

Mr. Abhishek
RCM, Bangalore 562164

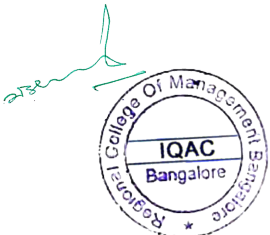
15-02-2019

SBIL-Gene-11568

Offer Letter: Senior Associate

Dear Abhishek,

1. We congratulate you on your selection for the position of **Senior Associate** with our organization.
2. You will be on probation for one year. During this period, you will initially undergo structured class-room training. This will be followed by your initial posting in a specific role and location.
3. Your remuneration will be Rs.3,00,000/- (Rupees Three Lakhs only) p.a. on Cost to the Company (CTC) basis. The details of the compensation are given at Annexure 1.
4. This offer of employment is subject to your fulfilling the following conditions:
 - ✓ Qualifying Post Graduate Degree / Diploma Program on the day of joining OR Clearing PG Degree/ Diploma in first attempt if the results are awaited. You will have to submit final Degree/ Diploma mark sheets within 15 days of declaration of the results at university / institute concerned, failing which this offer automatically stands withdrawn.
 - ✓ Submitting, in original, certificates of academic qualifications, age and other testimonials;
5. During the probation period, your performance will be assessed continually. On satisfactory completion of probation, your services in the Company will be confirmed.




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6. Please arrange to return the duplicate copy of this letter, duly signed by you, in token of acceptance of the offer. Please also forward photocopies of your proof of age, educational certificates, other testimonials and 3 color passport sized photographs, along with the acceptance letter.

7. For any clarification, you may contact the undersigned at _____ or email at _____.

8. In case of your resignation or termination from the services of SBI Life Insurance Co. Ltd for any reasons whatsoever, the admissibility or otherwise of payment of variable pay / incentive and the quantum of such incentive to be paid shall be at the sole discretion of the Management and no correspondence shall be entertained in this regard.

9. The normal age of superannuation shall be 60 years.

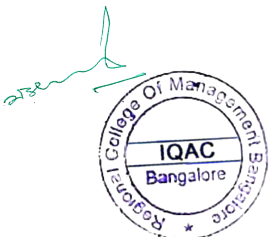
Yours faithfully,

Gana Elizabeth Abraham
RHR

I, Abhishek, accept the above offer as Senior Associate in SBI Life Insurance Company Limited.

Signature:

Date:




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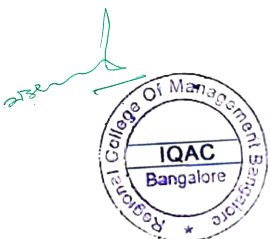
Salary Sheet	
Name	Abhishek
Designation	Senior Associate

Salary Component	Amt per month (Rs)	Amt per annum (Rs)	Remarks
Basic Salary	10,000	1,20,000	40% of Fixed Compensation
House Rent Allowance	5,000	60,000	50% of Basic Salary
Special Allowance	8,319	99,831	
Total Monthly Salary (A)	23,319	2,79,831	
Retiral Benefits			
PF	1,200	14,400	Company's contribution to PF @ 12% of Basic Salary
Gratuity	481	5,769	You will be entitled to gratuity as per the Payment of Gratuity Act, 1972 after completion of five years of service with the Company.
Total Retiral (B)	1,681	20,169	
Fixed Compensation (A+B)	25,000	300,000	
Performance linked Variable Pay as per Company policy up to		75,000	
Potential Annual Remuneration on Cost to Company Basis (CTC)		3,75,000	

In addition you are eligible for:

1. Mediclaim Coverage for spouse and up to two children to a ceiling of Rs 5 lakhs. Dependant parents may be added on a voluntary basis at an additional payout on prorata basis.
(In case of Maternity Coverage the claim is covered up to Rs 50,000/-)
2. Group Life Insurance coverage of Rs 20 lakh.

Please note that remuneration is a contract entirely between you and the Company and should therefore be treated as strictly confidential.



MEDICAL FITNESS DECLARATION

In pursuance of the offer of employment made to me by SBI Life Insurance, I, Adarsh Dayal declare that;

1) To the best of my knowledge, I am medically fit to accept the offer of employment extended to me and fully understand that in the event of my being found medically unfit to discharge the responsibilities assigned to me, the company shall have the right to terminate my services forthwith.

