
**Date:**

**Spandana Sphoorty Financial Limited**  
CIN - L65929TG2003PLC040648  
Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.  
Ph : +91 40 48126666, Fax : 040-44386640  
contact@spandanaindia.com, www.spandanaindia.com





### Annexure- 1

Fixed Cost To Company: INR 6,54,000 (Rupees Six lakh Fifty Four Thousand only) as per break-up below:

Salary Breakup		
Name	Juhy Vincent	
Designation	Executive Trainee	
Description	Per Month	Per Annum
Basic	10,220	1,22,640
HRA	4,088	49,056
Attire Allowance	1,022	12,264
Washing Allowances	1,000	12,000
Special Allowance	9,220	1,10,640
PF Employer	1,950	23,400
Incentives*	22,000	2,64,000
TA (Actuals/ Maximum)**	5,000	60,000
<b>Total CTC</b>	<b>54,500</b>	<b>6,54,000</b>

(Amount in Rs)

\* Incentives are based solely on performance and are calculated accordingly.

\*\* TA will be paid as per TA policy.

For Spandana Sphoorty Financial Ltd.

  
Authorized Signatory

Candidate's Signature:

Date:

Spandana Sphoorty Financial Limited

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



## Annexure-2

- 1) 4 passport size photographs for salary account and internal use.
- 2) Original academic marks sheets and certificates of SSLC, Intermediate, graduation. In absence of original mark sheet and certificate of MBA/PGDM, please submit provisional mark sheets.
- 3) Photo copy of Identity proof (PAN card/ Aadhar card/ Passport/ Voter ID card)
- 4) Xerox copy of Address proof (Aadhar card/ Passport/ Voter ID card)

### Spandana Sphoorty Financial Limited

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



**OFFER LETTER**

Date: 07-Nov-2019

To,  
**Anjali B,**  
Ernakulam, Kerala.

Dear Anjali B,

Congratulations and welcome to Spandana!

Further to our discussions, we are pleased to extend you an offer to join Spandana as “Executive Trainee.” Your compensation details are furnished in Annexure 1, enclosed herewith.

If any material information comes to the company’s notice, which impacts the premise based on which the candidate has been selected, the offer can be withdrawn before or after joining.

All matters pertaining to your employment and compensation are strictly confidential and it should be treated as such.

On successful completion of your training period, you will be placed in the designated role depending on your performance.

If you resign on your own for any reason from the services of the company, within the first 15 months of joining, you will be liable to reimburse all the expenses to the company. This includes, the salary paid, travel and accommodation reimbursements during your training period, excluding deputation rounds and other incidentals as per discretion of the company. Upon meeting all such dues only, you will be relieved from your services.

Also upon confirmation of your service in the company, if you desire to terminate your employment, you shall provide company, sixty (60) calendar days prior written notice or equivalent pay in lieu thereof.

Any tax liability arising out of your compensation should be borne by you as per the applicable personal taxation laws.

Request you to confirm your acceptance of this Offer of employment by duly signing and returning us the duplicate copy within 3 days from the date of issuing of letter. We are delighted to share this offer and look forward to making Spandana a great place for you to work with.

Please refer to the Annexure – 2 attached, for the documents to be submitted at the time of joining. Your date of joining will be intimated by us through a separate email before January 2020.

For Spandana Sphoorty Financial Ltd.

  
  
Authorized Signatory

Candidate’s Signature:

Date:

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



### Annexure- 1

Fixed Cost To Company: INR 6,54,000 (Rupees Six lakh Fifty Four Thousand only) as per break-up below:

Salary Breakup		
Name	Anjali B	
Designation	Executive Trainee	
Description	Per Month	Per Annum
Basic	10,220	1,22,640
HRA	4,088	49,056
Attire Allowance	1,022	12,264
Washing Allowances	1,000	12,000
Special Allowance	9,220	1,10,640
PF Employer	1,950	23,400
Incentives*	22,000	2,64,000
TA (Actuals/ Maximum)**	5,000	60,000
<b>Total CTC</b>	<b>54,500</b>	<b>6,54,000</b>

(Amount in Rs)

\* Incentives are based solely on performance and are calculated accordingly.

\*\* TA will be paid as per TA policy.

For Spandana Sphoorty Financial Ltd.

P.v.l.



Authorized Signatory

Candidate's Signature:

Date:

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



## **Annexure-2**

- 1) 4 passport size photographs for salary account and internal use.
- 2) Original academic marks sheets and certificates of SSLC, Intermediate, graduation. In absence of original mark sheet and certificate of MBA/PGDM, please submit provisional mark sheets.
- 3) Photo copy of Identity proof (PAN card/ Aadhar card/ Passport/ Voter ID card)
- 4) Xerox copy of Address proof (Aadhar card/ Passport/ Voter ID card)

### **Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com





**OFFER LETTER**

Date: 07-Nov-2019

To,

**Libna Sumanlal,**  
Calicut, Kerala.

Dear **Libna Sumanlal**,

Congratulations and welcome to Spandana!

Further to our discussions, we are pleased to extend you an offer to join Spandana as **“Executive Trainee.”** Your compensation details are furnished in Annexure 1, enclosed herewith.

If any material information comes to the company’s notice, which impacts the premise based on which the candidate has been selected, the offer can be withdrawn before or after joining.

All matters pertaining to your employment and compensation are strictly confidential and it should be treated as such.

On successful completion of your training period, you will be placed in the designated role depending on your performance.

If you resign on your own for any reason from the services of the company, within the first 15 months of joining, you will be liable to reimburse all the expenses to the company. This includes, the salary paid, travel and accommodation reimbursements during your training period, excluding deputation rounds and other incidentals as per discretion of the company. Upon meeting all such dues only, you will be relieved from your services.

Also upon confirmation of your service in the company, if you desire to terminate your employment, you shall provide company, sixty (60) calendar days prior written notice or equivalent pay in lieu thereof. Any tax liability arising out of your compensation should be borne by you as per the applicable personal taxation laws.

Request you to confirm your acceptance of this Offer of employment by duly signing and returning us the duplicate copy within 3 days from the date of issuing of letter. We are delighted to share this offer and look forward to making Spandana a great place for you to work with.

Please refer to the Annexure – 2 attached, for the documents to be submitted at the time of joining. Your date of joining will be intimated by us through a separate email before January 2020.

For Spandana Sphoorty Financial Ltd.

  
Authorized Signatory

Candidate’s Signature:

Date:

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



### Annexure- 1

Fixed Cost To Company: INR 6,54,000 (Rupees Six lakh Fifty Four Thousand only) as per break-up below:

Salary Breakup		
Name	Libna Sumanlal	
Designation	Executive Trainee	
Description	Per Month	Per Annum
Basic	10,220	1,22,640
HRA	4,088	49,056
Attire Allowance	1,022	12,264
Washing Allowances	1,000	12,000
Special Allowance	9,220	1,10,640
PF Employer	1,950	23,400
Incentives*	22,000	2,64,000
TA (Actuals/ Maximum)**	5,000	60,000
<b>Total CTC</b>	<b>54,500</b>	<b>6,54,000</b>

(Amount in Rs)

\* Incentives are based solely on performance and are calculated accordingly.

\*\* TA will be paid as per TA policy.

For Spandana Sphoorty Financial Ltd.

P.V.K



Authorized Signatory

Candidate's Signature:

Date:

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com





### **Annexure-2**

- 1) 4 passport size photographs for salary account and internal use.
- 2) Original academic marks sheets and certificates of SSLC, Intermediate, graduation. In absence of original mark sheet and certificate of MBA/PGDM, please submit provisional mark sheets.
- 3) Photo copy of Identity proof (PAN card/ Aadhar card/ Passport/ Voter ID card)
- 4) Xerox copy of Address proof (Aadhar card/ Passport/-Voter ID card)

### **Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.

Ph : +91 40 48126666, Fax : 040-44386640

contact@spandanaindia.com, www.spandanaindia.com



Date: 23.10.2019

Dear SRUTHI SOMAN

### Sub: Offer of Employment

We take pleasure in offering you the position of "Trainee Assistant Store Manager" in the Executive grade with Madura Fashion & Lifestyle. You will be on probation for a period of three months from the date of joining.

Your date of reporting will be communicated shortly to you.

You can be placed anywhere across the country basis vacancy at the time of your joining.

A detailed letter of appointment will be issued to you on your joining duty. Please note your Offer of Employment is subject to

- Your being found medically (physically and mentally) fit.
- You receiving completion certificate from your current campus.

We look forward to having you on board.

Yours faithfully

For Madura Fashion & Lifestyle

**Kasturi Borkotoky**

Lead -Young Talent (Retail)

Lifestyle Brands

*P.S: (Salary fitment sheet is attached for your reference)*

**Divisional Office :**  
Aditya Birla Fashion and Retail Limited  
(Formerly known as Pantaloons Fashion & Retail Limited)  
**MADURA FASHION & LIFESTYLE**  
Kh No. 118/110/1, Building 2,  
Divyasree Technopolis, Yemalur Post,  
Off HAL Airport Road, Bengaluru - 560037

Telephone : +91 80 67271600  
Website : www.abfrl.com  
customerservice@abfrLadityabirla.com

**Registered Office :**  
Agastya Corporate Park, Building " A ",  
4<sup>th</sup> and 5<sup>th</sup> Floor, Unit No. 401, 403, 501, 502,  
L.B.S Road, Kurla, Mumbai - 400 070  
CIN: L18101MH2007PLC233901



**ANNEXURE – 1: COMPENSATION AND BENEFITS**

Job Title : Trainee Assistant Store Manager  
 Grade : Executive  
 Reporting Manager : Area Retail Manager

Particulars		Monthly	Annual
<b>Salary</b>			
	Basic Salary	15000	180000
<b>Allowance</b>			
	Supplementary Allowance	4710	56520
	House Rent Allowance	6000	72000
	Conveyance Allowance	1600	19200
	Medical Allowance	834	10008
	Statutory Bonus	584	7008
<b>Gross Salary</b>		<b>28728</b>	<b>344736</b>
<b>Retirement Benefits/ ESIC Benefits</b>			
	Provident fund (12% of basic)	1800	21600
	Gratuity (4.81% on basic)	722	8664
	ESIC Contribution (4.75% on Gross)	0	0
<b>Fixed Compensation</b>		<b>31250</b>	<b>375000</b>
	Target Incentive Pay	4167	50004
<b>Cost to Company</b>		<b>35417</b>	<b>425004</b>
<i>One time Deferred compensation of Rs.50000/- will be paid post completion of 1 year service.</i>			

**Kasturi Borkotoky**

Lead -Young Talent (Retail)

Lifestyle Brands

**Notes:**

- All Salary Payments** are subject to Income tax, Professional tax and any other statutory deductions are applicable in accordance with the laws prevailing.
- You and your dependents will be covered under a comprehensive **medical insurance policy** for any hospitalization. You can cover your spouse and two children and two dependent parents under this scheme. You will also be covered under a Group Personal Accident policy.
- Target Incentive Pay** for the first 3 months will be based only upon your confirmation Appraisal and will be paid post appraisal.
- Target Incentive Pay** post confirmation period will be paid every month basis Sales Incentive Scheme, which will be shared by your reporting manager every month.

**Divisional Office :**

**Aditya Birla Fashion and Retail Limited**  
 (Formerly known as Pantaloons Fashion & Retail Limited)  
**MADURA FASHION & LIFESTYLE**  
 Kh No. 118/110/1, Building 2,  
 Divyasree Technopolis, Yemalur Post,  
 Off HAL Airport Road, Bengaluru - 560037

Telephone : +91 80 67271600  
 Website : www.abfrl.com  
 customerservice@abfrl.adityabirla.com

**Registered Office :**

Agastya Corporate Park, Building " A ",  
 4<sup>th</sup> and 5<sup>th</sup> Floor, Unit No. 401, 403, 501, 502,  
 L.B.S Road, Kurla, Mumbai - 400 070  
 CIN: L18101MH2007PLC233901



Date: 23.10.2019

Dear YADUNATH R

### Sub: Offer of Employment

We take pleasure in offering you the position of "Trainee Assistant Store Manager" in the Executive grade with Madura Fashion & Lifestyle. You will be on probation for a period of three months from the date of joining.

Your date of reporting will be communicated shortly to you.

You can be placed anywhere across the country basis vacancy at the time of your joining.

A detailed letter of appointment will be issued to you on your joining duty. Please note your Offer of Employment is subject to

- Your being found medically (physically and mentally) fit.
- You receiving completion certificate from your current campus.

We look forward to having you on board.

Yours faithfully

For Madura Fashion & Lifestyle

**Kasturi Borkotoky**

Lead -Young Talent (Retail)

Lifestyle Brands

\*\*\*\*\*

*P.S: (Salary fitment sheet is attached for your reference)*

**Divisional Office :**

**Aditya Birla Fashion and Retail Limited**  
(Formerly known as Pantaloons Fashion & Retail Limited)  
**MADURA FASHION & LIFESTYLE**  
Kh No. 118/110/1, Building 2,  
Divyasree Technopolis, Yemalur Post,  
Off HAL Airport Road, Bengaluru - 560037

Telephone : +91 80 67271600  
Website : www.abfrL.com  
customerservice@abfrLadityabirla.com

**Registered Office :**

Agastya Corporate Park, Building " A ",  
4<sup>th</sup> and 5<sup>th</sup> Floor, Unit No. 401, 403, 501, 502,  
L.B.S Road, Kurla, Mumbai - 400 070  
CIN: L18101MH2007PLC233901



## ANNEXURE – 1: COMPENSATION AND BENEFITS

Job Title : Trainee Assistant Store Manager  
 Grade : Executive  
 Reporting Manager : Area Retail Manager

Particulars		Monthly	Annual
<b>Salary</b>			
	Basic Salary	15000	180000
<b>Allowance</b>			
	Supplementary Allowance	4710	56520
	House Rent Allowance	6000	72000
	Conveyance Allowance	1600	19200
	Medical Allowance	834	10008
	Statutory Bonus	584	7008
<b>Gross Salary</b>		<b>28728</b>	<b>344736</b>
<b>Retirement Benefits/ ESIC Benefits</b>			
	Provident fund (12% of basic)	1800	21600
	Gratuity (4.81% on basic)	722	8664
	ESIC Contribution (4.75% on Gross)	0	0
<b>Fixed Compensation</b>		<b>31250</b>	<b>375000</b>
	Target Incentive Pay	4167	50004
<b>Cost to Company</b>		<b>35417</b>	<b>425004</b>
<i>One time Deferred compensation of Rs.50000/- will be paid post completion of 1 year service.</i>			

Kasturi Borkotoky

Lead –Young Talent (Retail)

Lifestyle Brands

**Notes:**

- All Salary Payments** are subject to Income tax, Professional tax and any other statutory deductions are applicable in accordance with the laws prevailing.
- You and your dependents will be covered under a comprehensive **medical insurance policy** for any hospitalization. You can cover your spouse and two children and two dependent parents under this scheme. You will also be covered under a Group Personal Accident policy.
- Target Incentive Pay** for the first 3 months will be based only upon your confirmation Appraisal and will be paid post appraisal.
- Target Incentive Pay** post confirmation period will be paid every month basis Sales Incentive Scheme, which will be shared by your reporting manager every month.

