



Chandra Prakash B
RCM, Bengaluru 562164

Dear **Chandra Prakash B,**

Congratulations on your selection with Aditya Birla Health Insurance Co. Ltd.!

With reference to your application and subsequent selection process, we are pleased to confirm your selection to join the “**Aditya Birla Health Insurance Co. Ltd.**” as **Sales Manager.**

You are joining a team of young enthusiasts who strive to give their best each day. We look forward to see you grow and develop into an astute professional who along with commitment towards work, exhibit care, concern and compassion towards fellow employees. We hope that you find your work to be meaningful, challenging and equally rewarding.

We wish to see you grow both professionally and personally, while you commit yourself to enhancing lives of the customers entrusted in your care.

A detailed letter of appointment will be issued to you on your joining. We would expect you to join us latest by **1st April, 2018.** In the event of you not being able to join on or before the joining date as mentioned, please intimate the undersigned in writing, failing which this offer will be deemed void.

Kindly note that this offer is valid subject to submission of all required documentation, feedback from your College and satisfactory results of your pre-employment medical examination as well as satisfactory results.

Kindly send the acceptance of this offer letter and the **Annexure A** as an acknowledgement and have it sent to us within 2 days of receipt of this offer.

We wish you a great learning and enriching experience.

Happy Learning!

Best Wishes,

Niren Srivastava

Head – HR & Administration



DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Aditya Birla Health Insurance Co. Limited
(T) +91 22 6279 9500
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

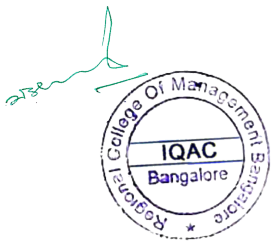
Registered Office:
One India Bulls Centre, Tower 1, 9th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153



Annexure 'A'

Fixed Remuneration	Per Annum (Rs.)	Per Month (Rs.)
Basic Salary	120800	10067
Housing Rent Allowance	60400	5033
Mobile Allowance	12000	1000
Education Allowance	2400	200
Special Allowance	60190	5016
Advance Against Statutory Bonus	16800	1400
Provident Fund (Employer's Contribution)	21600	1800
Gratuity	5810	484
Total	300000	

- The payment of Salary and Benefits will be subject to deduction of Income Tax as per the prevailing Income Tax rates and other statutory deductions, as may be required in accordance with applicable legislation in force from time to time.
- All figures mentioned are annualized value and prorated according based on your date of joining.
- Advance against Statutory Bonus is paid monthly in lieu of Statutory Bonus as per the provisions
- Gratuity is payable as per the provision of applicable Gratuity Act.
- Company reserves the right to amend the Compensation structure as it may deem fit.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Aditya Birla Health Insurance Co. Limited
(T) +91 22 6279 9500
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:
One India Bulls Centre, Tower 1, 9th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153



Annexure 'B'

Please submit photocopies of the following documents, as applicable, at the time of joining. Please also bring the original copies of your certificates and testimonials for verification.

- Copy of Latest Resume
- Copy of Permanent Account No. (PAN)/Copy of PAN application (in case PAN is not available)
- SSC / HSC certificates with Mark-Sheets
- Graduation / post-graduation Degree / Diploma with Mark-Sheets
- Proof of Age (Ration Card/ Driving License/ Passport/ Voter's Id/ College ID card/ Bank Pass Book)
- Four passport Size Colored photographs
- Three professional references (with complete address and telephone number)

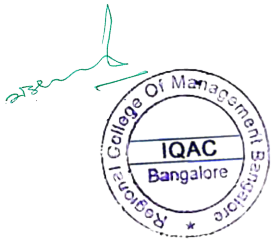
On joining you will also be required to furnish the following:

- PF Nomination Form
- Family dependent details
- Any other relevant information that may be required.

Please Note that Submission of all the above-mentioned documents and completion of all the forms given in your joining kit are mandatory. Any non-compliance may result in your joining kit being declared as incomplete, for which you would be solely responsible and thus consequently delay/impact:

- The generation of Employee Code and Salary pay-out
- Your coverage under mediclaim, Group Protection Cover, etc.
- Settlement of claims etc., were they to come up

Your present and permanent addresses, as mentioned in your application form, are recorded in Company's record. You are required to inform the Company about any change in your address and telephone numbers.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Aditya Birla Health Insurance Co. Limited
(T) +91 22 6279 9500
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:
One India Bulls Centre, Tower 1, 9th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153

Date: 7th June 2018

Deeksha Panday
RCM, Bangalore 562164

Sub: Offer of Appointment as an Associate Recruitment Specialist

Dear Deeksha,

Congratulations! Welcome to **Anzy Careers Private Limited.**

Thank you for choosing to be a part of the Anzy Careers team. We are thoroughly benefitted in discussing the possibilities of you playing a vital role in our quest to be a global leader in providing recruitment solutions to our Clientele. We thank you for your time and interest

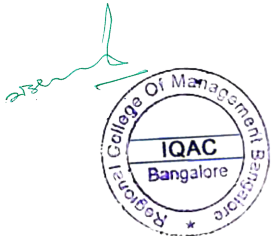
We are pleased to offer a position as an **Associate Recruitment Specialist** at our Bangalore establishment. We are focused on providing comprehensive recruitment solutions to our Clientele by sourcing the desired candidates for the purpose of employment. We are adept, affordable and efficient and would require the same commitment from you being part of this family.

You are requested to join us on or before **20th June 2018.** You will be required to serve a probation period of 3 months, which may be extended for a further period as may be mutually decided upon, if your performance has been found to be unsatisfactory. Upon successful completion of the probation period, your employment will be confirmed with a Letter of confirmation. You will be paid an **ANNUAL CTCOF INR 3,58,396** which include performance based incentive (Paid Annually based on the team achievement) and Medical Reimbursement. A depicts the breakup of your salary.