2) I suffer / have suffered from (tick whichever is applicable):

Hypertension	<input type="checkbox"/>
Pulmonary Disease	<input type="checkbox"/>
Tuberculosis	<input type="checkbox"/>
Cancer	<input type="checkbox"/>
Rheumatic Joint Diseases or symptoms	<input type="checkbox"/>
Asthma	<input type="checkbox"/>
Mental Stress	<input type="checkbox"/>
Others (Please specify)	<input type="text"/>

and agree to undergo the medical examination as decided by the company to satisfy itself of my medical fitness. The company's decision in this regard shall be final and binding. This is, however, without prejudice to the right of the company to terminate my services in future should I be found medically unfit to discharge the responsibilities assigned to me.

(Signature of the candidate)

Date: _____

Place: _____




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THE KARUR VYSYA BANK LIMITED
HUMAN RESOURCES DEPARTMENT
CENTRAL OFFICE
ERODE ROAD, KARUR – 639 002
Tamil Nadu

☎ 04324 –226520, 225521– 25 Extn.9472,9470 Fax: -04324-227555
CIN: L65110TN1916PLC001295

Email: Careers@kvbmail.com

KVB/CR/RCM - BGLR/2018-19/028
Applicant ID : 211492

28/02/2019

Provisional Selection Order

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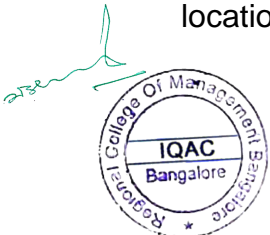
Dear **RAJATH SHARMA**

Greetings from The Karur Vysya Bank Ltd!!

Congratulations!

With reference to your application and subsequently held selection process, we are glad to inform that, you are selected as **Branch Sales and Service Executive**. This selection is subject to fulfilling of the below mentioned terms and conditions.

1. Your Annual CTC will be **Rs.3.00 Lakhs**
2. Probation period will be for 12 Months from the date of Joining.
3. This provisional selection order is valid up to **31st July 2019**.
4. The bank reserves the right to conduct, either by itself or through its representative's necessary background verification and credit checks.
5. Provisional order does not guarantee you the employment by itself, unless the hiring requirements are fulfilled as per the bank's policy. Same is detailed below for your reference and needful action.
 - Completion of course without any track of arrears and securing 60% of marks.
 - Satisfactory reports of BGV and CIBIL checks.
6. Detailed terms of appointment with Date of Joining, Posting location and Induction schedule will be mentioned in the final appointment order.
7. Aforesaid, Final appointment order will be issued to you, post receipt of confirmation on course completion (Exam & Project viva) from your Campus / University.
8. Posting location will be basis the requirement of the bank and request for change of location will not be entertained.




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Devanahalli, Bangalore

You are requested to submit the scanned copies of below mentioned documents for further Processing.

List of Documents Required

1. Copies of PAN, AADHAAR in support of your Date of Birth & Residential address.
2. Scanned copies SSLC, HSC, Graduation, Post- Graduation (Semester wise Mark Sheets & Consolidated Mark Sheet), Any Certification Course like JAIIB / CAIIB (if any).

You are requested to acknowledge receipt of this order by signing and forwarding the same to us immediately by return mail on or before **03/03/2019**

Kindly contact us at: 04324 – 269473/62 for any other guidance and assistance.

ASSISTANT GENERAL MANAGER - HRD

Acknowledgement – cum – Acceptance

I _____ hereby acknowledge the receipt of this offer and

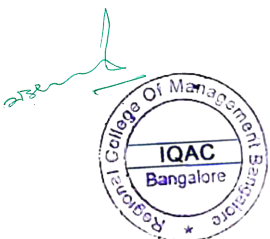
- Agree to the terms and conditions stipulated therein.
- I am aware about the roles and Responsibility of **Branch Sales and Service Executive**.
- I also authorize Karur Vysya Bank or its representatives to carry out background verification, CIBIL checks for the purpose of confirming my suitability for employment at the bank.