**Divisional Office :**

Aditya Birla Fashion and Retail Limited  
 (Formerly known as Pantaloons Fashion & Retail Limited)  
 MADURA FASHION & LIFESTYLE  
 Kh No. 118/110/1, Building 2,  
 Divyasree Technopolis, Yemalur Post,  
 Off HAL Airport Road, Bengaluru - 560037

Telephone : +91 80 67271600  
 Website : www.abfrl.com  
 customerservice@abfrl.adityabirla.com

**Registered Office :**

Agastya Corporate Park, Building " A ",  
 4<sup>th</sup> and 5<sup>th</sup> Floor, Unit No. 401, 403, 501, 502,  
 L.B.S Road, Kurla, Mumbai - 400 070  
 CIN: L18101MH2007PLC233901

from: **Sakshi Taneja** <Sakshi.taneja@bhartiata.com>

to: georgejoseph@scmsgroup.org

cc: Amita Vagal  
amita.vagal@bhartiata.com>,  
Mehul Belchada  
<mehul.belchada@bhartiata.com>,  
Debasmita Sengupta  
<debasmita.sengupta@bhartiata.com>,  
Inderpreet Kaur  
<inderpreet.kaur@bhartiata.com>,  
Komal Gokhale  
<komal.gokhale.ext@bhartiata.com>

date: Oct 24, 2019, 11:28 PM

subject: Talent Quest - 2019- SCMS Cochin  
School of Business

mailed- bhartiata.com  
by:

signed- bhartiata.com  
by:

Dear George,

We thank you for the opportunity given to our Organization to participate in the Recruitment process of your esteemed Institution.

While we are really impressed by the quality of your Students and the Institute as a whole, based on the performance of the students in our selection process and our talent requirements, we have selected the following students for offering employment in our Organization in Sales Function subject to the conditions enumerated below.

S No.	Campus	Name of Student	Selected for function
1	SCMS Cochin School of Business	Keerthana S Kumar	Retail Sales
2	SCMS Cochin School of Business	Anupama A	Retail Sales
3	SCMS Cochin School of Business	Akhil Mathew	Retail Sales
4	SCMS Cochin School of Business	Abhiram Ranjith	Retail Sales
5	SCMS Cochin School of Business	Dishanth C P	Retail Sales
6	SCMS Cochin School of Business	Ann Rose Baby	Retail Sales

Please note that, the aforesaid selected students would be allowed to join our Organization subject to them fulfilling following conditions:

- ð Successful completion of the educational program pursued by them in your Institute & certificate to that effect issued by your Institute.
- ð Verification of Permanent Address
- ð The selected student would be placed at any of branch locations across India as per business requirement.

As informed to the students during the Campus recruitment process, the offer details and the breakup of total fixed compensation structure & benefits.

1. **Designation** : Sales Trainee
2. **Total Compensation (TC)** : 500000/- (Five Lakhs only), subject to your acceptance of this offer and joining. Please refer attachment for details. The breakup of Compensation Structure is notional.
3. **Variable Pay**: You would also participate in the company's Individual Incentive Program and would be eligible for variable pay (based on company and individual performance). Please refer attachment for details.
4. The student, on joining us, would be under probation for a period of 6 months, which can be reduced or extended at the sole discretion of the Organization based on his/ her performance. Moreover, he / she would be bound by HR policy of the Organization.

The letter of appointment with detailed terms and conditions of employment will be given upon joining the services of the company.

Request to convey the same to the selected students & congratulate them on our behalf. We would appreciate your confirmation about acceptance of our offer & terms thereof by the selected students along with the date by which we can expect the selected students to join us.

Please also find attached the Information Release Form & Medical Fitness Declaration Form, which the above mentioned students are required to fill & send us the duly signed scanned copy. We look forward to a long term professional association with your Institution.

**Regards**  
**Sakshi Taneja**  
**Talent Acquisition - Human Resources**



**Private and Confidential**

**27-Aug-2020**  
**HRSS/APTL/2020/4126**

**Employee Name:** Ann Rose Baby  
**Employee ID:** IN008556  
**Location:** Bangalore - MG Road

**EMPLOYMENT AGREEMENT**

Dear Ann,

Further to our offer of employment and your acceptance thereof, we have the pleasure of appointing you as **Sales Trainee** in Bharti AXA General Insurance Company Limited (hereinafter referred to as "**Company**"). This letter supersedes any prior oral or written understanding regarding the terms and conditions of your employment with the Company. Your employment with the company will be subject to satisfactory completion of your background verification as per the company norms and standards.

The terms and conditions that apply to this position include the following:

**1. Effective Date of Joining: 27-Aug-2020**

**Probation period:** You would be under probation for a period of **180 days**, from the date of joining which can be extended solely at the discretion of the Company based on your performance. Upon completion of the probation period, your employment with the Company will be deemed confirmed unless extended by the company in writing to you, before your confirmation due date.

**Posting / Location:** Your current posting will be at our office located at **Bangalore - MG Road**. Please do note that you may be transferred to any of the current or future units or subsidiary or associate group entity of the Company in India or abroad.

**Duties and Responsibilities :** You shall, at all times, be required to carry out the duties and responsibilities assigned to you by the Company faithfully and diligently and in compliance with the prevailing Company policies and procedures, including but not limited to HR Policies, endeavoring to the best of your ability to protect and promote the interests of the Company. Such policies being referred to hereinabove subject to amendments as deemed fit by the Company management.

During your employment, you agree not to undertake any activity which creates, or could create, an actual or perceived conflict of interest with your employment with the Company, or which in any way may compromise your duty or loyalty to the Company including but not limited to be engaged on concerned either directly or indirectly with any other trade, business, occupation or private professional practice.

You shall use the office of the Company only for rendering such services for which you have been appointed. You shall not enter into any contracts, commitments or other understandings on behalf of the company unless authorized by the Company to do so.

You may be required by the Company to be absent from duty without assigning any reason. In such event, you will continue to be an employee of the Company and will receive all the benefits under this employment agreement unless specified otherwise by the Company in writing.

**2. Compensation and Benefits:** Your annual Total Fixed Compensation (TFC) will be **INR 432500/-** The detailed break-up of your compensation is attached as **Annexure A**. In addition to the above, you are entitled for one-time Benefits as per **Annexure B**.

3. **Conduct and Discipline:** You shall abide and be bound by the Company's Code of Conduct and Ethics which is subject to modification from time to time as deemed to be fit by the Company's management and the same be binding upon you.
4. **Termination:** During the probation period, your employment may be terminated by either party without assigning any reason thereof by giving fifteen **(15)** days' notice in writing.

Upon confirmation, either you or the Company may terminate the employment by giving a written notice of Sixty **(60)** calendar days to the other party. In case of termination of the employee by the company, the company may choose to pay salary in lieu of notice period (calculated on Total Fixed Compensation) at its sole discretion.

The Company retains the right to terminate your employment without giving a prior notice or payment of salary in lieu of such notice, on any of the following reasons, though not exclusively, when you:

- (a) Commit a material breach of your obligations as provided herein or as may be intimated to you from time to time.
- (b) Make a misrepresentation to the Company.
- (c) Commit an act of gross negligence or misconduct with respect to the Company or otherwise acts with willful disregard for the Company's best interests, including but not limited to sexual or physical harassment at workplace or otherwise, creating public nuisance etc.
- (d) Fail or refuse to perform any duties delegated to you that are consistent with the duties of similarly situated individuals or are otherwise required under this appointment letter or duties as may be assigned to you from time to time;
- (e) Proceed on unauthorized absence for a period beyond the acceptable limits under the prevailing policy.
- (f) Are convicted of, or plead guilty to, or do not contest any offence involving moral turpitude ; or
- (g) Violate any law relating to exchange control, securities regulation, or tax.
- (h) Conduct yourself in a manner unbecoming of an employee of the company.

If there is an enquiry in progress, BAGI will retain the right to reject the employee's resignation.

#### *Effect of termination*

- (a) In the event of termination of your employment pursuant to this Clause 4, you shall be paid all remuneration which may be due to you until the date of termination and such amount shall be received by you in full satisfaction and discharge of all claims and demands (whatsoever you may otherwise have against the Company in connection with or arising out of this letter or your employment hereunder) but without prejudice to any claim the Company may have against you arising out of any breach or non-performance by you of any of these obligations under this letter.
- (b) Pursuant to your termination, you will be relieved only (while you are serving your notice period or the day prior to you being relieved), upon your handing over the work or project you were engaged; onto your reliever in a form acceptable to the Company.
- (c) Upon the termination of your employment for whatever reason, you shall immediately deliver to the Company all records, documents, plans, letters, papers, computer files, laptop and other materials of every description (including all materials made or compiled by you, as well as to all materials furnished to you by anyone else in connection with your employment and all copies of or extracts of any such materials) and shall ensure that you destroy the material within your possession or control relating to

the affairs and business of the Company; that is not in a form that can be returned and shall confirm the same in writing before obtaining the relieving letter.

(d) You shall provide the Company with your contact details, and the permanent residential address, prior to the Company handing over the relieving letter to you.

5. **Confidentiality:** “*Confidential Information*” means the information that the Company considers confidential, which includes but is not limited to, all economic, customer, marketing, cost, pricing, financial, such information as defined confidential under the Company HR Policy, such other types, descriptions, kinds and forms of services you may be exposed to during the term of your employment with the Company, including but not limited to consulting services, advisory services, management services, training services, recruitment services, human resource related services, worker performance and assessment assurance programmes, or the market and various other ideas, concepts, techniques, processes, or works of authorship, copyrights and copyrightable materials, patented and patentable inventions, tangible research results, trademarks, service marks and trade secrets (“*Intellectual Property*”) which is commercially sensitive, has proprietary value or is valuable to the Company (and/or its group entities, affiliates, and/or its clients, their group entities, affiliates etc.) concerning its organisation, marketing, finance or any other affairs the Company may be involved in, and other information that relates to past, present and future business development, strategies, procurement specifications, cost and financial data, contracts, quotations and names of actual and prospective business associates and all documents, drawings, reports, lists, and other physical embodiments of all such information, and all of the written, drawn or otherwise recorded representations of Confidential Information, whether on paper, in computer memory or other electronic devices, on magnetic tape or disks, on optical disks or on other recording media, whether it exists on the date of execution of this letter or is developed after the date of this appointment letter.

However, Confidential Information does not include knowledge, information or material that is or becomes generally known or available to the public other than through unauthorized disclosure or which have to be revealed by due process of law but includes all information that:

- (a) Relates to Company’s current or contemplated business or activities;
- (b) Relates to Company’s actual or anticipated Intellectual Property;
- (c) Is otherwise owned by the Company; and
- (d) Was developed by you for the Company or of any of its subsidiaries, affiliates or business associates;

You shall not, under any circumstances whatsoever:

- (a) Reveal any such information, directly or indirectly to anyone without express written authority of the Company;
- (b) Use or attempt to use such information in any manner which may injure or cause loss, either directly or indirectly, to the Company (and/or its group entities) or any of its / their business (es);
- (c) Agree not to make, use, sell, offer for sale, or have made any product or service based upon the confidential information provided to you.
- (d) Any materials or documents, notes, copies, photocopies, backups, or other records relating to the Confidential Information records, manuscripts, notes, letters, e-mails and other documents, whether in physical or electronic form that have been furnished shall not be retained, but promptly returned to the Company accompanied by all copies of such documentation, within five (5) days after receipt by you of the termination notice from the Company requesting the return of the confidential information and erase the same from the memory of all computers, disc or other device containing details of and further provide in writing regarding the deletion of the same from all resources.

- (e) You agree to not make use of the information you may be acquainted with during your employment with the Company or duplicate the information or any and / every form of work or project you might do in the course of your employment with us, and/or duplicate the work or project you may have done for your previous employer while working with us.
- (f) You also agree to keep confidential all matters pertaining to your salary, increases in salary, any bonuses, compensation details etc. The obligation to keep information confidential continues even after termination of employment.
- (g) You further agree that, any inventions, discoveries, processes and improvements and/or new or advanced methods of formulae / system in relation to the operations of the Company, that you conceive either solely or jointly with others, during the period of your employment, such developments (“**Works**”) will be fully communicated to the Company, irrespective of which, the same shall remain sole right / property of the Company and it shall be deemed that you have waived your right, title or interest, if any in the same in favour of the Company. By signing this appointment letter you assign to the Company all proprietary rights including all ownership rights and copyright and the exclusive right to develop, make, use, sell, license or otherwise benefit from the Works made by you during your employment with the Company, and agree to execute any further document that is necessary or desirable to give full effect to your obligations in this clause.

6. **Indemnity:** You shall indemnify and keep indemnified the Company, its officers, employees, Directors and agents against all the losses, damages and claims, including the legal costs and expenses which the Company may incur relating to the defence or settlement of any such claim, which the Company may suffer or is likely suffer due to any of your wrongful act, error, omission or commission, whether such act is intentional or not, whether such act is carried by you in the course of employment of the Company or otherwise or carried out during the period of your association with the Company or after your discharge as an employee and whether such act is of the following nature or otherwise:

- (a) Dishonesty,
- (b) Defamation,
- (c) Wrongful or inadequate advice to the customers of the Company or failure to advise the customers appropriately,
- (d) Acting without proper instructions from or in excess of your authority vested by Company
- (e) Binding the Company with any of your action which you are not authorized to do,
- (f) Failure to act in accordance with the duty vested with you by the Company,
- (g) Act in breach of Employees Code of Conduct or fair conduct norms of the Company,
- (h) Breach of confidentiality of any information which you may be privy to or have access during your employment,
- (i) Improper utilization or destruction of the documents or information relating to third parties which you may become privy during the course of employment.

7. **No conflict and Non-Solicitation:** Your position with the Company requires discharge of considerable responsibility and reposing of high amount of trust. Relying on your loyalty towards the Company and due to the trust of the Company in you, the Company in order to assist you in your discharge of your responsibilities would bring you in proximity to highly sensitive, confidential, restricted, and proprietary information involving the Company’s business and its clients’. You are legally and ethically responsible for protecting and preserving the Company’s and the Company clients’ confidential information and proprietary rights for use only for the Company’s benefit, and this responsibility may impose limitations on your ability to pursue certain business opportunities that might interest you during or after your employment. It is therefore essential for the Company, in order to protect the Company’s interests and its trade secrets, to which you were brought in contact with during your employment.

You also accept to not undertake during the term of your employment and for a further period of twelve (12) months after termination of your employment with the Company, from either directly or indirectly soliciting or inducing, or causing others to solicit or induce, any person who is employed or engaged by the Company or its subsidiaries or affiliates to either serve the interests of any other organization or business houses, either by they being in the employment of the Company or by they terminating their employment with the Company.

8. **Representations and Warranties:** You represent and warrant to the Company that: (1) you on your free will and consent agree to enter into employment with the Company without violation of any third party rights and that your employment with the Company will not result in a violation of any agreement or restrictive condition you may have with any third party including any former employer; (2) you are not a party to any arrangement or agreement which will compromise your ability to carry out your duties for the Company; (3) all information provided by you to the Company, including information set forth in your résumé, information provided during the interview process, and information in any employment application, is truthful and accurate; and (4) you will not disclose to the Company, or induce the Company to use, any confidential or proprietary information or materials belonging to any third party, including any previous employer/s.
9. **Dispute resolution:** Any controversy or claim arising out of or relating to the Agreement, or any breach or alleged breach thereof, if not resolved after negotiations, shall be finally settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and the Rules framed thereunder from time to time. The Arbitrator shall be appointed by the Company. The decision of the Arbitrator so appointed shall be final and binding upon the Parties. The proceedings shall be held at Mumbai City and conducted in the English language. Subject to the aforesaid, Courts in Mumbai City alone shall have jurisdiction.

This employment contract is to be read in conjunction with the policies of the company

We wish you a long and successful career with Bharti AXA General Insurance Company.

For **Bharti AXA General Insurance Company Limited.**



**Amita Vagal**  
**Lead HR Ops, Payroll & Compliance**

I have read and understood the above terms and conditions and accept the same.