In addition, to your duties and responsibilities the company reserves the right to change your project or area of recruitment as and when it feels necessary. Such changes are intended enhance the performance of an individual and augment professional growth. That apart, you are entitled to a referral fee as per the policy per enrolments done exclusively by your effort/your contacts (Does not include enrolments done by other staff of the company or enrolments due to walk-ins or due to company advertisements)

As per the company's policy, you will be expected to perform as per the KRA set by the company for the particular role is offered to you. In the event you are not able to meet the minimum performance criteria in the span of 90 days, which will be notified to you time to time, the management may take a decision to terminate your services in the company without any compensation.

This position carries Travel to attend company's sponsored conferences, project/ Business Related meeting, training and Academy programs related to the business requirements.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Anzy Careers


We request you to kindly sign the copy of this letter as an acceptance of our offer. In the event that you do not join us on or before **20th June 2018** the offer will be withdrawn. The final detailed Employment agreement, Confidentiality and Non-Disclosure Agreement shall be given to you upon your joining. Subsequently you will also be provided an electronic copy of the employee Handbook to ensure you to understand Our policies better.

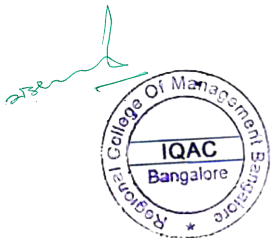
Please bring all your Original/ True copies of the documents to be furnished at the time of joining.

We look forward to you joining team Anzy and making rapid strides towards your professional goals.

Good Luck!!!

Sincerely,
For **Anzy Careers Private Limited**


Parimala HP
Head - Finance



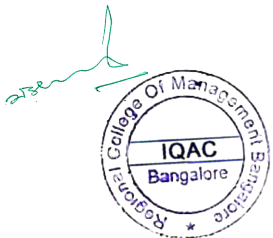

DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Details of Salary and other Allowances

A		
HEADS	MONTHLY	YEARLY
Basic	13,000	1,56,000
HRA	5,200	62,400
Conveyance	1,600	19,200
S. Bonus	1,250	15,000
Other	839	10,068
Gross Salary	21,889	2,62,668
PF Employer contribution	1,661	19,928
B		
Total CTC	23,550	2,82,596
C		
Lunch Benefits	2,200	26,400
Insurance Reimbursement (Paid Annually)	833	10,000
D		
Performance Based Incentive (Paid Annually)	3,283	39,400
B+C+D		
AnnualCTC	29,866	3,58,396

*Provident Fund- You will be covered under the Employee's Provident Fund (EPF) scheme 1952 wherein; the Company will contribute towards PF at the statutory rate as defined by the EPF Scheme 1952. Your contribution and the company's contribution have been included as a part of the above mentioned compensation. Employee's contribution towards PF will be made from the monthly salary.

** Performance bonus will be calculated based on your team targets achieved.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Anzy Careers Pvt Ltd,

No 257, 2nd Floor, 16th Cross, 5th main, Sector 6, HSR Layout Bangalore 560102

+91 80 41515182 | www.anzycareers.com

CIN:U74140KA2011PTC059794

1st March 2018

PRIVATE AND CONFIDENTIAL

Ms. DOUPATI MARIYA DASHO

We are pleased to offer you the position of **Senior Executive Customer Experience & Product Specialist in Product Adoption department** with Zwayam Digital Pvt Ltd (a subsidiary of Info Edge India Ltd).

1. This **Letter of Intent** is being issued subject to the following terms:
 - a) You shall join the company on or before **1st May 2018**.
 - b) Accuracy of the testimonials and information provided by you.
 - c) Your being free from any contractual restrictions preventing you from accepting this offer or starting work on above mentioned date.
 - d) Successful background verification and reference check. In the event the background verification is not satisfactory in the sole opinion of the Company, the Company reserves the right to revoke the offer letter at any time without assigning any reason.
2. On your date of joining, you will be issued a formal Appointment Letter.
3. You shall be based in **Bangalore** but will serve the company or any of its subsidiaries or associated companies in any location within or outside of India.
4. As an employee of the company, you will receive an annual CTC (Cost to the Company) as mentioned in Annexure attached on Page 2.
5. In case you decide to leave the service of the organization, you will be required to give **30 days'** notice. The organization in its sole discretion can decide to waive off/ reduce the notice period depending upon the exigencies. In such case, you would be required to pay the organization the gross salary for the notice period so reduced/ waived off.
6. You agree that, during the term of this Agreement or any extensions and for a period of two (2) years thereafter, you will keep confidential any information which you obtains from the Company or any of said entities' subsidiaries, sister corporations or concerns, now or hereafter existing or created, concerning their client data properties, assets, content of this letter of intent, particular or detail of products, developing process, technical knowhow, administrative or organizational matters, proprietary assets, source codes, copyrights, business methods, and trade secrets.
7. Upon termination of employment, all company documents, information and property, business cards, office keys must be returned to the office prior to leaving.
8. Work from home: In view of the Covid-19 situation you will be working from home starting your joining date. While working from home you shall adhere to the company wide guidelines on work from home to ensure business continuity. However, you are expected to report to your work location as per the timelines decided by HR, once the office re-opens and is ready for the daily function.

Kindly sign and return a copy of this letter as a token of your acceptance.

Yours sincerely.


Nicel KM
Co-Founder
Zwayam Digital Private Ltd (a subsidiary of Info Edge India Ltd)


I accept the terms and conditions of this offer


DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

ZWAYAM DIGITAL PVT. LTD.