Place:

SIGNATURE

Date:

(Full Name)



Handwritten signature in blue ink above the text: DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore



November 20, 2019

IBM India Private Limited
Manyata Embassy Business Park,
G2 Block, Nagwara Outer Ring Road,
Bangalore – 560045, India.
Tel : 91-80-49139999
<http://www-07.ibm.com/in/careers/>

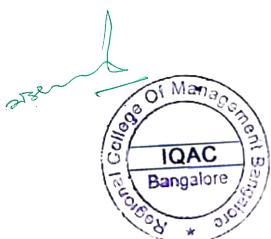
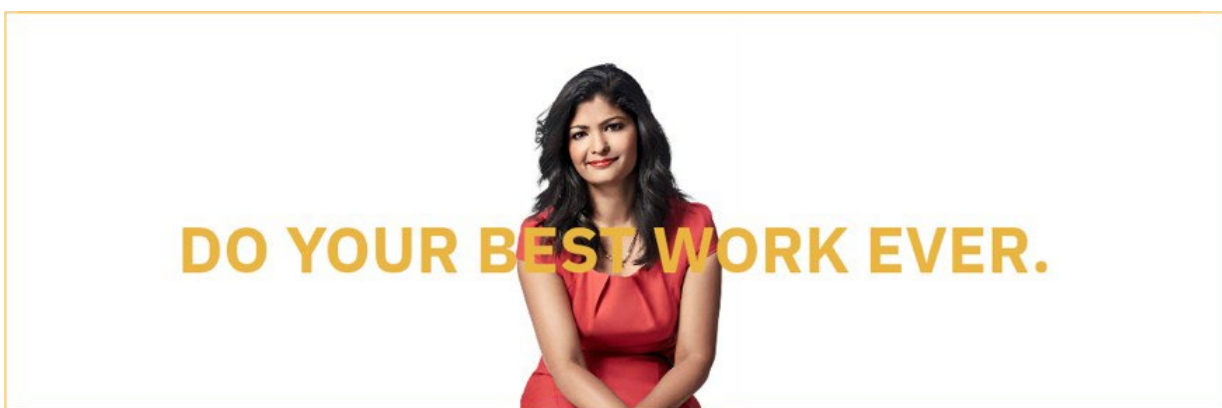
Dear **CHAITHRA KS**

At IBM you can innovate breakthroughs and help make life changing impact. We are experts in nearly every technical, scientific and business field. As IBMers, we are proud to apply our expertise in countries we are citizens of; all united by a single purpose: to be essential.

We invite you to join us as a Security Analyst, in band 06G and experience an inclusive, collaborative and learning culture with the support of technical & business experts, mentors, leaders and colleagues worldwide. You will thrive in an environment that cultivates creativity and individuality; and; be part of projects that help make the world work better.

Talent development is strategic to IBM; and you will have access to a unique learning platform powered by IBM's Watson, IBM Cloud and IBM Bluemix to help you learn quicker, learn smarter, and help the company stay agile and top-notch.

Your letter of employment is attached, for your review and acceptance. Please do not hesitate to reach out to us in case of queries or concerns. We look forward to hearing from you soon and welcome you to be a part of our team.





November 20, 2019

IBM India Private Limited
Manyata Embassy Business Park,
G2 Block, Nagwara Outer Ring Road,
Bangalore – 560045, India.
Tel : 91-80-49139999
<http://www-07.ibm.com/in/careers/>

Dear **CHAITHRA KS**

We are pleased to offer you the position of Security Analyst, in band 06G at IBM India Pvt Ltd (IBM or Company). The terms and conditions of your employment contract at IBM are detailed below. Please read these important details carefully, including your compensation and benefits.

Initially, you will have to undergo an IBM trainee program specially designed for all college campus hires. This training is to enable you to acclimatize to the industry and post qualifying, accelerate your transition to a live project.

You must complete your formal course of education, including final semester examinations to establish your qualifications, before joining. Further, this offer is contingent upon your obtaining the degree, consistent academic performance, minimum aggregate or equivalent of 65% or 6.5 CGPA in Bachelors & Post-Graduation and 60% or 6.0 CGPA in SSLC or X, HSC/PUC/XII, Diploma or the equivalent, failing which IBM may, at its sole discretion, withdraw this offer of employment.

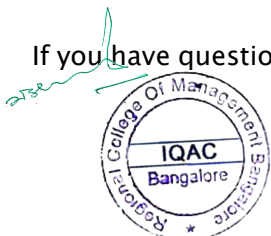
Acceptance and Commencement

Your appointment will be effective on your joining date, i.e November 20 2019 Please contact us immediately if you require an alternative joining date. If you do not confirm your acceptance or we are unable to set an alternative date, this offer will be withdrawn.