\_\_\_\_\_  
Signature

**Name of the Employee:**

Date:

Place:



**Annexure A**

**Breakup of Total Compensation Structure**

<b>Name</b>	Ann Rose Baby
<b>Grade</b>	Executive
<b>Designation</b>	Sales Trainee
<b>Sub Department</b>	KPG Axis Assets
<b>Department</b>	Bancassurance Channel
<b>Office of Posting</b>	Bangalore - MG Road
<b>Components</b>	<b>Amount (In Rupees)</b>
	<b>Annual</b>
Basic	173000
House Rent Allowance	86500
Statutory Bonus	16800
Supplementary Allowance	7000
Special Allowance	119279
Company Contribution to PF	21600
Gratuity	8321
<b>Total Fixed Pay (TFP) [A]</b>	<b>432500</b>
On -Target Variable Pay (13.5% of TC)	67500
<b>Total Compensation (TC) = [A]+[B]</b>	<b>500000</b>

**Variable Pay:** Your "On Target" Annual Variable Pay is linked to the Company performance as well as your individual performance rating. The payout of the same will be pro-rated for your tenure of employment in the performance period.

**Other Deductions & Benefits:-**

**Statutory deductions:** Employee's contribution to Provident Fund, Professional Tax & Income Tax will be deducted as applicable.

**Insurance Coverage:** You will be covered under Life Insurance, Accident Insurance & Group Medical Policy

**Gratuity:** Gratuity shall be payable to you as per the Payment of Gratuity Act, 1972.



**Amita Vagal**  
Lead HR Ops, Payroll & Compliance



## Annexure B

Further to clause 2 of your appointment letter, please find below the one time benefits you are entitled to receive

- **Relocation Benefits** pertaining to
  - I. One-way Travel to the place of posting for you, your spouse and 2 dependent children.
  - II. Interim Hotel stay for you, your spouse and 2 dependent children, for a maximum of 14 days.
  - III. Reimbursement in respect of relocation of goods, as per guidelines specified under the company policy.

Should you terminate your employment with the company within **12 months** from your date of joining, or if the company terminates your employment for cause within **12 months** from your date of joining, then the amount corresponding to the Relocation Benefits received by you, will stand recoverable in full.

For **Bharti AXA General Insurance Company Limited**.



**Amita Vagal**  
Lead HR Ops, Payroll & Compliance

**Ann Rose Baby**

---

Employee Name

---

Employee Signature

from: **Sakshi Taneja** <Sakshi.taneja@bhartiata.com>

to: georgejoseph@scmsgroup.org

cc: Amita Vagal  
amita.vagal@bhartiata.com>,  
Mehul Belchada  
<mehul.belchada@bhartiata.com>,  
Debasmita Sengupta  
<debasmita.sengupta@bhartiata.com>,  
Inderpreet Kaur  
<inderpreet.kaur@bhartiata.com>,  
Komal Gokhale  
<komal.gokhale.ext@bhartiata.com>

date: Oct 24, 2019, 11:28 PM

subject: Talent Quest - 2019- SCMS Cochin  
School of Business

mailed- bhartiata.com  
by:

signed- bhartiata.com  
by:

Dear George,

We thank you for the opportunity given to our Organization to participate in the Recruitment process of your esteemed Institution.

While we are really impressed by the quality of your Students and the Institute as a whole, based on the performance of the students in our selection process and our talent requirements, we have selected the following students for offering employment in our Organization in Sales Function subject to the conditions enumerated below.

S No.	Campus	Name of Student	Selected for function
1	SCMS Cochin School of Business	Keerthana S Kumar	Retail Sales
2	SCMS Cochin School of Business	Anupama A	Retail Sales
3	SCMS Cochin School of Business	Akhil Mathew	Retail Sales
4	SCMS Cochin School of Business	Abhiram Ranjith	Retail Sales
5	SCMS Cochin School of Business	Dishanth C P	Retail Sales
6	SCMS Cochin School of Business	Ann Rose Baby	Retail Sales

Please note that, the aforesaid selected students would be allowed to join our Organization subject to them fulfilling following conditions:

- ð Successful completion of the educational program pursued by them in your Institute & certificate to that effect issued by your Institute.
- ð Verification of Permanent Address
- ð The selected student would be placed at any of branch locations across India as per business requirement.

As informed to the students during the Campus recruitment process, the offer details and the breakup of total fixed compensation structure & benefits.

1. **Designation** : Sales Trainee
2. **Total Compensation (TC)** : 500000/- (Five Lakhs only), subject to your acceptance of this offer and joining. Please refer attachment for details. The breakup of Compensation Structure is notional.
3. **Variable Pay**: You would also participate in the company's Individual Incentive Program and would be eligible for variable pay (based on company and individual performance). Please refer attachment for details.
4. The student, on joining us, would be under probation for a period of 6 months, which can be reduced or extended at the sole discretion of the Organization based on his/ her performance. Moreover, he / she would be bound by HR policy of the Organization.

The letter of appointment with detailed terms and conditions of employment will be given upon joining the services of the company.

Request to convey the same to the selected students & congratulate them on our behalf. We would appreciate your confirmation about acceptance of our offer & terms thereof by the selected students along with the date by which we can expect the selected students to join us.

Please also find attached the Information Release Form & Medical Fitness Declaration Form, which the above mentioned students are required to fill & send us the duly signed scanned copy. We look forward to a long term professional association with your Institution.

**Regards**  
**Sakshi Taneja**  
**Talent Acquisition - Human Resources**

**Private and Confidential**

**27-Aug-2020**  
**HRSS/APTL/2020/4112**

**Employee Name: Anupama A**  
**Employee ID: IN008541**  
**Location: Coimbatore - Central**

**EMPLOYMENT AGREEMENT**

Dear **Anupama**,

Further to our offer of employment and your acceptance thereof, we have the pleasure of appointing you as **Sales Trainee** in Bharti AXA General Insurance Company Limited (hereinafter referred to as "**Company**"). This letter supersedes any prior oral or written understanding regarding the terms and conditions of your employment with the Company. Your employment with the company will be subject to satisfactory completion of your background verification as per the company norms and standards.

The terms and conditions that apply to this position include the following:

**1. Effective Date of Joining: 27-Aug-2020**

**Probation period:** You would be under probation for a period of **180 days**, from the date of joining which can be extended solely at the discretion of the Company based on your performance. Upon completion of the probation period, your employment with the Company will be deemed confirmed unless extended by the company in writing to you, before your confirmation due date.

**Posting / Location:** Your current posting will be at our office located at **Coimbatore - Central**. Please do note that you may be transferred to any of the current or future units or subsidiary or associate group entity of the Company in India or abroad.

**Duties and Responsibilities :** You shall, at all times, be required to carry out the duties and responsibilities assigned to you by the Company faithfully and diligently and in compliance with the prevailing Company policies and procedures, including but not limited to HR Policies, endeavoring to the best of your ability to protect and promote the interests of the Company. Such policies being referred to hereinabove subject to amendments as deemed fit by the Company management.

During your employment, you agree not to undertake any activity which creates, or could create, an actual or perceived conflict of interest with your employment with the Company, or which in any way may compromise your duty or loyalty to the Company including but not limited to be engaged on concerned either directly or indirectly with any other trade, business, occupation or private professional practice.

You shall use the office of the Company only for rendering such services for which you have been appointed. You shall not enter into any contracts, commitments or other understandings on behalf of the company unless authorized by the Company to do so.

You may be required by the Company to be absent from duty without assigning any reason. In such event, you will continue to be an employee of the Company and will receive all the benefits under this employment agreement unless specified otherwise by the Company in writing.

**2. Compensation and Benefits:** Your annual Total Fixed Compensation (TFC) will be **INR 432500/-** The detailed break-up of your compensation is attached as **Annexure A**. In addition to the above, you are entitled for one-time Benefits as per **Annexure B**.

3. **Conduct and Discipline:** You shall abide and be bound by the Company's Code of Conduct and Ethics which is subject to modification from time to time as deemed to be fit by the Company's management and the same be binding upon you.
4. **Termination:** During the probation period, your employment may be terminated by either party without assigning any reason thereof by giving fifteen **(15)** days' notice in writing.

Upon confirmation, either you or the Company may terminate the employment by giving a written notice of Sixty **(60)** calendar days to the other party. In case of termination of the employee by the company, the company may choose to pay salary in lieu of notice period (calculated on Total Fixed Compensation) at its sole discretion.

The Company retains the right to terminate your employment without giving a prior notice or payment of salary in lieu of such notice, on any of the following reasons, though not exclusively, when you:

- (a) Commit a material breach of your obligations as provided herein or as may be intimated to you from time to time.
- (b) Make a misrepresentation to the Company.
- (c) Commit an act of gross negligence or misconduct with respect to the Company or otherwise acts with willful disregard for the Company's best interests, including but not limited to sexual or physical harassment at workplace or otherwise, creating public nuisance etc.
- (d) Fail or refuse to perform any duties delegated to you that are consistent with the duties of similarly situated individuals or are otherwise required under this appointment letter or duties as may be assigned to you from time to time;
- (e) Proceed on unauthorized absence for a period beyond the acceptable limits under the prevailing policy.
- (f) Are convicted of, or plead guilty to, or do not contest any offence involving moral turpitude ; or
- (g) Violate any law relating to exchange control, securities regulation, or tax.
- (h) Conduct yourself in a manner unbecoming of an employee of the company.

If there is an enquiry in progress, BAGI will retain the right to reject the employee's resignation.

#### *Effect of termination*

- (a) In the event of termination of your employment pursuant to this Clause 4, you shall be paid all remuneration which may be due to you until the date of termination and such amount shall be received by you in full satisfaction and discharge of all claims and demands (whatsoever you may otherwise have against the Company in connection with or arising out of this letter or your employment hereunder) but without prejudice to any claim the Company may have against you arising out of any breach or non-performance by you of any of these obligations under this letter.
- (b) Pursuant to your termination, you will be relieved only (while you are serving your notice period or the day prior to you being relieved), upon your handing over the work or project you were engaged; onto your reliever in a form acceptable to the Company.
- (c) Upon the termination of your employment for whatever reason, you shall immediately deliver to the Company all records, documents, plans, letters, papers, computer files, laptop and other materials of every description (including all materials made or compiled by you, as well as to all materials furnished to you by anyone else in connection with your employment and all copies of or extracts of any such materials) and shall ensure that you destroy the material within your possession or control relating to

the affairs and business of the Company; that is not in a form that can be returned and shall confirm the same in writing before obtaining the relieving letter.

(d) You shall provide the Company with your contact details, and the permanent residential address, prior to the Company handing over the relieving letter to you.

5. **Confidentiality:** “*Confidential Information*” means the information that the Company considers confidential, which includes but is not limited to, all economic, customer, marketing, cost, pricing, financial, such information as defined confidential under the Company HR Policy, such other types, descriptions, kinds and forms of services you may be exposed to during the term of your employment with the Company, including but not limited to consulting services, advisory services, management services, training services, recruitment services, human resource related services, worker performance and assessment assurance programmes, or the market and various other ideas, concepts, techniques, processes, or works of authorship, copyrights and copyrightable materials, patented and patentable inventions, tangible research results, trademarks, service marks and trade secrets (“*Intellectual Property*”) which is commercially sensitive, has proprietary value or is valuable to the Company (and/or its group entities, affiliates, and/or its clients, their group entities, affiliates etc.) concerning its organisation, marketing, finance or any other affairs the Company may be involved in, and other information that relates to past, present and future business development, strategies, procurement specifications, cost and financial data, contracts, quotations and names of actual and prospective business associates and all documents, drawings, reports, lists, and other physical embodiments of all such information, and all of the written, drawn or otherwise recorded representations of Confidential Information, whether on paper, in computer memory or other electronic devices, on magnetic tape or disks, on optical disks or on other recording media, whether it exists on the date of execution of this letter or is developed after the date of this appointment letter.

However, Confidential Information does not include knowledge, information or material that is or becomes generally known or available to the public other than through unauthorized disclosure or which have to be revealed by due process of law but includes all information that:

- (a) Relates to Company’s current or contemplated business or activities;
- (b) Relates to Company’s actual or anticipated Intellectual Property;
- (c) Is otherwise owned by the Company; and
- (d) Was developed by you for the Company or of any of its subsidiaries, affiliates or business associates;

You shall not, under any circumstances whatsoever:

- (a) Reveal any such information, directly or indirectly to anyone without express written authority of the Company;
- (b) Use or attempt to use such information in any manner which may injure or cause loss, either directly or indirectly, to the Company (and/or its group entities) or any of its / their business (es);
- (c) Agree not to make, use, sell, offer for sale, or have made any product or service based upon the confidential information provided to you.
- (d) Any materials or documents, notes, copies, photocopies, backups, or other records relating to the Confidential Information records, manuscripts, notes, letters, e-mails and other documents, whether in physical or electronic form that have been furnished shall not be retained, but promptly returned to the Company accompanied by all copies of such documentation, within five (5) days after receipt by you of the termination notice from the Company requesting the return of the confidential information and erase the same from the memory of all computers, disc or other device containing details of and further provide in writing regarding the deletion of the same from all resources.



- (e) You agree to not make use of the information you may be acquainted with during your employment with the Company or duplicate the information or any and / every form of work or project you might do in the course of your employment with us, and/or duplicate the work or project you may have done for your previous employer while working with us.
- (f) You also agree to keep confidential all matters pertaining to your salary, increases in salary, any bonuses, compensation details etc. The obligation to keep information confidential continues even after termination of employment.
- (g) You further agree that, any inventions, discoveries, processes and improvements and/or new or advanced methods of formulae / system in relation to the operations of the Company, that you conceive either solely or jointly with others, during the period of your employment, such developments (“**Works**”) will be fully communicated to the Company, irrespective of which, the same shall remain sole right / property of the Company and it shall be deemed that you have waived your right, title or interest, if any in the same in favour of the Company. By signing this appointment letter you assign to the Company all proprietary rights including all ownership rights and copyright and the exclusive right to develop, make, use, sell, license or otherwise benefit from the Works made by you during your employment with the Company, and agree to execute any further document that is necessary or desirable to give full effect to your obligations in this clause.

6. **Indemnity:** You shall indemnify and keep indemnified the Company, its officers, employees, Directors and agents against all the losses, damages and claims, including the legal costs and expenses which the Company may incur relating to the defence or settlement of any such claim, which the Company may suffer or is likely suffer due to any of your wrongful act, error, omission or commission, whether such act is intentional or not, whether such act is carried by you in the course of employment of the Company or otherwise or carried out during the period of your association with the Company or after your discharge as an employee and whether such act is of the following nature or otherwise:

- (a) Dishonesty,
- (b) Defamation,
- (c) Wrongful or inadequate advice to the customers of the Company or failure to advise the customers appropriately,
- (d) Acting without proper instructions from or in excess of your authority vested by Company
- (e) Binding the Company with any of your action which you are not authorized to do,
- (f) Failure to act in accordance with the duty vested with you by the Company,
- (g) Act in breach of Employees Code of Conduct or fair conduct norms of the Company,
- (h) Breach of confidentiality of any information which you may be privy to or have access during your employment,
- (i) Improper utilization or destruction of the documents or information relating to third parties which you may become privy during the course of employment.

7. **No conflict and Non-Solicitation:** Your position with the Company requires discharge of considerable responsibility and reposing of high amount of trust. Relying on your loyalty towards the Company and due to the trust of the Company in you, the Company in order to assist you in your discharge of your responsibilities would bring you in proximity to highly sensitive, confidential, restricted, and proprietary information involving the Company’s business and its clients’. You are legally and ethically responsible for protecting and preserving the Company’s and the Company clients’ confidential information and proprietary rights for use only for the Company’s benefit, and this responsibility may impose limitations on your ability to pursue certain business opportunities that might interest you during or after your employment. It is therefore essential for the Company, in order to protect the Company’s interests and its trade secrets, to which you were brought in contact with during your employment.