Annexure

Name: DOUPATI MARIYA DASHO	Designation: Senior Executive Customer Experience & Product Specialist	
Band: B2A	Location: Bangalore	
Entitlement	Per Month₹	Per Annum₹
Basic Salary	14,745	1,76,940
House Rent Allowance (HRA)	7,373	88,476
Special Allowance	8,849	1,06,188
Sub Total 1	30,967	3,71,604
Company's Contribution to PF	1,800	21,600
Sub Total 2	32,767	3,93,204
Group Mediciam Insurance		11,800
Gratuity (Estimated)***		8,511
Sub Total 3		11,652
Gross Annual Fixed (Grand Total)		4,13,515
Annual Management Bonus~		45,000
Total Cost to Company ^^^ (at 100% payout)		4,58,515

^^^Total Cost to Company

Total Cost to Company is a total of Gross Annual Fixed and Annual Variable Pay/Annual Management Bonus/ Annual Tech Bonus at 100% payout as per the clause mentioned above.

*****Gratuity:**

You are entitled to retiral benefit of gratuity as per provisions of "Payment of Gratuity Act 1972". The amount indicated is equivalent to 15 days Basic Salary on a base of 26 days in a month, for every completed year as part thereof in excess of Six months. The payment shall be contingent upon continuous service of 5 years with the company. As per the act, the gratuity payable at the end of service shall not exceed twenty lakh rupees.

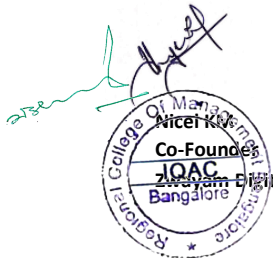
Following statutory deduction will be made from your monthly salary (apart from PF Deduction) to comply with different State & Central Acts.

- Income Tax will be deducted as per slabs specified in IT Act.
- Professional Tax and Labour welfare fund (LWF) will be deducted from your monthly salary if it's applicable in the state in which you are working.
- ESI will be deducted, if your gross salary does not exceed the limit specified in ESI Act for ESI Coverage.

~ Annual Management Bonus

The indicative range of Annual Management Bonus at your band is Rs.0/- to Rs. 45,000»/- . Please note:

- Management Bonus will be paid along with Annual Appraisal cycle and will be prorated as per Date of Joining.
- This is not a guaranteed component of your compensation and the actual pay out shall be calculated based on parameters as fixed for measuring Individual, Department and Company performance.
- To be eligible for the above mentioned component for a given evaluation period, you need to be on the rolls of the company at the time of pay out of the bonus component.
- The Management Bonus scheme may be revised from time to time.



Zwayam Digital Private Ltd (a subsidiary of Info Edge India Ltd)


 DIRECTOR
 REGIONAL COLLEGE OF MANAGEMENT BANGALORE
 Devanahalli, Bangalore



Name: KARTHIK A

Address: RCM, Bangalore 562164

Dear KARTHIK AR,

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

Your joining date will be **Wednesday 20 April 2018**

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

Company Address: JoulestoWatts Business Solutions Pvt Ltd,
6th Floor, Vaswani Presidio, Panathur Main Road,
India

Reporting Time : 9:00 AM

You will be paid a gross annual salary of **Rs. 3,00,000/- (Three Lakhs only)**.

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

JoulestoWatts Business Solutions Pvt. Ltd

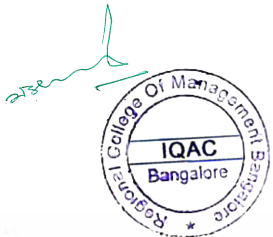
3rd floor, Vaswani Presidio
Bangalore - 560103

I look forward to welcoming you in our organization.

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

HR Signature

Candidate Signature



DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

JoulestoWatts Business Solutions Private Limited

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

www.joulestowatts.com

CIN : U74900KA2014PTC076748

EMPLOYMENT AGREEMENT

COMPENSATION STRUCTURE:

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

Your total annual CTC will be **Rs. 3,00,000/-** and its composition will be as follows:

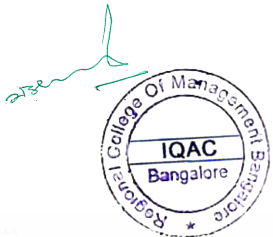
	Head	Annual	Monthly
A	CTC	3,00,000.00	25,000.00
	Basic Salary	1,50,000.00	12,500.00
	House Rent Allowance (HRA)	60,000.00	5,000.00
	Stat Bonus	12,495.00	1,041.25
	Conveyance	9,205.00	767.08
	Medical	15,000.00	1,250.00
	Telephone	12,000.00	1,000.00
	Leave Travel Allowance (LTA)	12,500.00	1,041.67
	Total Gross	2,71,200.00	22,600.00
B	Deductions		
	PF Employer Contribution	21,600.00	1,800.00
	PF Employee Contribution	21,600.00	1,800.00
	Gratuity	7,200.00	600.00
A-B =	Net Take Home (Varies depending on Taxes)	2,47,200.00	20,600.00

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

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

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

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




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

TIME SHEETS:

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

Joules to Watts Business Solutions Pvt. Ltd

SJR I Park, Tower 4 Ground floor, Opposite to Satya Sai Hospital
EPIP Zone, Whitefield, Bangalore-560066

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

STATUTORY BENEFITS:

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

BACKGROUND CHECK:

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

MEDICAL CHECK:

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

NO-SHOW:

Failure to report at the specified office on the **Wednesday 20 April 2018** shall be deemed as "No-Show". In such an event, the offer stands cancelled, and you shall be liable to pay one month's salary as penalty to the company for the loss suffered by the company.