To confirm your acceptance of this offer, you are required to:

- Accept this offer by selecting the 'accept' option at the bottom of the form. Please note that if you do not provide your acceptance, you will not be allowed to join on the joining date specified above.
- On your first day of employment, please report at 8:45 am to the Main Lobby located at IBM India Pvt Ltd, Bhartiya Centre of Information Technology, 15th Floor, Training Room Nos 3,4,5 & 6, Milestone Buildcon, Chokkanahalli, Thanisandra Main Road, Bangalore –560064. You will meet with your Onboarding Specialist who will assist you with your joining formalities. If you have questions about your First Day Start Paperwork, send a mail to pronboar@in.ibm.com

If you have questions about your First Day Documentation, send an email to eschoolhiring@in.ibm.com





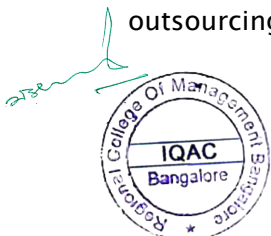
On your joining date, please bring (i) 1 copy of this letter duly signed and dated by you (ii) 2 self photographs (passport size, color with white background) (iii) One set of print outs of the completed on boarding forms & Originals (iv) Aadhaar number (If you do not have one, please apply immediately and provide the enrolment number on the day of onboarding). This is required to facilitate remittance of your provident fund to the Employees Provident Fund Organization, as well as for any other purposes that may be required by statutory and regulatory authorities. Please note that Aadhaar is currently not mandatory for employees who do not hold an Indian passport, hence please notify us in advance if you fall within this category (v) Two sets of photocopies of the following mandatory documents:

- Relieving document from most recent employer – Relieving letter or service certificate or resignation acceptance e-mail with last working day (LWD) confirmation.
- Passport and Pan card– If you do not have a Passport or Pan card you need to bring one of the following IDs.
 - Voter ID card
 - Driving License
 - Aadhaar Card
 - Senior Secondary result/certificate with DOB and photo (for university hires only)
- In the absence of Passport and Pan card, apply for the same immediately and carry any one of the following as mentioned above to complete on boarding process.
- Disability certificate – If you have stated in your application to IBM that you are differently abled, please bring the disability certificate as per the prescribed format, duly filled & signed.
- Name change document – If you have ever changed your name at any point of time, and for any reason whatsoever. Valid Indian Work Permit, if applicable.
- Education documents (for university hires only) – Degree certificate and all year mark sheets for the highest degree attained.

Please contact us via eschoolhiring@in.ibm.com for any queries regarding your employment offer.

The other terms and conditions of the offer are as follows:

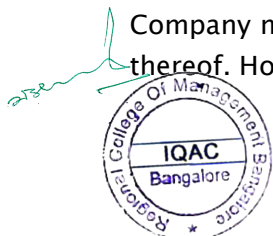
- Your employment with the Company is at all times subject to you having a valid work permit from the Government of India. It is your responsibility to obtain and maintain throughout your employment a valid work permit. A copy of the work permit needs to be furnished by you on the date of on boarding, failing which you will not be permitted to join.
- You are required to join work at your onboarding location, where you may be assigned to a specific training stream based on business requirements. You will undergo training at a specified location for a specified duration of time. (Your training location and the duration of training may change due to business requirements). You will be expected to undergo your training in any skill at the discretion of the Company.
- You acknowledge that the technology industry undergoes rapid transformations and structural changes. In this context, IBM frequently enters into agreements with other entities, including outsourcing arrangements, transitions, mergers, acquisitions, divestitures and other corporate actions.





If any such action relates to your role / position, you agree to cooperate with IBM and take any necessary steps to ensure a smooth transition.