You also accept to not undertake during the term of your employment and for a further period of twelve (12) months after termination of your employment with the Company, from either directly or indirectly soliciting or inducing, or causing others to solicit or induce, any person who is employed or engaged by the Company or its subsidiaries or affiliates to either serve the interests of any other organization or business houses, either by they being in the employment of the Company or by they terminating their employment with the Company.

8. **Representations and Warranties:** You represent and warrant to the Company that: (1) you on your free will and consent agree to enter into employment with the Company without violation of any third party rights and that your employment with the Company will not result in a violation of any agreement or restrictive condition you may have with any third party including any former employer; (2) you are not a party to any arrangement or agreement which will compromise your ability to carry out your duties for the Company; (3) all information provided by you to the Company, including information set forth in your résumé, information provided during the interview process, and information in any employment application, is truthful and accurate; and (4) you will not disclose to the Company, or induce the Company to use, any confidential or proprietary information or materials belonging to any third party, including any previous employer/s.
9. **Dispute resolution:** Any controversy or claim arising out of or relating to the Agreement, or any breach or alleged breach thereof, if not resolved after negotiations, shall be finally settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and the Rules framed thereunder from time to time. The Arbitrator shall be appointed by the Company. The decision of the Arbitrator so appointed shall be final and binding upon the Parties. The proceedings shall be held at Mumbai City and conducted in the English language. Subject to the aforesaid, Courts in Mumbai City alone shall have jurisdiction.

This employment contract is to be read in conjunction with the policies of the company

We wish you a long and successful career with Bharti AXA General Insurance Company.

For **Bharti AXA General Insurance Company Limited.**



**Amita Vagal**  
**Lead HR Ops, Payroll & Compliance**

I have read and understood the above terms and conditions and accept the same.

\_\_\_\_\_  
Signature

**Name of the Employee:**

Date:

Place:

**Annexure A**

**Breakup of Total Compensation Structure**

<b>Name</b>	Anupama A
<b>Grade</b>	Executive
<b>Designation</b>	Sales Trainee
<b>Sub Department</b>	Emerging Markets
<b>Department</b>	Emerging Markets
<b>Office of Posting</b>	Coimbatore - Central
<b>Components</b>	<b>Amount (In Rupees)</b>
	<b>Annual</b>
Basic	173000
House Rent Allowance	86500
Statutory Bonus	16800
Supplementary Allowance	7000
Special Allowance	119279
Company Contribution to PF	21600
Gratuity	8321
<b>Total Fixed Pay (TFP) [A]</b>	<b>432500</b>
On -Target Variable Pay (13.5% of TC)	67500
<b>Total Compensation (TC) = [A]+[B]</b>	<b>500000</b>

**Variable Pay:** Your "On Target" Annual Variable Pay is linked to the Company performance as well as your individual performance rating. The payout of the same will be pro-rated for your tenure of employment in the performance period.

**Other Deductions & Benefits:-**

**Statutory deductions:** Employee's contribution to Provident Fund, Professional Tax & Income Tax will be deducted as applicable.

**Insurance Coverage:** You will be covered under Life Insurance, Accident Insurance & Group Medical Policy

**Gratuity:** Gratuity shall be payable to you as per the Payment of Gratuity Act, 1972.



**Amita Vagal**  
Lead HR Ops, Payroll & Compliance

## Annexure B

Further to clause 2 of your appointment letter, please find below the one time benefits you are entitled to receive

- **Relocation Benefits** pertaining to
  - I. One-way Travel to the place of posting for you, your spouse and 2 dependent children.
  - II. Interim Hotel stay for you, your spouse and 2 dependent children, for a maximum of 14 days.
  - III. Reimbursement in respect of relocation of goods, as per guidelines specified under the company policy.

Should you terminate your employment with the company within **12 months** from your date of joining, or if the company terminates your employment for cause within **12 months** from your date of joining, then the amount corresponding to the Relocation Benefits received by you, will stand recoverable in full.

For **Bharti AXA General Insurance Company Limited**.



**Amita Vagal**  
Lead HR Ops, Payroll & Compliance

**Anupama A**

---

Employee Name

---

Employee Signature

from: **Sakshi Taneja** <Sakshi.taneja@bhartiata.com>

to: georgejoseph@scmsgroup.org

cc: Amita Vagal  
amita.vagal@bhartiata.com>,  
Mehul Belchada  
<mehul.belchada@bhartiata.com>,  
Debasmita Sengupta  
<debasmita.sengupta@bhartiata.com>,  
Inderpreet Kaur  
<inderpreet.kaur@bhartiata.com>,  
Komal Gokhale  
<komal.gokhale.ext@bhartiata.com>

date: Oct 24, 2019, 11:28 PM

subject: Talent Quest - 2019- SCMS Cochin  
School of Business

mailed- bhartiata.com  
by:

signed- bhartiata.com  
by:

Dear George,

We thank you for the opportunity given to our Organization to participate in the Recruitment process of your esteemed Institution.

While we are really impressed by the quality of your Students and the Institute as a whole, based on the performance of the students in our selection process and our talent requirements, we have selected the following students for offering employment in our Organization in Sales Function subject to the conditions enumerated below.

S No.	Campus	Name of Student	Selected for function
1	SCMS Cochin School of Business	Keerthana S Kumar	Retail Sales
2	SCMS Cochin School of Business	Anupama A	Retail Sales
3	SCMS Cochin School of Business	Akhil Mathew	Retail Sales
4	SCMS Cochin School of Business	Abhiram Ranjith	Retail Sales
5	SCMS Cochin School of Business	Dishanth C P	Retail Sales
6	SCMS Cochin School of Business	Ann Rose Baby	Retail Sales

Please note that, the aforesaid selected students would be allowed to join our Organization subject to them fulfilling following conditions:

- ð Successful completion of the educational program pursued by them in your Institute & certificate to that effect issued by your Institute.
- ð Verification of Permanent Address
- ð The selected student would be placed at any of branch locations across India as per business requirement.

As informed to the students during the Campus recruitment process, the offer details and the breakup of total fixed compensation structure & benefits.

1. **Designation** : Sales Trainee
2. **Total Compensation (TC)** : 500000/- (Five Lakhs only), subject to your acceptance of this offer and joining. Please refer attachment for details. The breakup of Compensation Structure is notional.
3. **Variable Pay**: You would also participate in the company's Individual Incentive Program and would be eligible for variable pay (based on company and individual performance). Please refer attachment for details.
4. The student, on joining us, would be under probation for a period of 6 months, which can be reduced or extended at the sole discretion of the Organization based on his/ her performance. Moreover, he / she would be bound by HR policy of the Organization.

The letter of appointment with detailed terms and conditions of employment will be given upon joining the services of the company.

Request to convey the same to the selected students & congratulate them on our behalf. We would appreciate your confirmation about acceptance of our offer & terms thereof by the selected students along with the date by which we can expect the selected students to join us.

Please also find attached the Information Release Form & Medical Fitness Declaration Form, which the above mentioned students are required to fill & send us the duly signed scanned copy. We look forward to a long term professional association with your Institution.

**Regards**  
**Sakshi Taneja**  
**Talent Acquisition - Human Resources**



from: **Sakshi Taneja** <Sakshi.taneja@bhartiata.com>

to: georgejoseph@scmsgroup.org

cc: Amita Vagal  
amita.vagal@bhartiata.com>,  
Mehul Belchada  
<mehul.belchada@bhartiata.com>,  
Debasmita Sengupta  
<debasmita.sengupta@bhartiata.com>,  
Inderpreet Kaur  
<inderpreet.kaur@bhartiata.com>,  
Komal Gokhale  
<komal.gokhale.ext@bhartiata.com>

date: Oct 24, 2019, 11:28 PM

subject: Talent Quest - 2019- SCMS Cochin  
School of Business

mailed- bhartiata.com  
by:

signed- bhartiata.com  
by:

Dear George,

We thank you for the opportunity given to our Organization to participate in the Recruitment process of your esteemed Institution.

While we are really impressed by the quality of your Students and the Institute as a whole, based on the performance of the students in our selection process and our talent requirements, we have selected the following students for offering employment in our Organization in Sales Function subject to the conditions enumerated below.

S No.	Campus	Name of Student	Selected for function
1	SCMS Cochin School of Business	Keerthana S Kumar	Retail Sales
2	SCMS Cochin School of Business	Anupama A	Retail Sales
3	SCMS Cochin School of Business	Akhil Mathew	Retail Sales
4	SCMS Cochin School of Business	Abhiram Ranjith	Retail Sales
5	SCMS Cochin School of Business	Dishanth C P	Retail Sales
6	SCMS Cochin School of Business	Ann Rose Baby	Retail Sales

Please note that, the aforesaid selected students would be allowed to join our Organization subject to them fulfilling following conditions:

- ð Successful completion of the educational program pursued by them in your Institute & certificate to that effect issued by your Institute.
- ð Verification of Permanent Address
- ð The selected student would be placed at any of branch locations across India as per business requirement.

As informed to the students during the Campus recruitment process, the offer details and the breakup of total fixed compensation structure & benefits.

1. **Designation** : Sales Trainee
2. **Total Compensation (TC)** : 500000/- (Five Lakhs only), subject to your acceptance of this offer and joining. Please refer attachment for details. The breakup of Compensation Structure is notional.
3. **Variable Pay**: You would also participate in the company's Individual Incentive Program and would be eligible for variable pay (based on company and individual performance). Please refer attachment for details.
4. The student, on joining us, would be under probation for a period of 6 months, which can be reduced or extended at the sole discretion of the Organization based on his/ her performance. Moreover, he / she would be bound by HR policy of the Organization.

The letter of appointment with detailed terms and conditions of employment will be given upon joining the services of the company.

Request to convey the same to the selected students & congratulate them on our behalf. We would appreciate your confirmation about acceptance of our offer & terms thereof by the selected students along with the date by which we can expect the selected students to join us.

Please also find attached the Information Release Form & Medical Fitness Declaration Form, which the above mentioned students are required to fill & send us the duly signed scanned copy. We look forward to a long term professional association with your Institution.

**Regards**  
**Sakshi Taneja**  
**Talent Acquisition - Human Resources**



## Offer Letter

Noel George

25th October 2019

Neduveli House,  
North Kumbalangi  
Cochin,, Kerala - 682007

Dear Noel,

We are very pleased to offer you the position of **Inside Sales Associate** with SurveySparrow. Your experience and enthusiasm will be an asset to our company.

The starting salary is ₹ **4,60,000** (Rupees Four Lakh Sixty Thousand only) per annum .

This salary consists of

Fixed Component	₹ 3,20,000
Goals based Variable	₹ 80,000
Night Shift allowance of	₹ 60,000

- Statutory deduction applicable. Details breakups of salary will be provided along with the appointment letter.

### Employee Benefits

- **Free Lunch & snacks:** We provide our employees lunch and snacks that keeps the team energized, nourished and working at their highest potential. Good food gives us more energy and good conversations.
- **Group MediClaim :** Employees are provided medical insurance of ₹2,00,000, which covers employee and Spouse, Children (up to 2), and dependent parents.
- **Group Personal Accident Coverage :** Personal Accident Insurance covers up to ₹ 5, 00,000 for cover-Death + Permanent Total Disablement + Permanent Partial Disablement + Temporary Total Disablement
- **Provident Fund:** SurveySparrow and you will contribute a maximum of 12% of basic salary or a minimum of 1800 from either sides towards your Provident Fund on a monthly basis. Provident fund will be governed as per the statutory act.
- **Gratuity:** Employees completing at least 4 years and 240 days (including weekends and paid holidays), are eligible for payment of Gratuity. The value here is an estimate of your Gratuity accrual for one year.

The detailed appointment Letter will be provided at the time of joining. Please let me know if you have any questions or I can provide any additional information.

Sincerely,  
For SurveySparrow Pvt. Ltd.

Shihab  
CEO & Founder , SurveySparrow



## Offer Letter

Robin Joseph

25th October 2019

Kaiprambattu House,  
Mookkannur PO, Kokkunnu  
Angamaly, Kerala - 683577

Dear Robin,

We are very pleased to offer you the position of **Customer Support Engineer** with SurveySparrow. Your experience and enthusiasm will be an asset to our company.

The starting salary is ₹ **4,20,000** (Rupees Four Lakh Twenty Thousand only) per annum.

This salary consists of

Fixed Component	₹ 360,000
Night Shift allowance of	₹ 60,000

- Statutory deduction applicable. Details breakups of salary will be provided along with the appointment letter.

### Employee Benefits

- **Free Lunch & snacks:** We provide our employees lunch and snacks that keeps the team energized, nourished and working at their highest potential. Good food gives us more energy and good conversations.
- **Group MediClaim :** Employees are provided medical insurance of ₹2,00,000, which covers employee and Spouse, Children (up to 2), and dependent parents.
- **Group Personal Accident Coverage :** Personal Accident Insurance covers up to ₹ 5, 00,000 for cover-Death + Permanent Total Disablement + Permanent Partial Disablement + Temporary Total Disablement
- **Provident Fund:** SurveySparrow and you will contribute a maximum of 12% of basic salary or a minimum of 1800 from either sides towards your Provident Fund on a monthly basis. Provident fund will be governed as per the statutory act.
- **Gratuity:** Employees completing at least 4 years and 240 days (including weekends and paid holidays), are eligible for payment of Gratuity. The value here is an estimate of your Gratuity accrual for one year.

The detailed appointment Letter will be provided at the time of joining. Please let me know if you have any questions or I can provide any additional information.

Sincerely,  
For SurveySparrow Pvt. Ltd.

Shihab  
CEO & Founder , SurveySparrow

08<sup>th</sup> January 2020

**Ms. Anchal**  
**SCMS GROUP OF EDUCATIONAL INSTITUTIONS**  
**SCMS Campus, Prathap Nagar Muttom, Aluva**  
**Cochin – 683 106, Kerala, INDIA**

**Appointment Letter**

**Dear Anchal,**

We are pleased to inform that you are hereby appointed as Sales Trainee in **E0** grade in our Organization as per below mentioned terms and conditions :-

1. This appointment is effective from **1<sup>st</sup> April 2020** the date of your joining our Organization.
2. Your salary and other allowances shall be **as per enclosed statement**.
3. You will be on probation for a minimum period of six months. You will be confirmed on completion of six months depending on your satisfactory performance.

In the event of either you or the company, during the period of your probation, being desirous of termination of this appointment, you shall be at liberty to do so, at any time, by giving to the company one month's notice in writing of such desire or one month's salary in lieu of notice. While in the case of the company by paying you a sum equivalent to one month's basic salary in lieu of such notice.

4. You will undergo Training for a period of 6 months from your **1<sup>st</sup> April 2020**. Post completion of the trainee period, you will be placed under the **Hyper Sales** function. The locations of deputation during the trainee period and for final placement will be as per business requirements.
5. Your appointment is contingent upon satisfactory reference & Background checks including verification of your application materials, education & employment history. Your employment is also contingent on your ability to work for the Company without restriction (i.e you do not have any non-compete obligations or other restrictive clauses with any previous employer).
6. In case you voluntarily terminate your employment prior to one full year of service with the company, any payments made to you against Joining Bonus, Deferred Bonus, Notice Pay Buy-out and Relocation expenses will be recovered from you.
7. During probation, the notice period for termination / resignation will be 30 days from either side. After confirmation, the notice period required from either side is 30 days.
8. You shall retire from the services of the Company on attaining 58 years of age, your date of birth for the purpose as per Company's record is **30th November 1997** based on the records submitted by you.
9. Your services are liable to be transferred or loaned or assigned with / without transfer, wholly or partially, from one department to another or to office/ branch and vice-versa or office/ branch to another office/ branch of an associate company, existing or to come into existence in future or any of the Company's branch office or locations anywhere in India or abroad or any other concern where this Company has any interest. In such case, you will abide by responsibilities expressly vested or implied or communicated and shall follow rules and regulations of the department / office, establishment, jointly or separately, without any compensation or extra remuneration or provision of accommodation. You, thereupon, may be governed by service conditions and other terms of the said concern as may be applicable.