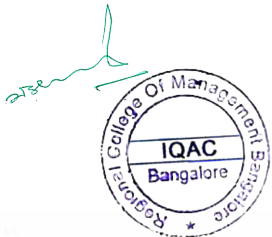
JOB ROLES & RESPONSIBILITIES:

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

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

REVIEW PERIOD:

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




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Joules to Watts Business Solutions Private Limited

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

www.joulestowatts.com

CIN : U74900KA2014PTC076748

ASSIGNMENT:

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

LEAVE:

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

HOLIDAYS:

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

DOCUMENTATION:

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

INDEMNITY:

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

UN-AUTHORIZED ABSENCE:

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

CONFIDENTIALITY & NON DISCLOSURE:

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

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

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

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




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Joulesto**Watts Business Solutions Private Limited**

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

www.joulestowatts.com

CIN : U74900KA2014PTC076748

NON COMPETE & NON SOLICITATION:

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

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

WAIVER:

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

JURISDICTION:

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

LEAVING THE COMPANY WITHOUT SERVING NOTICE PERIOD:

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

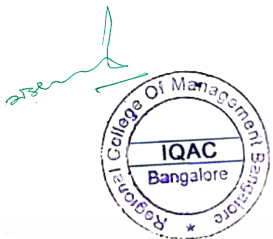
However, due to exigencies of business the Company may at its sole discretion reject the salary in lieu of notice and ask you to serve the entire or part of the notice period.

TERMINATION BY THE COMPANY:

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

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

Without Cause: (a) In the event that the employment is terminated without Cause, the EMPLOYEE will be provided with a 30 days written notice prior to such termination or paid severance pay in lieu thereof equivalent to the consolidated compensation package for a period of 30 days, calculated on the basis of the last basic salary.
(b) During probation period if the employment is terminated without Cause, the EMPLOYEE will be provided with 7 days prior written notice.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

TERMINATION BY EMPLOYEE:

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

MORAL CONDUCT:

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

ALTERNATIVE EMPLOYMENT:

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

COMPANY PROPERTIES IN YOUR POSSESSION:

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

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

CHANGE OF ADDRESS:

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

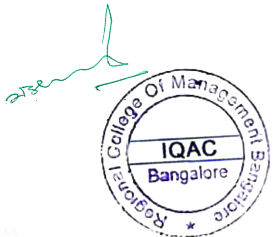
CODE OF CONDUCT:

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

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

PLACE OF EMPLOYMENT AND TRANSFER:

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




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Joules to Watts Business Solutions Private Limited

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

www.joulestowatts.com

CIN : U74900KA2014PTC076748

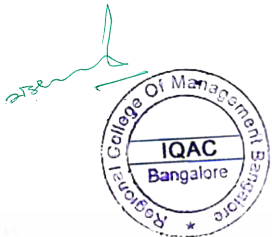
PROBATION:

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

DECLARATION:

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

<hr/>	April 19, 2018
Signature	Date




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

PRIVATE AND CONFIDENTIAL**Date: - 06-Feb-2018****Mr. GANESH KUMAR K V**
RCM, Bangalore**LETTER OF APPOINTMENT****Dear GANESH KUMAR K V**

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 **Kurseong Branch** under **Siliguri** at **Assistant Manager grade**.

You shall be required to join the Bank on or before **17-Feb-2018**.

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 **12-Feb-2018**, this letter of employment shall automatically be rescinded.

Yours sincerely,

For **Bandhan Bank Limited**,


Sandanu Banerjee
Head - Human Resources
DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

ANNEXURE I

TERMS AND CONDITIONS OF EMPLOYMENT

1. Appointment

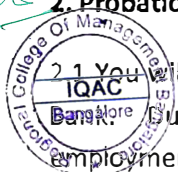
- 1.1 During the course of your employment, you will be governed by the Code of Conduct and Ethics, rules, regulations and other policies (together the "Company Policies") as enforced and as may be amended from time to time. The Bank reserves the right to vary the terms and conditions of service governing 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 **Kurseong Branch** under **Siliguri 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 30th September, 2018.

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

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.

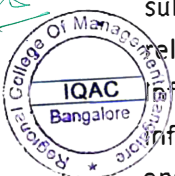




- 4.3 In the event of your continuous absence for a period exceeding 15 days, without formal request or permission from the management for the same, you shall be deemed to have left and relinquished your service. The contract of service shall come to an end when the employee abandons his / her job.
- 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.

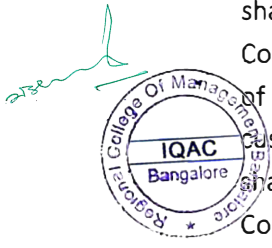
- 5.2 You shall at all times, whether during or after the termination of your employment, act with utmost fidelity and shall not disclose or divulge any such Confidential Information to third parties or make use of such information for your own benefit or otherwise howsoever.
- 5.3 You will not reproduce, 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 it's 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 effectuate the same. 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



DIRECTOR
REGIONAL INSTITUTE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore



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 to 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

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)


DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Banahalli, Bangalore

ANNEXURE II – Compensation Details
Confidential
Candidate Name: GANESH KUMAR KV
Grade: Assistant Manager
Position Name: Customer Relationship Officer (MT)
Location: Kurseong Branch – Siliguri Cluster

Particulars	Monthly(Rs.)	Yearly(Rs.)
Basic Salary	₹ 9,282	₹ 111,384
HRA	₹ 4,641	₹ 55,692
Special Allowance	₹ 9,547	₹ 114,564
Medical Allowance	₹ 1,250	₹ 15,000
Conveyance Allowance	₹ 1,600	₹ 19,200
Child Education Allowance	₹ 200	₹ 2,400
Gross Salary	₹ 26,520	₹ 318,240
Benefits		
PF(Employer Contribution)	₹ 1,800	₹ 21,600
Gratuity	₹ 446	₹ 5,352
Insurance Valuation - Mediclaim, Term Life and Accidental Benefit	₹ 401	₹ 4,812
Cost to Company(CTC)	₹ 29,167	₹ 350,004

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.


 DIRECTOR
 REGIONAL COLLEGE OF MANAGEMENT BANGALORE
 Devanahalli, Bangalore



Manjunath
RCM, Bengaluru 562164

Dear **Manjunath**,

Congratulations on your selection with Aditya Birla Health Insurance Co. Ltd.!