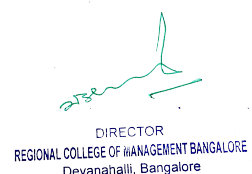
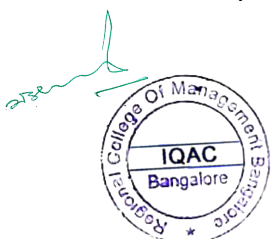
- After the successful completion of the training program, you are expected to join your allocated posting in any location across India as specified by the Company. This may be different from your joining location. Please also note that, your services are transferable and you may be assigned to any office of IBM, a subsidiary, or associate company, or may be required to work out of a client location. In such case, you will be governed by the policies of that location. Any refusal to take up the assignment or projects assigned to you for any reason whatsoever, including location preferences, will be deemed to be a refusal to follow instructions of the Company, and may result in strict action against you, including termination of your services with the Company.
- (Note: It is clarified that IBM may also require you to work from any such offices within the same city (or, in the case of employees working in the National Capital Region, may require you to work from any such offices at Noida, Delhi or Gurgaon)).
- Your offer is contingent upon you agreeing to authorize IBM to recover a sum of INR 100000/- (Rupees One Lakh Only) as cost incurred towards your training during the course of your employment, in the event your services with IBM are terminated for whatever reason, including your resignation from services, within a period of 12 months from the date of your joining IBM or if you are absconding from work for a period of 8 days which will lead to eventual termination of your employment.
- Your appointment and continued employment at IBM is conditional upon satisfactory reference & background checks including verification of your application materials, education and employment history. Your employment is also contingent upon your ability to work for the Company without restriction (i.e. you do not have any non-compete obligations or other restrictive clauses with any previous employer). If any information furnished by you in your application for employment or during the selection process is found at any time during your employment to be incorrect or false, and/or if you have suppressed material information regarding your qualifications and experience, the Company may terminate your services without notice or compensation.
- Your designation may be changed at the discretion of the Company depending on the work assigned to you.
- You may be required to travel on Company work and you will be reimbursed expenses as per Company policy.
- If you are absent for a continuous period of 8 days without leave or obtaining your manager's approval, you will be deemed to have voluntarily terminated your service without notice.
- You will be on probation until your successful completion of the probationary period is confirmed in writing. The normal probation period is [1] year but may be extended or confirmed earlier based on your performance and at your manager's discretion. At any time during your probationary period, either you or the Company may terminate your service by giving 30 days notice or basic salary in lieu thereof.
- You may be required to undergo certain training and assessments from time to time. You are expected to successfully complete the training and pass the assessment(s) to the satisfaction of IBM. Failure to pass these assessments, as determined solely by the company will be deemed as a failure to comply with the standards of performance required by the company.
- Upon completion of your probation period and confirmation as a regular employee, you or the Company may terminate your service at any time by giving 90 days notice or basic salary in lieu thereof. However due to exigencies of business the Company may at its sole discretion reject the





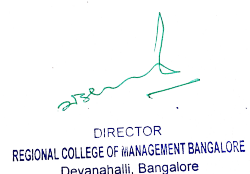
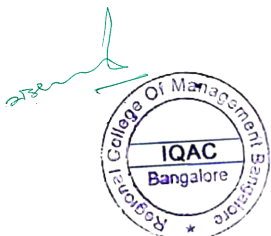
salary in lieu of notice and ask you to serve the entire or part of the notice period. You shall not be deemed to have been relieved of your services except upon issue of a letter by the Company to that effect.

- IBM encourages and fosters a culture of strong performance from its employees. Accordingly, during your service with IBM, you will be required to comply with the following:
 - The Company presents multiple opportunities across technologies to support employees develop their skills and build their career. You shall maintain a satisfactory level of performance at all times.
 - You agree to utilize IBM's resources, materials and training programs as applicable, and shall ensure that your skills are at all times current and relevant to IBM's business.
 - You may be required to undergo certain training and assessment programs from time to time and shall complete the same to the satisfaction of IBM.
 - You also understand and acknowledge that IBM requires its employees to be productively and effectively utilized at all times. IBM maintains listings of open positions on its internal job postings page. If you are no longer deployed on a project/ assignment, you shall search for positions that are commensurate with your skills and experience and ensure you are effectively utilized. If selected for such positions, your movement to these positions will be subject to IBM's processes and policies.
 - You will be aware that the Company works on a round the clock model depending on customer needs. You hereby consent, should your role require it, to working on any shift, including night shift, to support the business requirements of the Company.
 - Your compliance with the above terms and conditions shall be reviewed from time to time, and shall be an integral condition of your continued employment with IBM.
- You will retire from the services of the Company on attaining 58 years. Retirement action will be performed one day prior to the last working day of the retiring month.
- Upon your resignation or retirement from the Company or termination of your services, you are required to return all assets and property of the Company such as documents, machines, data, files and books etc. (including but not limited to leased properties).
- Any and all of the terms and conditions of service may be modified or changed at the Company's discretion.
- Your individual remuneration is strictly confidential and is detailed in Annexure A. It has been determined based on numerous factors such as your job, skills-specific background, and professional merit. This information and any changes made therein should be treated as personal, confidential and should not be disclosed to any person without IBM's prior written authorization.
- You will, by default, be enrolled in IBM's Group Medclaim Insurance Policy, unless you choose to opt out. A nominal premium will be charged to you for the same, for as long as you participate in the Policy. All benefits as outlined herein and in IBM policies are subject to change at the Company's discretion. You will be entitled to privilege leave in accordance with the Company's policy as applicable from time to time.
- It is your responsibility to notify the Company of any changes in your personal information within 3 working days. All notices shall be considered duly and properly delivered to the address on file with the Company.