10. You will be eligible for leaves as per the prevailing leave policy on your confirmation in company's services
11. Your future increments or promotion or any other salary increase shall be based on merit considering your periodic and consistent overall performance, business conditions and other parameters fixed from time to time at the discretion of the management and shall not be considered merely as a matter of right.
12. You shall faithfully and to the best of your ability perform your duties that may be entrusted to you from time to time by the management. You will be bound by rules, regulations and orders promulgated by the management in relation to conduct, discipline and policy matters.
13. During the tenure of your services, you will wholly devote yourself to the work assigned to you and will not undertake any other employment either on full or part time basis without prior permission of the Company in writing. Any contravention of this condition will entail termination of your services from the Company.
14. During the period of service with the company, you shall not indulge and/ or take part in any activity of formation of council and / or association or become a member being part of management staff which are found to be detrimental in the interest of the company in any way. Such an action shall be deemed as infringement to service conditions of the company and amount to causing damage to its interest and shall call for disciplinary action being taken against you, as it may deem fit and appropriate.
15. You will not seek membership of any local or public bodies without first obtaining specific permission of the management. In the event of your becoming member without following due process as mentioned , it shall amount to contravention of provision of employment condition and the management reserves the right to take appropriate action including dispensing with your services , as it may deem fit.
16. All documents, plans, schemes, prints, trade secrets, technical information, reports, statements, correspondence etc., written or unwritten and also information and instructions that pass through you or come to your knowledge shall be treated as confidential. You shall not utilize them for your own use or disclose to other persons during or after your employment.
17. You will not give out to any one, by word of mouth or otherwise, particulars of our business or administrative or organizational matters of a confidential nature which may be your privilege to know by virtue of your being our employee.
18. While you are in employment of the company, you may be given or handed over company's property and / or equipment for official use and you shall take care of them including their upkeep. On cessation of employment with the Company, you shall return all documents, books, papers relating to the affairs of the Company, purchased with the Company's money, which may have come to you, and also any property of the Company in your possession.
19. While working as an employee if you enter into any business transaction with any party on behalf of the company without proper authorizations, it shall be your responsibility to ensure recovery of such outstanding. If any outstanding remains at the time of leaving the services of the company, it shall be your responsibility to recover for remittance to the company before you proceed to settle your legal dues in full and final settlement of your account.
20. In the event you are absent from duty without information or permission of leave or you overstay your sanctioned leave, the Management will treat you as having voluntarily abandoned the services of the Company.
21. Your services are liable to be terminated at any time if the Company comes to know of any conviction by the Court of Law during the tenure of your service with us or conviction and / or any bad record in the past under the previous employer, or because of your giving false information at the time of your appointment or concealed any material information or given any false details in the application form or otherwise as regard age, education qualification , experience , salary etc.



22. Any balance of advance or loan taken by you from the Company, shall be fully recovered from your salary and any other legal dues including Gratuity, at the time of your leaving the services of the Company.
23. The company is obliged to deduct Income Tax at source as per provision of Income Tax Act / Rules. Accordingly, you are required to submit all required proof of permitted savings / investments and other details from time to time to enable the company to comply with the provisions of law. In the event of non-compliance by you as aforesaid if the company is required to pay any interest or payment under Income Tax Act, it shall deduct the amount as may be paid or payable from your salary or other payments and you shall allow the company to comply with these requirements without objection.
24. All disputes arising out of this letter will be subject to the jurisdiction of the Mumbai Court. And that the courts, tribunals and/or authorities at Mumbai only shall have jurisdiction to entertain, try and decide such disputes or differences arising out of or pertaining to this contract of employment, irrespective of your working HQ being elsewhere at that times.
25. You will keep the Company informed of any change in your residential address that may happen during the course of employment of your service with the company.
26. You shall abide by code of conduct and IT security policy of the Company
27. You are hereby agree and undertake that all Intellectual Property Rights (a) relating to/ connected with the business/ product/ service of the Company; and/or (b) invented, developed, created or acquired by you, during the term of the employment, shall be a 'work for hire' and would become the property of the Company as absolute beneficial owner without any payment to you for it and any work in respect of which the Intellectual Property Rights subsist shall be deemed to have been undertaken in the course of the employment with the Company.

The term 'Intellectual Property Rights' shall mean all rights in relation to patents, designs, trademarks, service marks, brand-names, internet domain names, sub-domains, inventions, improvement, processes, formulae, copyrights, business and product names, logos, slogans, trade secrets, know-how, software programs, and internet domain names and sub-domains and/or any other intellectual property rights of any nature whatsoever throughout the world.'

You are requested to return the enclosed copy duly signed as a token of your acceptance of the terms and conditions of your employment.

Hope that this will be the beginning of a long and successful career with us.

Yours Sincerely,

**For Safari Industries (I) Ltd.**



**Sonali Majumdar**  
**Vice President – Human Resources**

---

---

*Appointment letter received, terms & conditions read and accepted.*

**Anchal**  
**Date :**

## Compensation Sheet

<b>Name</b>	<b>Anchal</b>
<b>Designation</b>	<b>Sales Trainee</b>
<b>Department</b>	<b>Trade Sales</b>
<b>Grade</b>	<b>E0</b>

<b>Annual CTC</b>	<b>Rs. 4,00,000</b>
-------------------	---------------------

Salary and Allowances	Monthly	Annual
Basic	Rs. 15,000	Rs. 1,80,000
HRA	Rs. 6,000	Rs. 72,000
Educational Allowances	Rs. 200	Rs. 2,400
Leave Travel Allowances	Rs. 1,250	Rs. 15,000
Bonus	Rs. 3,000	Rs. 36,000
Personal Pay	Rs. 4,973	Rs. 59,680
<b>Monthly Total (A)</b>	<b>Rs. 30,423</b>	<b>Rs. 3,65,080</b>
<b>Retirals and Benefits</b>		
Co's contribution to Provident Fund	Rs. 1,800	Rs. 21,600
Gratuity	Rs. 722	Rs. 8,658
Mediclam*	Rs. 389	Rs. 4,662
<b>Retirals ( B )</b>	<b>Rs. 2,911</b>	<b>Rs. 34,920</b>
<b>Total Gross Remuneration A+B</b>	<b>Rs. 33,334</b>	<b>Rs. 4,00,000</b>

SM

**Note:**

Company contribution to PF is 12% of Basic & Other Allowance

Gratuity will be paid as per Gratuity Act

\*Mediclam as per company policy

*This offer is received, terms and conditions are accepted*

**Anchal**

**Date :**

08<sup>th</sup> January 2020

**Ms. Alen Babu**  
**SCMS GROUP OF EDUCATIONAL INSTITUTIONS**  
**SCMS Campus, Prathap Nagar Muttom, Aluva**  
**Cochin – 683 106, Kerala, INDIA**

## Appointment Letter

Dear Alen,

We are pleased to inform that you are hereby appointed as Sales Trainee in **E0** grade in our Organization as per below mentioned terms and conditions :-

1. This appointment is effective from **1<sup>st</sup> April 2020** the date of your joining our Organization.
2. Your salary and other allowances shall be **as per enclosed statement**.
3. You will be on probation for a minimum period of six months. You will be confirmed on completion of six months depending on your satisfactory performance.

In the event of either you or the company, during the period of your probation, being desirous of termination of this appointment, you shall be at liberty to do so, at any time, by giving to the company one month's notice in writing of such desire or one month's salary in lieu of notice. While in the case of the company by paying you a sum equivalent to one month's basic salary in lieu of such notice.

4. You will undergo Training for a period of 6 months from your **1<sup>st</sup> April 2020**. Post completion of the trainee period, you will be placed under the **Campus Gear** function. The locations of deputation during the trainee period and for final placement will be as per business requirements.
5. Your appointment is contingent upon satisfactory reference & Background checks including verification of your application materials, education & employment history. Your employment is also contingent on your ability to work for the Company without restriction (i.e you do not have any non-compete obligations or other restrictive clauses with any previous employer).
6. In case you voluntarily terminate your employment prior to one full year of service with the company, any payments made to you against Joining Bonus, Deferred Bonus, Notice Pay Buy-out and Relocation expenses will be recovered from you.
7. During probation, the notice period for termination / resignation will be 30 days from either side. After confirmation, the notice period required from either side is 30 days.
8. You shall retire from the services of the Company on attaining 58 years of age, your date of birth for the purpose as per Company's record is **30th September 1997** based on the records submitted by you.
9. Your services are liable to be transferred or loaned or assigned with / without transfer, wholly or partially, from one department to another or to office/ branch and vice-versa or office/ branch to another office/ branch of an associate company, existing or to come into existence in future or any of the Company's branch office or locations anywhere in India or abroad or any other concern where this Company has any interest. In such case, you will abide by responsibilities expressly vested or implied or communicated and shall follow rules and regulations of the department / office, establishment, jointly or separately, without any compensation or extra remuneration or provision of accommodation. You, thereupon, may be governed by service conditions and other terms of the said concern as may be applicable.

10. You will be eligible for leaves as per the prevailing leave policy on your confirmation in company's services
11. Your future increments or promotion or any other salary increase shall be based on merit considering your periodic and consistent overall performance, business conditions and other parameters fixed from time to time at the discretion of the management and shall not be considered merely as a matter of right.
12. You shall faithfully and to the best of your ability perform your duties that may be entrusted to you from time to time by the management. You will be bound by rules, regulations and orders promulgated by the management in relation to conduct, discipline and policy matters.
13. During the tenure of your services, you will wholly devote yourself to the work assigned to you and will not undertake any other employment either on full or part time basis without prior permission of the Company in writing. Any contravention of this condition will entail termination of your services from the Company.
14. During the period of service with the company, you shall not indulge and/ or take part in any activity of formation of council and / or association or become a member being part of management staff which are found to be detrimental in the interest of the company in any way. Such an action shall be deemed as infringement to service conditions of the company and amount to causing damage to its interest and shall call for disciplinary action being taken against you, as it may deem fit and appropriate.
15. You will not seek membership of any local or public bodies without first obtaining specific permission of the management. In the event of your becoming member without following due process as mentioned , it shall amount to contravention of provision of employment condition and the management reserves the right to take appropriate action including dispensing with your services , as it may deem fit.
16. All documents, plans, schemes, prints, trade secrets, technical information, reports, statements, correspondence etc., written or unwritten and also information and instructions that pass through you or come to your knowledge shall be treated as confidential. You shall not utilize them for your own use or disclose to other persons during or after your employment.
17. You will not give out to any one, by word of mouth or otherwise, particulars of our business or administrative or organizational matters of a confidential nature which may be your privilege to know by virtue of your being our employee.
18. While you are in employment of the company, you may be given or handed over company's property and / or equipment for official use and you shall take care of them including their upkeep. On cessation of employment with the Company, you shall return all documents, books, papers relating to the affairs of the Company, purchased with the Company's money, which may have come to you, and also any property of the Company in your possession.
19. While working as an employee if you enter into any business transaction with any party on behalf of the company without proper authorizations, it shall be your responsibility to ensure recovery of such outstanding. If any outstanding remains at the time of leaving the services of the company, it shall be your responsibility to recover for remittance to the company before you proceed to settle your legal dues in full and final settlement of your account.
20. In the event you are absent from duty without information or permission of leave or you overstay your sanctioned leave, the Management will treat you as having voluntarily abandoned the services of the Company.
21. Your services are liable to be terminated at any time if the Company comes to know of any conviction by the Court of Law during the tenure of your service with us or conviction and / or any bad record in the past under the previous employer, or because of your giving false information at the time of your appointment or concealed any material information or given any false details in the application form or otherwise as regard age, education qualification , experience , salary etc.

22. Any balance of advance or loan taken by you from the Company, shall be fully recovered from your salary and any other legal dues including Gratuity, at the time of your leaving the services of the Company.
23. The company is obliged to deduct Income Tax at source as per provision of Income Tax Act / Rules. Accordingly, you are required to submit all required proof of permitted savings / investments and other details from time to time to enable the company to comply with the provisions of law. In the event of non-compliance by you as aforesaid if the company is required to pay any interest or payment under Income Tax Act, it shall deduct the amount as may be paid or payable from your salary or other payments and you shall allow the company to comply with these requirements without objection.
24. All disputes arising out of this letter will be subject to the jurisdiction of the Mumbai Court. And that the courts, tribunals and/or authorities at Mumbai only shall have jurisdiction to entertain, try and decide such disputes or differences arising out of or pertaining to this contract of employment, irrespective of your working HQ being elsewhere at that times.
25. You will keep the Company informed of any change in your residential address that may happen during the course of employment of your service with the company.
26. You shall abide by code of conduct and IT security policy of the Company
27. You are hereby agree and undertake that all Intellectual Property Rights (a) relating to/ connected with the business/ product/ service of the Company; and/or (b) invented, developed, created or acquired by you, during the term of the employment, shall be a 'work for hire' and would become the property of the Company as absolute beneficial owner without any payment to you for it and any work in respect of which the Intellectual Property Rights subsist shall be deemed to have been undertaken in the course of the employment with the Company.

The term 'Intellectual Property Rights' shall mean all rights in relation to patents, designs, trademarks, service marks, brand-names, internet domain names, sub-domains, inventions, improvement, processes, formulae, copyrights, business and product names, logos, slogans, trade secrets, know-how, software programs, and internet domain names and sub-domains and/or any other intellectual property rights of any nature whatsoever throughout the world.'

You are requested to return the enclosed copy duly signed as a token of your acceptance of the terms and conditions of your employment.

Hope that this will be the beginning of a long and successful career with us.

Yours Sincerely,

**For Safari Industries (I) Ltd.**



**Sonali Majumdar**  
**Vice President – Human Resources**

---

---

*Appointment letter received, terms & conditions read and accepted.*

**Alen Babu**

**Date :**



## Compensation Sheet

<b>Name</b>	<b>Alen Babu</b>
<b>Designation</b>	<b>Sales Trainee</b>
<b>Department</b>	<b>Campus Gear</b>
<b>Grade</b>	<b>E0</b>

<b>Annual CTC</b>	<b>Rs. 4,00,000</b>
-------------------	---------------------

Salary and Allowances	Monthly	Annual
Basic	Rs. 15,000	Rs. 1,80,000
HRA	Rs. 6,000	Rs. 72,000
Educational Allowances	Rs. 200	Rs. 2,400
Leave Travel Allowances	Rs. 1,250	Rs. 15,000
Bonus	Rs. 3,000	Rs. 36,000
Personal Pay	Rs. 4,973	Rs. 59,680
<b>Monthly Total (A)</b>	<b>Rs. 30,423</b>	<b>Rs. 3,65,080</b>
<b>Retirals and Benefits</b>		
Co's contribution to Provident Fund	Rs. 1,800	Rs. 21,600
Gratuity	Rs. 722	Rs. 8,658
Medicclaim*	Rs. 389	Rs. 4,662
<b>Retirals ( B )</b>	<b>Rs. 2,911</b>	<b>Rs. 34,920</b>
<b>Total Gross Remuneration A+B</b>	<b>Rs. 33,334</b>	<b>Rs. 4,00,000</b>

SM

**Note:**

Company contribution to PF is 12% of Basic & Other Allowance

Gratuity will be paid as per Gratuity Act

\*Medicclaim as per company policy

*This offer is received, terms and conditions are accepted*

**Alen Babu**

**Date :**



**Bandhan Bank Limited**

Head Office: Floors 12 - 14, Adventz Infinity@5, BN 5, Sector V, Salt Lake City, Kolkata - 700091  
CIN: L67190WB2014PLC204622 | Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502 ;  
Email: info@bandhanbank.com | Website: www.bandhanbank.com

**PRIVATE AND CONFIDENTIAL**

Ref. No.: BBL/HR/024431/2019-20

Date: 25-March-2020

Ms. **Gopika B**

Pattethu Tharayil, Kottackupuram,  
Clappana PO, Karunagappally,  
KS Puram Amrithapuri, Kollam, Kerala - 690525

**LETTER OF APPOINTMENT**

Dear Ms.Gopika,

With reference to your application and subsequent discussions with us, we are pleased to offer you employment with Bandhan Bank in the position of **Customer Relationship Officer (MT)** based at **Trivandrum Branch** under **Kochi Cluster** at **Assistant Manager grade**.