With reference to your application and subsequent selection process, we are pleased to confirm your selection to join the "**Aditya Birla Health Insurance Co. Ltd.**" as **Sales Manager**.

You are joining a team of young enthusiasts who strive to give their best each day. We look forward to see you grow and develop into an astute professional who along with commitment towards work, exhibit care, concern and compassion towards fellow employees. We hope that you find your work to be meaningful, challenging and equally rewarding.

We wish to see you grow both professionally and personally, while you commit yourself to enhancing lives of the customers entrusted in your care.

A detailed letter of appointment will be issued to you on your joining. We would expect you to join us latest by **1st April, 2018**. In the event of you not being able to join on or before the joining date as mentioned, please intimate the undersigned in writing, failing which this offer will be deemed void.

Kindly note that this offer is valid subject to submission of all required documentation, feedback from your College and satisfactory results of your pre-employment medical examination as well as satisfactory results.

Kindly send the acceptance of this offer letter and the **Annexure A** as an acknowledgement and have it sent to us within 2 days of receipt of this offer.

We wish you a great learning and enriching experience.

Happy Learning!

Best Wishes,

Niren Srivastava

Head – HR & Administration



DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Aditya Birla Health Insurance Co. Limited
(T) +91 22 6279 9500
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

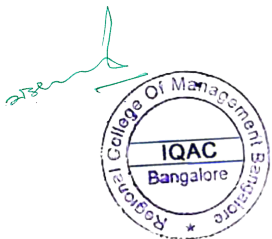
Registered Office:
One India Bulls Centre, Tower 1, 9th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153



Annexure 'A'

Fixed Remuneration	Per Annum (Rs.)	Per Month (Rs.)
Basic Salary	120800	10067
Housing Rent Allowance	60400	5033
Mobile Allowance	12000	1000
Education Allowance	2400	200
Special Allowance	60190	5016
Advance Against Statutory Bonus	16800	1400
Provident Fund (Employer's Contribution)	21600	1800
Gratuity	5810	484
Total	300000	

- The payment of Salary and Benefits will be subject to deduction of Income Tax as per the prevailing Income Tax rates and other statutory deductions, as may be required in accordance with applicable legislation in force from time to time.
- All figures mentioned are annualized value and prorated according based on your date of joining.
- Advance against Statutory Bonus is paid monthly in lieu of Statutory Bonus as per the provisions
- Gratuity is payable as per the provision of applicable Gratuity Act.
- Company reserves the right to amend the Compensation structure as it may deem fit.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Aditya Birla Health Insurance Co. Limited
(T) +91 22 6279 9500
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:
One India Bulls Centre, Tower 1, 9th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153



Annexure 'B'

Please submit photocopies of the following documents, as applicable, at the time of joining. Please also bring the original copies of your certificates and testimonials for verification.

- Copy of Latest Resume
- Copy of Permanent Account No. (PAN)/Copy of PAN application (in case PAN is not available)
- SSC / HSC certificates with Mark-Sheets
- Graduation / post-graduation Degree / Diploma with Mark-Sheets
- Proof of Age (Ration Card/ Driving License/ Passport/ Voter's Id/ College ID card/ Bank Pass Book)
- Four passport Size Colored photographs
- Three professional references (with complete address and telephone number)

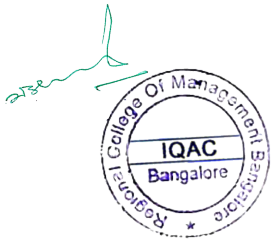
On joining you will also be required to furnish the following:

- PF Nomination Form
- Family dependent details
- Any other relevant information that may be required.

Please Note that Submission of all the above-mentioned documents and completion of all the forms given in your joining kit are mandatory. Any non-compliance may result in your joining kit being declared as incomplete, for which you would be solely responsible and thus consequently delay/impact:

- The generation of Employee Code and Salary pay-out
- Your coverage under mediclaim, Group Protection Cover, etc.
- Settlement of claims etc., were they to come up

Your present and permanent addresses, as mentioned in your application form, are recorded in Company's record. You are required to inform the Company about any change in your address and telephone numbers.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Aditya Birla Health Insurance Co. Limited
(T) +91 22 6279 9500
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:
One India Bulls Centre, Tower 1, 9th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153

June 19, 2018

Name: Mr. Murali

RCM, Bengaluru 561264

Offer Of Employment

Dear Mr.Murali,

Congratulations! We are pleased to offer you a position as **Executive Trainee** in Anand Rathi Group for our **Bangalore** office.

Your total Fixed Compensation will be ₹ **450000/-** (Rupees Four Lakhs Fifty Thousand Only) per annum. In addition to the fixed component you shall be eligible for Bonus/ Incentive as per the Company policy. A detailed employment letter will be issued upon joining.

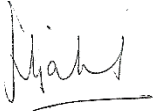
Please be advised that as agreed, your date of joining with us will be on or before 1st July 2018 as this offer expires on 3rd July 2018.

You will be on Probation period for Six Months from DOJ.

Please sign a duplicate copy of this letter as a token of acceptance of our offer at the terms mentioned above.

Regards,

For **Anand Rathi Group**



Authorized Signatory

I agree to accept above Offer and hereby signify my acceptance for the same.

SIGNATURE WITH DATE: _____

NAME: **JOAC Vijaylaxmi**

ANAND RATHI WEALTH LIMITED
(Formerly known as Anand Rathi Wealth Services Limited)
AMFI-Registered Mutual Fund Distributor
CIN No.: U67120MH1995PLC086696

Registered Office : Express Zone, A Wing, 10th Floor, Western Express Highway, Goregaon (East)
Mumbai – 400 063, Maharashtra Tel No.+91 22 62817000. www.rathi.com

Branch Office : 11th Floor,Times Tower,Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.


DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

25-Mar-2018

Mr. PRAVEEN MALLIKARJUN
RCM, Bangalore 562164

SUB: LETTER OF INTENT TO HIRE

Dear PRAVEEN MALLIKARJUN,

Congratulations! Further to your application for Employment with Wissen Infotech (the 'Company') and the subsequent selection process, we are delighted to communicate to you our intent to make you an offer for the position of **Technical Trainee** with the company.

Your offer of employment is subject to your successful completion of a background and reference check, your execution of certain agreements, your submitting the relevant documents, and other internal approvals.

Should you meet the conditions of employment, your **Total Cost to Company** will be **INR 300000.00** per annum. The complete breakdown of the compensation and increment will be provided in the Letter of Appointment.

This letter of intent would be superseded by a formal employment contract. The employment contract will detail out the scope, terms and conditions of your employment with the company, break up of your salary, proposed location of posting, date of joining etc. Please be advised that our offer to you will be conditional upon you having successfully completed your graduation / post-graduation qualification with 65%/6.5+CGPA and having completed all studies, course requirements and examinations required for the award of the educational qualification mentioned by you in your application for employment with the Company. You are required to submit all marks sheets and other relevant documents (if any), on the day you join the Company. Further, you should have been declared as passed by the relevant examination authority. Please note that the determination of the adequacy or authenticity of all or any of the proofs and any condoning delay in submission of the same will be at the Company's absolute and sole discretion.

This is a letter of intent only. It is not intended to be, and shall not constitute in any way a binding or legal agreement, or impose any legal obligation or duty on either you or the Company.

Should you have any questions regarding the above, please do not hesitate to write to silpa.moola@wisseninfotech.com.

Welcome to Wissen and looking forward to working with you.

Warm Regards,
For Wissen Infotech



Bhanumathi Santhosh
Manager - HR


DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

PRIVATE AND CONFIDENTIAL**Date: - 06-Feb-2018****Ms. ROHINI MR****RCM, Bangalore****LETTER OF APPOINTMENT**Dear **ROHINI MR**

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 **Kurseong Branch** under **Siliguri** at **Assistant Manager grade**.

You shall be required to join the Bank on or before **17-Feb-2018**.

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 **12-Feb-2018**, this letter of employment shall automatically be rescinded.

Yours sincerely,

For **Bandhan Bank Limited**,
Sandanu Banerjee
Head - Human Resources
DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

ANNEXURE I

TERMS AND CONDITIONS OF EMPLOYMENT

1. Appointment

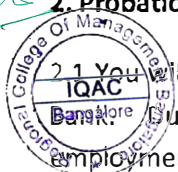
- 1.1 During the course of your employment, you will be governed by the Code of Conduct and Ethics, rules, regulations and other policies (together the "Company Policies") as enforced and as may be amended from time to time. The Bank reserves the right to vary the terms and conditions of service governing 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 **Kurseong Branch** under **Siliguri 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 30th September, 2018.

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

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.

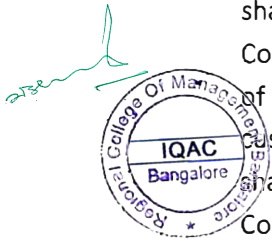
- 5.2 You shall at all times, whether during or after the termination of your employment, act with utmost fidelity and shall not disclose or divulge any such Confidential Information to third parties or make use of such information for your own benefit or otherwise howsoever.
- 5.3 You will not reproduce, 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 it's 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 effectuate the same. 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



DIRECTOR
REGIONAL INSTITUTE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore



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 to 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

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)


DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Banahalli, Bangalore

ANNEXURE II – Compensation Details
Confidential
Candidate Name: GANESH KUMAR KV
Grade: Assistant Manager
Position Name: Customer Relationship Officer (MT)
Location: Kurseong Branch – Siliguri Cluster

Particulars	Monthly(Rs.)	Yearly(Rs.)
Basic Salary	₹ 9,282	₹ 111,384
HRA	₹ 4,641	₹ 55,692
Special Allowance	₹ 9,547	₹ 114,564
Medical Allowance	₹ 1,250	₹ 15,000
Conveyance Allowance	₹ 1,600	₹ 19,200
Child Education Allowance	₹ 200	₹ 2,400
Gross Salary	₹ 26,520	₹ 318,240
Benefits		
PF(Employer Contribution)	₹ 1,800	₹ 21,600
Gratuity	₹ 446	₹ 5,352
Insurance Valuation - Mediclaim, Term Life and Accidental Benefit	₹ 401	₹ 4,812
Cost to Company(CTC)	₹ 29,167	₹ 350,004

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.


 DIRECTOR
 REGIONAL COLLEGE OF MANAGEMENT BANGALORE
 Devanahalli, Bangalore

PRIVATE AND CONFIDENTIAL**Date: - 06-Feb-2018****Ms. RUKMINI KJ****RCM, Bangalore****LETTER OF APPOINTMENT**Dear **RUKMINI KJ**

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 **Kurseong Branch** under **Siliguri** at **Assistant Manager grade**.

You shall be required to join the Bank on or before **17-Feb-2018**.

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 **12-Feb-2018**, this letter of employment shall automatically be rescinded.

Yours sincerely,

For **Bandhan Bank Limited**,
Sandanu Banerjee
Head - Human Resources
DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore



ANNEXURE I

TERMS AND CONDITIONS OF EMPLOYMENT

1. Appointment

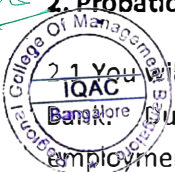
- 1.1 During the course of your employment, you will be governed by the Code of Conduct and Ethics, rules, regulations and other policies (together the "Company Policies") as enforced and as may be amended from time to time. The Bank reserves the right to vary the terms and conditions of service governing 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 **Kurseong Branch** under **Siliguri 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 30th September, 2018.

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

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.