You shall be required to join the Bank on or before **15-Jun-2020**.

The detailed terms and conditions of your employment are outlined in **Annexure I ("Terms of Employment")** and compensation details are mentioned in **Annexure II ("Compensation Details")**. You will also be governed by the policies, rules and regulations of the Company as may be modified from time to time.

Accordingly, please sign and return a copy of this letter of employment and the employee statement attached herewith indicating your formal acceptance of your employment with the Company on the terms contained herein. Please initial each page of this letter. Upon your signature and return to us, this letter of employment will be treated as an employment agreement between the Company and you and the terms and conditions of this letter of employment shall govern your employment with the Company.

Kindly note that in case we do not receive your formal acceptance on or before **04-April-2020**, this letter of employment shall automatically be rescinded.

Yours sincerely,

For **Bandhan Bank Limited**,

Santanu Banerjee  
Head – Human Resources

## ANNEXURE I

### TERMS AND CONDITIONS OF EMPLOYMENT

#### 1. Appointment

- 1.1 During the course of your employment, you will be governed by the Code of Conduct and Ethics, rules, regulations and other policies (together the "Company Policies") as enforced and as may be amended from time to time. The Bank reserves the right to vary the terms and conditions of service governing your appointment including your duties and responsibilities at any time.
- 1.2 With reference to the Campus Interview and subsequent selection, you will be required to report at our **Trivandrum Branch** under **Kochi Cluster**. You will be accountable for duties & responsibilities to the **Branch Head** or to any such person in Company as may be indicated to you from time to time. However, your services are transferable and you can be seconded or deputed by the Company to any of its operations or operations of its associate companies in India or abroad. The Company further reserves the right to transfer your employment to any other company or legal entity, as part of any transfer of undertaking of the Company or as part of any restructuring or amalgamation or such other plan implemented by the Company or by which the Company is bound, on such terms and conditions as applicable to such plan.
- 1.3 Your employment / services will be summarily terminated from the organization in the event of your failure to submit successful completion of your **Post Graduates Certificates in a single attempt**, based on which you were recruited. You are requested to submit attested copies of all your degrees and professional qualification certificates at the time of joining. The MBA Certificate / degree documents have to be submitted by **30<sup>th</sup> September, 2020**.

Further, your appointment is subject to you being found medically fit for service by a registered medical practitioner as mentioned in Point 13 of this letter.

Additionally, Bandhan Bank reserves the right to conduct a background verification / seek references from your current / previous employers. If any information, declaration provided by you, at the time of selection/ joining is later found to be false or untrue, or if any material information is suppressed and / or the background verification / reference checks received are not satisfactory, Bandhan Bank may terminate your services forthwith.

#### 2. Probation & Confirmation

- 2.1 You will be on a probation period of **365 days (1 Year)** from the date of your joining at Bandhan Bank. During this period, your performance will be reviewed and if found satisfactory your employment will be confirmed on completion of this period, unless otherwise communicated by the Company. In the event the Company, at its sole discretion, extends the term of probation for such
-

period as it may deem fit, any such extension of probation shall be duly communicated to you in writing. Your performance will be continuously evaluated during such extended probationary period and if found satisfactory, your employment will be confirmed in writing on completion of this period.

### **3. Leave**

- 3.1 You will be governed by Bandhan Bank's Leave Policy announced from time to time. However, you must obtain prior approval of the concerned reporting manager prior to availing privilege leave.

### **4. Termination**

- 4.1 During the probationary period of 365 days (1 Year) including any extension, either party may terminate this appointment by giving 30 days prior notice in writing without assigning any reasons therefor. After confirmation, either party may terminate this appointment by giving 90 days' notice in writing to the other party without assigning any reasons thereof. Your resignation shall not automatically be assumed to be accepted from the date of its communication to the Company and will be subject to the fulfillment of notice period, proper handover of charge to your successor to the satisfaction of the Company and any other conditions as may be communicated to you in writing.

The Company reserves the right not to accept the payment in lieu of the notice and at its sole discretion may enforce the complete or part of the notice period to effectuate a proper handover of charge to the sole satisfaction of the Company.

In the event termination is initiated by you, the Company may, at its sole discretion, relieve you from such date as it may deem fit, even before the expiration of the notice period. Under these circumstances, the Company will ordinarily pay you compensation for the unexpired period of the notice period. The Company at its discretion reserves the right to withhold compensation, without incurring any liability should there be a material breach of your duties or obligations, or gross indiscipline or misconduct in this period.

- 4.2 The Company may terminate your services immediately without any compensation or notice thereof, if you are in material breach of your duties or obligations, or commit breach of trust or gross indiscipline or misconduct or commit breach of any applicable law or of the Company Policies and Code of Conduct and Ethics or any of the terms and conditions set forth herein. Such material breach would include your failure to comply with or committing breach of the provisions contained in this appointment letter, gross misconduct, financial irregularities, breach of confidentiality, any act involving moral turpitude, including conviction in any criminal case during your present or previous employment, breach of any applicable law or regulation, breach of the Company's Code of Conduct and Ethics, refusal to carry out reasonable instructions and the like. The said right of the Company is without prejudice to its rights in law or equity to initiate other legal action as it deems fit to protect its interests.

- 4.3 In the event of your continuous absence for a period exceeding 15 days, without formal request or permission from the management for the same, you shall be deemed to have left and relinquished your service. The contract of service shall come to an end when the employee abandons his / her job.
- 4.4 Subject to earlier termination of this engagement, you shall retire on the last day of the month in which you attain the age of 60 years.
- 4.5 Upon severance of your employment with the Company, it is agreed that any assets and amounts due to the Company by you shall be held in trust by you for and on behalf of the Company and subject to the provisions of this agreement, the Company commits itself to hold all amounts due to you in trust for you and on your behalf. The Company shall have the right to retain any amounts otherwise payable to you to satisfy any of your obligations as a result of any breach of this agreement.
- 4.6 The Company may proceed against you to seek injunction in an appropriate court of law against your working in any other company/firm/business before you are relieved from the Company. In addition to any other remedies which the Company may have at law or in equity, you agree that the Company shall have the right to have all provisions of this agreement specifically performed including the post-employment restrictions stipulated in clauses 5 and 6.
- 4.7 The terms of this offer are strictly confidential between you and the Company and any breach of this confidence will be viewed with utmost seriousness. Your obligations set forth in paragraphs 5, 6 and 7 survive expiration or termination of your employment contract with the Company.

## **5. Confidentiality & Employment Policy**

- 5.1 In the course of your assignment with the Company, and by virtue of the position held by you, you may acquire information, technical or otherwise, including any computer software, trade secrets, design, technology, ideas, know-how, processes, formulas, compositions, data, techniques, improvements, inventions, work of authorship, business and product development plans, and other information concerning the Company's actual or anticipated business, research, and development or that is received by the Company, which is confidential or proprietary to Company or its subsidiaries or affiliates, its customers, subcontractors or any other person or company having any kind of association or relationship with Company, and / or its affiliates or subsidiaries (together "Confidential Information"). You shall keep and maintain strict confidentiality of such Confidential Information and data that may come to your possession or knowledge by virtue of this engagement, use such information only as may be required in the normal course of your work and shall not disclose or divulge any such information or data, without prior written consent of an authorized officer of the Company.
-



- 5.2 You shall at all times, whether during or after the termination of your employment, act with utmost fidelity and shall not disclose or divulge any such Confidential Information to third parties or make use of such information for your own benefit or otherwise howsoever.
- 5.3 You will not reproduce, store in a retrieval system or transmit in any form or by any means - electronic, mechanical, photocopying, recording, scanning or otherwise - any copyrighted material or other Confidential Information, for your own benefit or for the benefit of any third party, either during the term of your employment or thereafter.
- 5.4 Upon expiry or termination of your employment with Company, you will return and surrender to Company, all such Confidential Information including without limitation, data, information, files, books, magazines, reports, documents, manuals, audio and video tapes, floppies and discs and any other knowledge databases that came to you or were entrusted to you in the course of your employment and shall not retain any copy thereof in any form whatsoever. You may be required to execute such other or further agreements as Company or its affiliates or customers may require in this regard, from time to time.

## **6. Disclosure of Information**

- 6.1 You shall not, except in the course of your duties or unless ordered to do so by a court of competent jurisdiction, either during or anytime after your employment with us, use or disclose to any person, firm or corporation any information relating to the organization, its business, clients or trade secrets which have come into your possession in the course of your employment with us including public papers, journals, pamphlets or leaflets, or cause to be disclosed at any time, any information or documents, official or otherwise relating to Company or its subsidiaries or affiliates, customers, sub-contractors or any other person or company having any kind of association or relationship with Company and/or its subsidiaries or affiliates, except with prior written approval.

## **7. Intellectual Property Rights**

- 7.1 All intellectual property rights in any work or material developed by you during the course of your employment shall belong to and be the property of Company and you confirm that you shall not be entitled to claim any rights over such intellectual property. If required by Company, during or after the term of this engagement, you shall assign and transfer in favor of Company or, at the request of Company, in favor of any of its subsidiary, affiliate, customers or other persons, all intellectual property rights in such works or materials and shall execute such deeds and documents, as Company may require, to effectually vest in Company, any of its subsidiary, affiliate or customers as Company may require, any and all intellectual property rights and benefits in such works or materials. In performance of your duties and responsibilities, you shall not use or infringe any intellectual property properties or rights of any other persons.
-

## 8. Compensation

- 8.1 Your gross annual compensation will be the aggregate of Total Fixed Pay & Benefits as set forth in the **Annexure II ("Compensation")** and will be subject to deduction of tax at source. Your Compensation will be reviewed periodically as per the Company compensation review cycle. The Company assumes no responsibility for your personal tax affairs, and your tax liability in respect of your Compensation is entirely your responsibility. Provided however, Company may from time to time, withhold any tax as may be required by applicable law. It is a condition of your employment that you will abide by the Company's Policies of maintaining strict confidentiality of the compensation you receive from the Company.
- 8.2 It is however clarified that the Benefits as set forth in the Annexure are provided on a voluntary basis by the Company in accordance with the Company Policy in force at present, and hence are liable to (i) change from time to time; or (ii) be withdrawn any time. During the term of your employment with Company, you will be subject to all such applicable rules and regulations in accordance with the Company Policy as may be in force from time to time.

## 9. Learning & Development

- 9.1 During the course of your employment with the Company, you may be required to undergo some training programs or engage in some process implementation or other skill enhancement activities in India or abroad. Company will bear the costs and expenses in relation to such programs. However, you will be required to be in the employment of Company for a minimum specified period after such programs, failing which you will be required to reimburse such costs and expenses incurred by the Company in relation to such programs. Regarding the aforesaid, the Company reserves the right to ask you to sign an agreement/bond associated with the training/assignment. In the event of any breach of the conditions associated with the bond the Company will invoke the appropriate penalty clauses and you will be liable to pay the damages as provided in the said agreement/bond. Your refusal to undergo such programs on such terms would be considered as a material breach of the terms of employment and in such case, Company shall have the right to terminate this engagement, by giving you notice as referred to in clause 4 above, without being under obligation to make any payments to you.

## 10. Avoidance of Conflict of Interest

- 10.1 You agree that you shall perform your duties, as may be assigned to you from time to time, with diligence, devotion and discretion. While in the employment of Company, you shall (a) use your best endeavor to defend and promote the business interests of Company; (b) devote your full time, attention and efforts to serve Company; and (c) whether by yourself, your employees, agents, or otherwise, and whether on your own behalf or for any other person, or entity in India or elsewhere, not directly or indirectly engage, practice of any business, profession or vocation, including any activity, which competes with activities of the Company or conflicts with your position in the Company. You confirm that as on the effective date of your appointment, you do not have any business, professional or other interests that may be



conflicting with any of the foregoing statements. Since your appointment with the Company is on a full time basis, you shall not take up any assignment, including those in the nature of any business, profession or vocation, without prior written consent of the Company, which consent may be granted at Company's sole discretion.

11. Should any provision of this Letter be held invalid or unenforceable, such invalidity will not invalidate the whole of this Letter and the remainder of this Agreement will remain in full force.
12. In the event of any dispute or claim arising under this Agreement or in connection with the conditions of employment on a contractual basis under this Agreement, such dispute or claim shall be referred to arbitration in pursuance of the Arbitration and Conciliation Act, 1996. The Company shall in the event of any such dispute or difference, have the right to nominate an Arbitrator as the sole Arbitrator to adjudicate upon the dispute/difference. Parties also agree to submit themselves to the exclusive territorial jurisdiction of courts at Kolkata. The arbitration proceedings shall be conducted in English Language. The fees of the Arbitrator shall be paid equally, in the first instance, by both parties, subject to the final adjudication of costs by the Arbitrator at the time of passing the award.

### 13. Health Check-up

You shall be required to produce a medical fitness certificate at the time of your joining. You have to get stipulated tests done, at your own expense and obtain a registered medical practitioner's certificate and submit the same to your reporting manager.

A duplicate copy of this letter is enclosed herewith, which may please be signed and returned to us in acceptance of the terms and conditions mentioned above.

For **Bandhan Bank Limited**

  
**Santanu Banerjee**  
Head – Human Resources

Agreed and Accepted: \_\_\_\_\_  
(Candidate Name) (Candidate Signature)

**ANNEXURE II – Compensation Details**
**Confidential**
**Candidate Name:** Gopika B
**Grade :** Assistant Manager
**Position Name :** Customer Relationship Officer (MT)
**Location:** Trivandrum Branch – Kochi Cluster

Particulars	Monthly(Rs.)	Yearly(Rs.)
Basic Salary	₹ 10,716	₹ 128,592
HRA	₹ 5,358	₹ 64,296
Special Allowance	₹ 11,494	₹ 137,928
Medical Allowance	₹ 1,250	₹ 15,000
Conveyance Allowance	₹ 1,600	₹ 19,200
Child Education Allowance	₹ 200	₹ 2,400
<b>Gross Salary</b>	<b>₹ 30,618</b>	<b>₹ 367,416</b>
<b>Benefits</b>		
PF(Employer Contribution)	₹ 1,800	₹ 21,600
Gratuity	₹ 515	₹ 6,180
Insurance Valuation - Medclaim, Term Life and Accidental Benefit	₹ 401	₹ 4,812
<b>Cost to Company(CTC)</b>	<b>₹ 33,334</b>	<b>₹ 400,008</b>

**# Payable as per the Payments of Gratuity Act.**

**Confidentiality:**

Matter of your compensation is confidential information of the Bank and should be treated with absolute confidentiality except to the extent you are required to make disclosure for any tax, legal or regulatory purpose. Any breach of this confidentiality obligations will be considered as breach of fidelity and secrecy clause under your terms of appointment.

**Bandhan Bank Limited**

Head Office: Floors 12 - 14, Adventz Infinity@5, BN 5, Sector V, Salt Lake City, Kolkata - 700091  
CIN: L67190WB2014PLC204622 | Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502  
Email: info@bandhanbank.com | Website: www.bandhanbank.com

**PRIVATE AND CONFIDENTIAL**

Ref. No.: BBL/HR/024432/2019-20

Date: 25-March-2020

Mr. **Jess Raj Dennis**

Thekkanath U Chengamanad

PO Kunnukara, Ernakulam, Kerala - 683578

**LETTER OF APPOINTMENT**

Dear Mr.Dennis,

With reference to your application and subsequent discussions with us, we are pleased to offer you employment with Bandhan Bank in the position of **Customer Relationship Officer (MT)** based at **Thrissur Branch** under **Kochi Cluster** at **Assistant Manager grade**.

You shall be required to join the Bank on or before **15-Jun-2020**.

The detailed terms and conditions of your employment are outlined in **Annexure I ("Terms of Employment")** and compensation details are mentioned in **Annexure II ("Compensation Details")**. You will also be governed by the policies, rules and regulations of the Company as may be modified from time to time.

Accordingly, please sign and return a copy of this letter of employment and the employee statement attached herewith indicating your formal acceptance of your employment with the Company on the terms contained herein. Please initial each page of this letter. Upon your signature and return to us, this letter of employment will be treated as an employment agreement between the Company and you and the terms and conditions of this letter of employment shall govern your employment with the Company.

Kindly note that in case we do not receive your formal acceptance on or before **04-April-2020**, this letter of employment shall automatically be rescinded.

Yours sincerely,

For **Bandhan Bank Limited**,**Santanu Banerjee****Head – Human Resources**

## ANNEXURE I

### TERMS AND CONDITIONS OF EMPLOYMENT

#### 1. Appointment

- 1.1 During the course of your employment, you will be governed by the Code of Conduct and Ethics, rules, regulations and other policies (together the "Company Policies") as enforced and as may be amended from time to time. The Bank reserves the right to vary the terms and conditions of service governing your appointment including your duties and responsibilities at any time.
- 1.2 With reference to the Campus Interview and subsequent selection, you will be required to report at our **Thrissur Branch** under **Kochi Cluster**. You will be accountable for duties & responsibilities to the **Branch Head** or to any such person in Company as may be indicated to you from time to time. However, your services are transferable and you can be seconded or deputed by the Company to any of its operations or operations of its associate companies in India or abroad. The Company further reserves the right to transfer your employment to any other company or legal entity, as part of any transfer of undertaking of the Company or as part of any restructuring or amalgamation or such other plan implemented by the Company or by which the Company is bound, on such terms and conditions as applicable to such plan.
- 1.3 Your employment / services will be summarily terminated from the organization in the event of your failure to submit successful completion of your **Post Graduates Certificates in a single attempt**, based on which you were recruited. You are requested to submit attested copies of all your degrees and professional qualification certificates at the time of joining. The MBA Certificate / degree documents have to be submitted by **30<sup>th</sup> September, 2020**.

Further, your appointment is subject to you being found medically fit for service by a registered medical practitioner as mentioned in Point 13 of this letter.

Additionally, Bandhan Bank reserves the right to conduct a background verification / seek references from your current / previous employers. If any information, declaration provided by you, at the time of selection/ joining is later found to be false or untrue, or if any material information is suppressed and / or the background verification / reference checks received are not satisfactory, Bandhan Bank may terminate your services forthwith.

#### 2. Probation & Confirmation

2.1 You will be on a probation period of **365 days (1 Year)** from the date of your joining at Bandhan Bank. During this period, your performance will be reviewed and if found satisfactory your employment will be confirmed on completion of this period, unless otherwise communicated by the Company. In the event the Company, at its sole discretion, extends the term of probation for such

---

period as it may deem fit, any such extension of probation shall be duly communicated to you in writing. Your performance will be continuously evaluated during such extended probationary period and if found satisfactory, your employment will be confirmed in writing on completion of this period.

### **3. Leave**

- 3.1 You will be governed by Bandhan Bank's Leave Policy announced from time to time. However, you must obtain prior approval of the concerned reporting manager prior to availing privilege leave.

### **4. Termination**

- 4.1 During the probationary period of 365 days (1 Year) including any extension, either party may terminate this appointment by giving 30 days prior notice in writing without assigning any reasons therefor. After confirmation, either party may terminate this appointment by giving 90 days' notice in writing to the other party without assigning any reasons thereof. Your resignation shall not automatically be assumed to be accepted from the date of its communication to the Company and will be subject to the fulfillment of notice period, proper handover of charge to your successor to the satisfaction of the Company and any other conditions as may be communicated to you in writing.

The Company reserves the right not to accept the payment in lieu of the notice and at its sole discretion may enforce the complete or part of the notice period to effectuate a proper handover of charge to the sole satisfaction of the Company.

In the event termination is initiated by you, the Company may, at its sole discretion, relieve you from such date as it may deem fit, even before the expiration of the notice period. Under these circumstances, the Company will ordinarily pay you compensation for the unexpired period of the notice period. The Company at its discretion reserves the right to withhold compensation, without incurring any liability should there be a material breach of your duties or obligations, or gross indiscipline or misconduct in this period.

- 4.2 The Company may terminate your services immediately without any compensation or notice thereof, if you are in material breach of your duties or obligations, or commit breach of trust or gross indiscipline or misconduct or commit breach of any applicable law or of the Company Policies and Code of Conduct and Ethics or any of the terms and conditions set forth herein. Such material breach would include your failure to comply with or committing breach of the provisions contained in this appointment letter, gross misconduct, financial irregularities, breach of confidentiality, any act involving moral turpitude, including conviction in any criminal case during your present or previous employment, breach of any applicable law or regulation, breach of the Company's Code of Conduct and Ethics, refusal to carry out reasonable instructions and the like. The said right of the Company is without prejudice to its rights in law or equity to initiate other legal action as it deems fit to protect its interests.

- 4.3 In the event of your continuous absence for a period exceeding 15 days, without formal request or permission from the management for the same, you shall be deemed to have left and relinquished your service. The contract of service shall come to an end when the employee abandons his / her job.
- 4.4 Subject to earlier termination of this engagement, you shall retire on the last day of the month in which you attain the age of 60 years.
- 4.5 Upon severance of your employment with the Company, it is agreed that any assets and amounts due to the Company by you shall be held in trust by you for and on behalf of the Company and subject to the provisions of this agreement, the Company commits itself to hold all amounts due to you in trust for you and on your behalf. The Company shall have the right to retain any amounts otherwise payable to you to satisfy any of your obligations as a result of any breach of this agreement.
- 4.6 The Company may proceed against you to seek injunction in an appropriate court of law against your working in any other company/firm/business before you are relieved from the Company. In addition to any other remedies which the Company may have at law or in equity, you agree that the Company shall have the right to have all provisions of this agreement specifically performed including the post-employment restrictions stipulated in clauses 5 and 6.
- 4.7 The terms of this offer are strictly confidential between you and the Company and any breach of this confidence will be viewed with utmost seriousness. Your obligations set forth in paragraphs 5, 6 and 7 survive expiration or termination of your employment contract with the Company.

## **5. Confidentiality & Employment Policy**

- 5.1 In the course of your assignment with the Company, and by virtue of the position held by you, you may acquire information, technical or otherwise, including any computer software, trade secrets, design, technology, ideas, know-how, processes, formulas, compositions, data, techniques, improvements, inventions, work of authorship, business and product development plans, and other information concerning the Company's actual or anticipated business, research, and development or that is received by the Company, which is confidential or proprietary to Company or its subsidiaries or affiliates, its customers, subcontractors or any other person or company having any kind of association or relationship with Company, and / or its affiliates or subsidiaries (together "Confidential Information"). You shall keep and maintain strict confidentiality of such Confidential Information and data that may come to your possession or knowledge by virtue of this engagement, use such information only as may be required in the normal course of your work and shall not disclose or divulge any such information or data, without prior written consent of an authorized officer of the Company.
-



- 5.2 You shall at all times, whether during or after the termination of your employment, act with utmost fidelity and shall not disclose or divulge any such Confidential Information to third parties or make use of such information for your own benefit or otherwise howsoever.
- 5.3 You will not reproduce, store in a retrieval system or transmit in any form or by any means - electronic, mechanical, photocopying, recording, scanning or otherwise - any copyrighted material or other Confidential Information, for your own benefit or for the benefit of any third party, either during the term of your employment or thereafter.
- 5.4 Upon expiry or termination of your employment with Company, you will return and surrender to Company, all such Confidential Information including without limitation, data, information, files, books, magazines, reports, documents, manuals, audio and video tapes, floppies and discs and any other knowledge databases that came to you or were entrusted to you in the course of your employment and shall not retain any copy thereof in any form whatsoever. You may be required to execute such other or further agreements as Company or its affiliates or customers may require in this regard, from time to time.

## **6. Disclosure of Information**

- 6.1 You shall not, except in the course of your duties or unless ordered to do so by a court of competent jurisdiction, either during or anytime after your employment with us, use or disclose to any person, firm or corporation any information relating to the organization, its business, clients or trade secrets which have come into your possession in the course of your employment with us including public papers, journals, pamphlets or leaflets, or cause to be disclosed at any time, any information or documents, official or otherwise relating to Company or its subsidiaries or affiliates, customers, sub-contractors or any other person or company having any kind of association or relationship with Company and/or its subsidiaries or affiliates, except with prior written approval.

## **7. Intellectual Property Rights**

- 7.1 All intellectual property rights in any work or material developed by you during the course of your employment shall belong to and be the property of Company and you confirm that you shall not be entitled to claim any rights over such intellectual property. If required by Company, during or after the term of this engagement, you shall assign and transfer in favor of Company or, at the request of Company, in favor of any of its subsidiary, affiliate, customers or other persons, all intellectual property rights in such works or materials and shall execute such deeds and documents, as Company may require, to effectually vest in Company, any of its subsidiary, affiliate or customers as Company may require, any and all intellectual property rights and benefits in such works or materials. In performance of your duties and responsibilities, you shall not use or infringe any intellectual property properties or rights of any other persons.
-

## 8. Compensation

- 8.1 Your gross annual compensation will be the aggregate of Total Fixed Pay & Benefits as set forth in the **Annexure II ("Compensation")** and will be subject to deduction of tax at source. Your Compensation will be reviewed periodically as per the Company compensation review cycle. The Company assumes no responsibility for your personal tax affairs, and your tax liability in respect of your Compensation is entirely your responsibility. Provided however, Company may from time to time, withhold any tax as may be required by applicable law. It is a condition of your employment that you will abide by the Company's Policies of maintaining strict confidentiality of the compensation you receive from the Company.
- 8.2 It is however clarified that the Benefits as set forth in the Annexure are provided on a voluntary basis by the Company in accordance with the Company Policy in force at present, and hence are liable to (i) change from time to time; or (ii) be withdrawn any time. During the term of your employment with Company, you will be subject to all such applicable rules and regulations in accordance with the Company Policy as may be in force from time to time.

## 9. Learning & Development

- 9.1 During the course of your employment with the Company, you may be required to undergo some training programs or engage in some process implementation or other skill enhancement activities in India or abroad. Company will bear the costs and expenses in relation to such programs. However, you will be required to be in the employment of Company for a minimum specified period after such programs, failing which you will be required to reimburse such costs and expenses incurred by the Company in relation to such programs. Regarding the aforesaid, the Company reserves the right to ask you to sign an agreement/bond associated with the training/assignment. In the event of any breach of the conditions associated with the bond the Company will invoke the appropriate penalty clauses and you will be liable to pay the damages as provided in the said agreement/bond. Your refusal to undergo such programs on such terms would be considered as a material breach of the terms of employment and in such case, Company shall have the right to terminate this engagement, by giving you notice as referred to in clause 4 above, without being under obligation to make any payments to you.

## 10. Avoidance of Conflict of Interest

- 10.1 You agree that you shall perform your duties, as may be assigned to you from time to time, with diligence, devotion and discretion. While in the employment of Company, you shall (a) use your best endeavor to defend and promote the business interests of Company; (b) devote your full time, attention and efforts to serve Company; and (c) whether by yourself, your employees, agents, or otherwise, and whether on your own behalf or for any other person, or entity in India or elsewhere, not directly or indirectly engage, practice of any business, profession or vocation, including any activity, which competes with activities of the Company or conflicts with your position in the Company. You confirm that as on the effective date of your appointment, you do not have any business, professional or other interests that may be

conflicting with any of the foregoing statements. Since your appointment with the Company is on a full time basis, you shall not take up any assignment, including those in the nature of any business, profession or vocation, without prior written consent of the Company, which consent may be granted at Company's sole discretion.

11. Should any provision of this Letter be held invalid or unenforceable, such invalidity will not invalidate the whole of this Letter and the remainder of this Agreement will remain in full force.
12. In the event of any dispute or claim arising under this Agreement or in connection with the conditions of employment on a contractual basis under this Agreement, such dispute or claim shall be referred to arbitration in pursuance of the Arbitration and Conciliation Act, 1996. The Company shall in the event of any such dispute or difference, have the right to nominate an Arbitrator as the sole Arbitrator to adjudicate upon the dispute/difference. Parties also agree to submit themselves to the exclusive territorial jurisdiction of courts at Kolkata. The arbitration proceedings shall be conducted in English Language. The fees of the Arbitrator shall be paid equally, in the first instance, by both parties, subject to the final adjudication of costs by the Arbitrator at the time of passing the award.

### 13. Health Check-up

You shall be required to produce a medical fitness certificate at the time of your joining. You have to get stipulated tests done, at your own expense and obtain a registered medical practitioner's certificate and submit the same to your reporting manager.

A duplicate copy of this letter is enclosed herewith, which may please be signed and returned to us in acceptance of the terms and conditions mentioned above.

For Bandhan Bank Limited

  
Santanu Banerjee  
Head – Human Resources

Agreed and Accepted: \_\_\_\_\_  
(Candidate Name) (Candidate Signature)

**ANNEXURE II – Compensation Details**
**Confidential**
**Candidate Name:** Jess Raj Dennis
**Grade :** Assistant Manager
**Position Name :** Customer Relationship Officer (MT)
**Location:** Thrissur Branch – Kochi Cluster

Particulars	Monthly(Rs.)	Yearly(Rs.)
Basic Salary	₹ 10,716	₹ 128,592
HRA	₹ 5,358	₹ 64,296
Special Allowance	₹ 11,494	₹ 137,928
Medical Allowance	₹ 1,250	₹ 15,000
Conveyance Allowance	₹ 1,600	₹ 19,200
Child Education Allowance	₹ 200	₹ 2,400
<b>Gross Salary</b>	<b>₹ 30,618</b>	<b>₹ 367,416</b>
<b>Benefits</b>		
PF(Employer Contribution)	₹ 1,800	₹ 21,600
Gratuity	₹ 515	₹ 6,180
Insurance Valuation - Mediclaim, Term Life and Accidental Benefit	₹ 401	₹ 4,812
<b>Cost to Company(CTC)</b>	<b>₹ 33,334</b>	<b>₹ 400,008</b>

**# Payable as per the Payments of Gratuity Act.**
**Confidentiality:**

Matter of your compensation is confidential information of the Bank and should be treated with absolute confidentiality except to the extent you are required to make disclosure for any tax, legal or regulatory purpose. Any breach of this confidentiality obligations will be considered as breach of fidelity and secrecy clause under your terms of appointment.