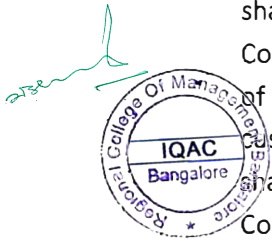
- 5.2 You shall at all times, whether during or after the termination of your employment, act with utmost fidelity and shall not disclose or divulge any such Confidential Information to third parties or make use of such information for your own benefit or otherwise howsoever.
- 5.3 You will not reproduce, 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 it's 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 effectuate the same. 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



DIRECTOR
REGIONAL INSTITUTE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore



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 to 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

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)



DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Channahalli, Bangalore

ANNEXURE II – Compensation Details
Confidential
Candidate Name: GANESH KUMAR KV
Grade: Assistant Manager
Position Name: Customer Relationship Officer (MT)
Location: Kurseong Branch – Siliguri Cluster

Particulars	Monthly(Rs.)	Yearly(Rs.)
Basic Salary	₹ 9,282	₹ 111,384
HRA	₹ 4,641	₹ 55,692
Special Allowance	₹ 9,547	₹ 114,564
Medical Allowance	₹ 1,250	₹ 15,000
Conveyance Allowance	₹ 1,600	₹ 19,200
Child Education Allowance	₹ 200	₹ 2,400
Gross Salary	₹ 26,520	₹ 318,240
Benefits		
PF(Employer Contribution)	₹ 1,800	₹ 21,600
Gratuity	₹ 446	₹ 5,352
Insurance Valuation - Mediclaim, Term Life and Accidental Benefit	₹ 401	₹ 4,812
Cost to Company(CTC)	₹ 29,167	₹ 350,004

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.


 DIRECTOR
 REGIONAL COLLEGE OF MANAGEMENT BANGALORE
 Devanahalli, Bangalore

1st March 2018

PRIVATE AND CONFIDENTIAL

Ms. SUCHITRA N

We are pleased to offer you the position of **Senior Executive Customer Experience & Product Specialist** in **Product Adoption department** with Zwayam Digital Pvt Ltd (a subsidiary of Info Edge India Ltd).

1. This **Letter of Intent** is being issued subject to the following terms:
 - a) You shall join the company on or before **1st May 2018**.
 - b) Accuracy of the testimonials and information provided by you.
 - c) Your being free from any contractual restrictions preventing you from accepting this offer or starting work on above mentioned date.
 - d) Successful background verification and reference check. In the event the background verification is not satisfactory in the sole opinion of the Company, the Company reserves the right to revoke the offer letter at any time without assigning any reason.
2. On your date of joining, you will be issued a formal Appointment Letter.
3. You shall be based in **Bangalore** but will serve the company or any of its subsidiaries or associated companies in any location within or outside of India.
4. As an employee of the company, you will receive an annual CTC (Cost to the Company) as mentioned in Annexure attached on Page 2.
5. In case you decide to leave the service of the organization, you will be required to give **30 days'** notice. The organization in its sole discretion can decide to waive off/ reduce the notice period depending upon the exigencies. In such case, you would be required to pay the organization the gross salary for the notice period so reduced/ waived off.
6. You agree that, during the term of this Agreement or any extensions and for a period of two (2) years thereafter, you will keep confidential any information which you obtains from the Company or any of said entities' subsidiaries, sister corporations or concerns, now or hereafter existing or created, concerning their client data properties, assets, content of this letter of intent, particular or detail of products, developing process, technical knowhow, administrative or organizational matters, proprietary assets, source codes, copyrights, business methods, and trade secrets.
7. Upon termination of employment, all company documents, information and property, business cards, office keys must be returned to the office prior to leaving.
8. Work from home: In view of the Covid-19 situation you will be working from home starting your joining date. While working from home you shall adhere to the company wide guidelines on work from home to ensure business continuity. However, you are expected to report to your work location as per the timelines decided by HR, once the office re-opens and is ready for the daily function.

Kindly sign and return a copy of this letter as a token of your acceptance.

Yours sincerely.


Nicel KM
Co-Founder
Zwayam Digital Private Ltd (a subsidiary of Info Edge India Ltd)


I accept the terms and conditions of this offer


DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

ZWAYAM DIGITAL PVT. LTD.

Unit No. N - 801 & 802, 8th Floor, North Block Manipal Centre, 47,
Dickenson Road Bangalore, KA 560042

Annexure

Name: SUCHITRA N	Designation: Senior Executive Customer Experience & Product Specialist	
Band: B2A	Location: Bangalore	
Entitlement	Per Month₹	Per Annum₹
Basic Salary	14,745	1,76,940
House Rent Allowance (HRA)	7,373	88,476
Special Allowance	8,849	1,06,188
Sub Total 1	30,967	3,71,604
Company's Contribution to PF	1,800	21,600
Sub Total 2	32,767	3,93,204
Group Mediciam Insurance		11,800
Gratuity (Estimated)***		8,511
Sub Total 3		11,652
Gross Annual Fixed (Grand Total)		4,13,515
Annual Management Bonus~		45,000
Total Cost to Company ^^^ (at 100% payout)		4,58,515

^^^Total Cost to Company

Total Cost to Company is a total of Gross Annual Fixed and Annual Variable Pay/Annual Management Bonus/ Annual Tech Bonus at 100% payout as per the clause mentioned above.

*****Gratuity:**

You are entitled to retiral benefit of gratuity as per provisions of "Payment of Gratuity Act 1972". The amount indicated is equivalent to 15 days Basic Salary on a base of 26 days in a month, for every completed year as part thereof in excess of Six months. The payment shall be contingent upon continuous service of 5 years with the company. As per the act, the gratuity payable at the end of service shall not exceed twenty lakh rupees.