**Bandhan Bank Limited**

Head Office: Floors 12 - 14, Adventz Infinity@5, BN 5, Sector V, Salt Lake City, Kolkata - 700091  
CIN: L67190WB2014PLC204622 | Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502  
Email: info@bandhanbank.com | Website: www.bandhanbank.com

**PRIVATE AND CONFIDENTIAL**

Ref. No.: BBL/HR/024427/2019-20

Date: 25-March-2020

**Mr. Vishnu B**  
B S Villa, Paravattam, Maniyar,  
PO Punalur, Karavalloor (Part),  
Kollam, Kerala - 691333

**LETTER OF APPOINTMENT**

Dear Mr.Vishnu,

With reference to your application and subsequent discussions with us, we are pleased to offer you employment with Bandhan Bank in the position of **Customer Relationship Officer (MT)** based at **Mylapore Branch** under **Chennai Cluster** at **Assistant Manager grade**.

You shall be required to join the Bank on or before **15-Jun-2020**.

The detailed terms and conditions of your employment are outlined in **Annexure I ("Terms of Employment")** and compensation details are mentioned in **Annexure II ("Compensation Details")**. You will also be governed by the policies, rules and regulations of the Company as may be modified from time to time.

Accordingly, please sign and return a copy of this letter of employment and the employee statement attached herewith indicating your formal acceptance of your employment with the Company on the terms contained herein. Please initial each page of this letter. Upon your signature and return to us, this letter of employment will be treated as an employment agreement between the Company and you and the terms and conditions of this letter of employment shall govern your employment with the Company.

Kindly note that in case we do not receive your formal acceptance on or before **04-April-2020**, this letter of employment shall automatically be rescinded.

Yours sincerely,

For **Bandhan Bank Limited**,  
Santanu Banerjee  
Head – Human Resources

## ANNEXURE I

### TERMS AND CONDITIONS OF EMPLOYMENT

#### 1. Appointment

- 1.1 During the course of your employment, you will be governed by the Code of Conduct and Ethics, rules, regulations and other policies (together the "Company Policies") as enforced and as may be amended from time to time. The Bank reserves the right to vary the terms and conditions of service governing your appointment including your duties and responsibilities at any time.
- 1.2 With reference to the Campus Interview and subsequent selection, you will be required to report at our **Mylapore Branch** under **Chennai Cluster**. You will be accountable for duties & responsibilities to the **Branch Head** or to any such person in Company as may be indicated to you from time to time. However, your services are transferable and you can be seconded or deputed by the Company to any of its operations or operations of its associate companies in India or abroad. The Company further reserves the right to transfer your employment to any other company or legal entity, as part of any transfer of undertaking of the Company or as part of any restructuring or amalgamation or such other plan implemented by the Company or by which the Company is bound, on such terms and conditions as applicable to such plan.
- 1.3 Your employment / services will be summarily terminated from the organization in the event of your failure to submit successful completion of your **Post Graduates Certificates in a single attempt**, based on which you were recruited. You are requested to submit attested copies of all your degrees and professional qualification certificates at the time of joining. The MBA Certificate / degree documents have to be submitted by **30<sup>th</sup> September, 2020**.

Further, your appointment is subject to you being found medically fit for service by a registered medical practitioner as mentioned in Point 13 of this letter.

Additionally, Bandhan Bank reserves the right to conduct a background verification / seek references from your current / previous employers. If any information, declaration provided by you, at the time of selection/ joining is later found to be false or untrue, or if any material information is suppressed and / or the background verification / reference checks received are not satisfactory, Bandhan Bank may terminate your services forthwith.

#### 2. Probation & Confirmation

2.1 You will be on a probation period of **365 days (1 Year)** from the date of your joining at Bandhan Bank. During this period, your performance will be reviewed and if found satisfactory your employment will be confirmed on completion of this period, unless otherwise communicated by the Company. In the event the Company, at its sole discretion, extends the term of probation for such

---



period as it may deem fit, any such extension of probation shall be duly communicated to you in writing. Your performance will be continuously evaluated during such extended probationary period and if found satisfactory, your employment will be confirmed in writing on completion of this period.

### **3. Leave**

- 3.1 You will be governed by Bandhan Bank's Leave Policy announced from time to time. However, you must obtain prior approval of the concerned reporting manager prior to availing privilege leave.

### **4. Termination**

- 4.1 During the probationary period of 365 days (1 Year) including any extension, either party may terminate this appointment by giving 30 days prior notice in writing without assigning any reasons therefor. After confirmation, either party may terminate this appointment by giving 90 days' notice in writing to the other party without assigning any reasons thereof. Your resignation shall not automatically be assumed to be accepted from the date of its communication to the Company and will be subject to the fulfillment of notice period, proper handover of charge to your successor to the satisfaction of the Company and any other conditions as may be communicated to you in writing.

The Company reserves the right not to accept the payment in lieu of the notice and at its sole discretion may enforce the complete or part of the notice period to effectuate a proper handover of charge to the sole satisfaction of the Company.

In the event termination is initiated by you, the Company may, at its sole discretion, relieve you from such date as it may deem fit, even before the expiration of the notice period. Under these circumstances, the Company will ordinarily pay you compensation for the unexpired period of the notice period. The Company at its discretion reserves the right to withhold compensation, without incurring any liability should there be a material breach of your duties or obligations, or gross indiscipline or misconduct in this period.

- 4.2 The Company may terminate your services immediately without any compensation or notice thereof, if you are in material breach of your duties or obligations, or commit breach of trust or gross indiscipline or misconduct or commit breach of any applicable law or of the Company Policies and Code of Conduct and Ethics or any of the terms and conditions set forth herein. Such material breach would include your failure to comply with or committing breach of the provisions contained in this appointment letter, gross misconduct, financial irregularities, breach of confidentiality, any act involving moral turpitude, including conviction in any criminal case during your present or previous employment, breach of any applicable law or regulation, breach of the Company's Code of Conduct and Ethics, refusal to carry out reasonable instructions and the like. The said right of the Company is without prejudice to its rights in law or equity to initiate other legal action as it deems fit to protect its interests.



- 4.3 In the event of your continuous absence for a period exceeding 15 days, without formal request or permission from the management for the same, you shall be deemed to have left and relinquished your service. The contract of service shall come to an end when the employee abandons his / her job.
- 4.4 Subject to earlier termination of this engagement, you shall retire on the last day of the month in which you attain the age of 60 years.
- 4.5 Upon severance of your employment with the Company, it is agreed that any assets and amounts due to the Company by you shall be held in trust by you for and on behalf of the Company and subject to the provisions of this agreement, the Company commits itself to hold all amounts due to you in trust for you and on your behalf. The Company shall have the right to retain any amounts otherwise payable to you to satisfy any of your obligations as a result of any breach of this agreement.
- 4.6 The Company may proceed against you to seek injunction in an appropriate court of law against your working in any other company/firm/business before you are relieved from the Company. In addition to any other remedies which the Company may have at law or in equity, you agree that the Company shall have the right to have all provisions of this agreement specifically performed including the post-employment restrictions stipulated in clauses 5 and 6.
- 4.7 The terms of this offer are strictly confidential between you and the Company and any breach of this confidence will be viewed with utmost seriousness. Your obligations set forth in paragraphs 5, 6 and 7 survive expiration or termination of your employment contract with the Company.

## **5. Confidentiality & Employment Policy**

- 5.1 In the course of your assignment with the Company, and by virtue of the position held by you, you may acquire information, technical or otherwise, including any computer software, trade secrets, design, technology, ideas, know-how, processes, formulas, compositions, data, techniques, improvements, inventions, work of authorship, business and product development plans, and other information concerning the Company's actual or anticipated business, research, and development or that is received by the Company, which is confidential or proprietary to Company or its subsidiaries or affiliates, its customers, subcontractors or any other person or company having any kind of association or relationship with Company, and / or its affiliates or subsidiaries (together "Confidential Information"). You shall keep and maintain strict confidentiality of such Confidential Information and data that may come to your possession or knowledge by virtue of this engagement, use such information only as may be required in the normal course of your work and shall not disclose or divulge any such information or data, without prior written consent of an authorized officer of the Company.
-

- 5.2 You shall at all times, whether during or after the termination of your employment, act with utmost fidelity and shall not disclose or divulge any such Confidential Information to third parties or make use of such information for your own benefit or otherwise howsoever.
- 5.3 You will not reproduce, store in a retrieval system or transmit in any form or by any means - electronic, mechanical, photocopying, recording, scanning or otherwise - any copyrighted material or other Confidential Information, for your own benefit or for the benefit of any third party, either during the term of your employment or thereafter.
- 5.4 Upon expiry or termination of your employment with Company, you will return and surrender to Company, all such Confidential Information including without limitation, data, information, files, books, magazines, reports, documents, manuals, audio and video tapes, floppies and discs and any other knowledge databases that came to you or were entrusted to you in the course of your employment and shall not retain any copy thereof in any form whatsoever. You may be required to execute such other or further agreements as Company or its affiliates or customers may require in this regard, from time to time.

## **6. Disclosure of Information**

- 6.1 You shall not, except in the course of your duties or unless ordered to do so by a court of competent jurisdiction, either during or anytime after your employment with us, use or disclose to any person, firm or corporation any information relating to the organization, its business, clients or trade secrets which have come into your possession in the course of your employment with us including public papers, journals, pamphlets or leaflets, or cause to be disclosed at any time, any information or documents, official or otherwise relating to Company or its subsidiaries or affiliates, customers, sub-contractors or any other person or company having any kind of association or relationship with Company and/or its subsidiaries or affiliates, except with prior written approval.

## **7. Intellectual Property Rights**

- 7.1 All intellectual property rights in any work or material developed by you during the course of your employment shall belong to and be the property of Company and you confirm that you shall not be entitled to claim any rights over such intellectual property. If required by Company, during or after the term of this engagement, you shall assign and transfer in favor of Company or, at the request of Company, in favor of any of its subsidiary, affiliate, customers or other persons, all intellectual property rights in such works or materials and shall execute such deeds and documents, as Company may require, to effectually vest in Company, any of its subsidiary, affiliate or customers as Company may require, any and all intellectual property rights and benefits in such works or materials. In performance of your duties and responsibilities, you shall not use or infringe any intellectual property properties or rights of any other persons.
-

## 8. Compensation

- 8.1 Your gross annual compensation will be the aggregate of Total Fixed Pay & Benefits as set forth in the **Annexure II (“Compensation”)** and will be subject to deduction of tax at source. Your Compensation will be reviewed periodically as per the Company compensation review cycle. The Company assumes no responsibility for your personal tax affairs, and your tax liability in respect of your Compensation is entirely your responsibility. Provided however, Company may from time to time, withhold any tax as may be required by applicable law. It is a condition of your employment that you will abide by the Company’s Policies of maintaining strict confidentiality of the compensation you receive from the Company.
- 8.2 It is however clarified that the Benefits as set forth in the Annexure are provided on a voluntary basis by the Company in accordance with the Company Policy in force at present, and hence are liable to (i) change from time to time; or (ii) be withdrawn any time. During the term of your employment with Company, you will be subject to all such applicable rules and regulations in accordance with the Company Policy as may be in force from time to time.

## 9. Learning & Development

- 9.1 During the course of your employment with the Company, you may be required to undergo some training programs or engage in some process implementation or other skill enhancement activities in India or abroad. Company will bear the costs and expenses in relation to such programs. However, you will be required to be in the employment of Company for a minimum specified period after such programs, failing which you will be required to reimburse such costs and expenses incurred by the Company in relation to such programs. Regarding the aforesaid, the Company reserves the right to ask you to sign an agreement/bond associated with the training/assignment. In the event of any breach of the conditions associated with the bond the Company will invoke the appropriate penalty clauses and you will be liable to pay the damages as provided in the said agreement/bond. Your refusal to undergo such programs on such terms would be considered as a material breach of the terms of employment and in such case, Company shall have the right to terminate this engagement, by giving you notice as referred to in clause 4 above, without being under obligation to make any payments to you.

## 10. Avoidance of Conflict of Interest

- 10.1 You agree that you shall perform your duties, as may be assigned to you from time to time, with diligence, devotion and discretion. While in the employment of Company, you shall (a) use your best endeavor to defend and promote the business interests of Company; (b) devote your full time, attention and efforts to serve Company; and (c) whether by yourself, your employees, agents, or otherwise, and whether on your own behalf or for any other person, or entity in India or elsewhere, not directly or indirectly engage, practice of any business, profession or vocation, including any activity, which competes with activities of the Company or conflicts with your position in the Company. You confirm that as on the effective date of your appointment, you do not have any business, professional or other interests that may be

conflicting with any of the foregoing statements. Since your appointment with the Company is on a full time basis, you shall not take up any assignment, including those in the nature of any business, profession or vocation, without prior written consent of the Company, which consent may be granted at Company's sole discretion.

11. Should any provision of this Letter be held invalid or unenforceable, such invalidity will not invalidate the whole of this Letter and the remainder of this Agreement will remain in full force.
12. In the event of any dispute or claim arising under this Agreement or in connection with the conditions of employment on a contractual basis under this Agreement, such dispute or claim shall be referred to arbitration in pursuance of the Arbitration and Conciliation Act, 1996. The Company shall in the event of any such dispute or difference, have the right to nominate an Arbitrator as the sole Arbitrator to adjudicate upon the dispute/difference. Parties also agree to submit themselves to the exclusive territorial jurisdiction of courts at Kolkata. The arbitration proceedings shall be conducted in English Language. The fees of the Arbitrator shall be paid equally, in the first instance, by both parties, subject to the final adjudication of costs by the Arbitrator at the time of passing the award.

### 13. Health Check-up

You shall be required to produce a medical fitness certificate at the time of your joining. You have to get stipulated tests done, at your own expense and obtain a registered medical practitioner's certificate and submit the same to your reporting manager.

A duplicate copy of this letter is enclosed herewith, which may please be signed and returned to us in acceptance of the terms and conditions mentioned above.

For **Bandhan Bank Limited**



**Santanu Banerjee**  
Head – Human Resources

Agreed and Accepted: \_\_\_\_\_  
(Candidate Name) (Candidate Signature)

**ANNEXURE II – Compensation Details****Confidential****Candidate Name:** Vishnu B**Grade :** Assistant Manager**Position Name :** Customer Relationship Officer (MT)**Location:** Mylapore Branch – Chennai Cluster

Particulars	Monthly(Rs.)	Yearly(Rs.)
Basic Salary	₹ 10,716	₹ 128,592
HRA	₹ 5,358	₹ 64,296
Special Allowance	₹ 11,494	₹ 137,928
Medical Allowance	₹ 1,250	₹ 15,000
Conveyance Allowance	₹ 1,600	₹ 19,200
Child Education Allowance	₹ 200	₹ 2,400
<b>Gross Salary</b>	<b>₹ 30,618</b>	<b>₹ 367,416</b>
<b>Benefits</b>		
PF(Employer Contribution)	₹ 1,800	₹ 21,600
Gratuity	₹ 515	₹ 6,180
Insurance Valuation - Mediclaim, Term Life and Accidental Benefit	₹ 401	₹ 4,812
<b>Cost to Company(CTC)</b>	<b>₹ 33,334</b>	<b>₹ 400,008</b>

# Payable as per the Payments of Gratuity Act.

**Confidentiality:**

Matter of your compensation is confidential information of the Bank and should be treated with absolute confidentiality except to the extent you are required to make disclosure for any tax, legal or regulatory purpose. Any breach of this confidentiality obligations will be considered as breach of fidelity and secrecy clause under your terms of appointment.