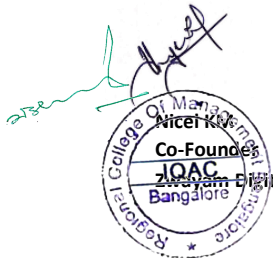
Following statutory deduction will be made from your monthly salary (apart from PF Deduction) to comply with different State & Central Acts.

- Income Tax will be deducted as per slabs specified in IT Act.
- Professional Tax and Labour welfare fund (LWF) will be deducted from your monthly salary if it's applicable in the state in which you are working.
- ESI will be deducted, if your gross salary does not exceed the limit specified in ESI Act for ESI Coverage.

~ Annual Management Bonus

The indicative range of Annual Management Bonus at your band is Rs.0/- to Rs. 45,000»/- . Please note:

- Management Bonus will be paid along with Annual Appraisal cycle and will be prorated as per Date of Joining.
- This is not a guaranteed component of your compensation and the actual pay out shall be calculated based on parameters as fixed for measuring Individual, Department and Company performance.
- To be eligible for the above mentioned component for a given evaluation period, you need to be on the rolls of the company at the time of pay out of the bonus component.
- The Management Bonus scheme may be revised from time to time.



Zwayam Digital Private Ltd (a subsidiary of Info Edge India Ltd)


 DIRECTOR
 REGIONAL COLLEGE OF MANAGEMENT BANGALORE
 Devanahalli, Bangalore



BACKED BY FAIRFAX

PRIVATE AND CONFIDENTIAL

Date: 08 Nov 2018

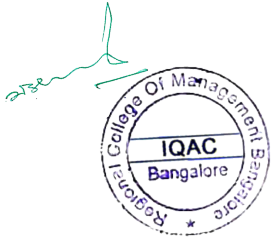
VEDHA

RCM, Bangalore 562164

Dear VEDHA C R,

Subsequent to your meetings with Go Digit General Insurance Limited, we are pleased to make an offer of employment on the following terms and conditions:

- 1.1 You shall be appointed to the position of Graduate Trainee Engineer - Analytics and Data Science
- 1.2 As an employee of the Organisation, your Gross Annual Compensation (Cost to Company) will be 450,000/- (Rupees Four Lac Fifty Thousand Only).
- 1.3 Your Gross Annual Compensation will include a performance-linked variable of 11.11% subject to achievement of pre-defined targets.
- 1.4 All terms and conditions of your employment, including the code of conduct, will be in accordance with the Company's policies and procedures and the Employment Agreement.
- 1.5 The Trainee Program will be for a period of 1 year from your date of joining.
- 1.6 Your employment will also be dependent upon completion of your Graduation / Post Graduation as per the training programme.
- 1.7 Your employment with the Company is subject to:
 - (a) The accuracy of the testimonials and information provided by you; and,
 - (b) You being free from any contractual restrictions preventing you from accepting this offer and will return receipt of acceptance of this offer within 5 working days.
- 1.8 At any time, the contract may be terminated by either party by giving 90 days' notice in writing. Go Digit General Insurance reserves the right to payment of salary in lieu of the notice period.
- 1.9 On the day of your joining kindly bring photocopies of your certificates (all education qualifications, address proof, Pan card copy, ID proof, all previous employers' certificates, Form 16, Last employer's salary slip of last 3 months, relieving Letter from last employer), along with four passport size photographs.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Go Digit General Insurance Limited (formerly known as Oben General Insurance Limited) | Pioneer Atlantis, 94-95, 4th B Cross Rd, Koramangala Industrial Layout, Koramangala Bengaluru, Karnataka 560034 | CIN: U66010PN2016PLC167410



BACKED BY FAIRFAX

This offer is being issued subject to successful verification of all your documents submitted. As a token of your acceptance of our offer and the terms of this letter, please sign in the space provided below and return the same to us. We are excited at the prospect of having you join us and look forward to a rewarding association.

Annexure A
Compensation Entitlement Sheet

	Monthly	Annual
Basic Salary	11,667	140,000
HRA	4,667	56,000
Education Allowance	200	2,400
LTA	972	11,662
Statutory Bonus	972	11,662
Special Allowance	12,495	149,942
Gross Salary	30,972	371,666
<u>Employer Contributions</u>		
EPF	1,800	21,600
ESI	0	0
Gratuity	561	6,734
Fixed Compensation	33,333	400,000
Variable Pay		50000
Annual Cost to Company		450,000

Deductions:

EPF	1,800	21,600
ESIC	0	0
PT Deduction	200	2,500
Net Pay	28,972	347,566

*TDS deduction is subject to taxable income.

** Variable pay shall be paid depending upon the performance of the employee and as per the company policies. Employee can earn up to 200% of the variable pay. Employee who has resigned or is serving his / her notice period, as on the date of payment, will not be eligible for payment of Variable pay.



DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Go Digit General Insurance Limited (formerly known as Oben General Insurance Limited) | Pioneer Atlantis, 94-95, 4th B Cross Rd, Koramangala Industrial Layout, Koramangala Bengaluru, Karnataka 560034 | CIN: U66010PN2016PLC167410



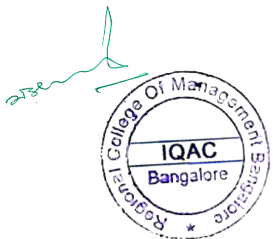
BACKED BY FAIRFAX

*** Eligibility for increment shall be depending upon the performance of the employee and as per company policies. Employee who has resigned or is serving his/her notice period will not be eligible for increment

Sincerely,
For Go Digit General Insurance Limited

Amrit Jaidka Arora
CHRO

VEDHA C R




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Go Digit General Insurance Limited (formerly known as Oben General Insurance Limited) | Pioneer Atlantis, 94-95, 4th B Cross Rd, Koramangala Industrial Layout, Koramangala Bengaluru, Karnataka 560034 | CIN: U66010PN2016PLC167410

Website www.godigit.com

Boardline 08067615454

Fax 08067615400