- During your service with the Company, you are expected to devote your whole time and attention to the Company's affairs and refrain from directly or indirectly engaging in any other employment or business in any role or capacity.
- Information pertaining to IBM operations and intellectual property is confidential as detailed in Annexure B. You will also be bound by more specific non-disclosure agreements on sensitive issues based on business requirements. If you are bound by a confidentiality agreement with a previous employer, you must notify the Company and indemnify the Company against any breach thereof.
- All employees are required to read and comply with IBM's Business Conduct Guidelines and sign a statement to this effect. Any breach of the Guidelines or the terms and conditions of employment may result in termination of your services without notice or compensation.
- If any information furnished by you in your application for employment or during the selection process is found at any time during your employment to be incorrect or false, and/or if you have suppressed material information regarding your qualifications and experience, the Company may terminate your services without notice or compensation.
- You hereby agree to abide by all the rules and regulations of the Company and accept the policies and processes of the Company which are in force from time to time and the Company shall have the right to vary or modify any or all of the rules, regulations or policies and the same shall be binding on you.
- This offer is conditional upon your having a valid Passport. If you do not have a passport as of the date of this offer, you are required to apply for one immediately and produce the relevant acknowledgement on the day of your on boarding. Should you be denied a passport or if you are otherwise unable to produce a copy of your passport, IBM shall be entitled to terminate your employment for cause. It is a condition of your employment that you have a valid passport at all times.
- You will be required to register your profile with National Skills Registry once you join IBM. The details on the National Skills Registry are available on www.nationalskillsregistry.com .To complete the registration process, you will be required to submit a photograph, a photo identity proof and registration fee of INR 300 + (Service taxes as applicable) – which includes INR 50/- annual usage fee at the POS (Point of Service) helpdesk at IBM office Registration with National Skills Registry is mandatory and should be completed within 30 days from your date of joining.
- You will be required to provide the Aadhaar Number on the day of onboarding and the same must be updated on the HR Systems mandatorily within 30 days of your onboarding. Please do ensure that the name as per Aadhaar is exactly the same as the name given by you to IBM , and that appears on this employment contract. In case there is a mismatch please have the same rectified with Aadhaar authority (UIDAI) prior to onboarding.



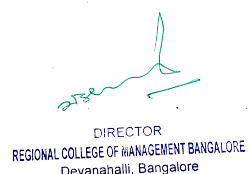
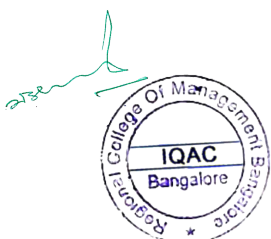


- This offer is contingent upon you being fully COVID-19 vaccinated prior to your start date, and submitting proof of your vaccination status before the start date. During the Onboarding process you will be asked to confirm your vaccination status, and onboarding / start of employment with IBM is contingent on your satisfactorily providing proof of vaccination status. However, if you are unable to be vaccinated due to a valid medical or religious reason, please indicate the same when asked. IBM will consider such requests on a case by case basis subject to submission of required proof satisfactory to IBM, and may either exempt you from vaccination requirements, or may permit you to defer submission of proof of vaccination to an alternate date. IBM's decision in this respect shall be final. The specific procedure for you to submit proof of vaccination status, or requests for exemption, will be separately communicated to you.
- You shall be entitled to the following benefits when you join at the training location. These amounts are subject to applicable income taxes, and shall not be considered a part of your salary for the purpose of any statutory deductions:

Settling in Allowance – A one-time amount of INR 25000 towards settling-in allowance will be paid to you upon joining the Company. The payment timeline is subject to the date of joining and the company payment cut-off date. For example: if your date of joining is between 1st to 10th of the month then the payment will be processed in the same month of joining else it will be processed in the subsequent month of joining. This amount is intended to offset any and all expenses applicable during the joining process of the employee and till the date of first project deployment post training (e.g., relocation expenses like travel, stay, conveyance etc. during initial training and any relocation for first project deployment post training) – no additional amounts are payable or reimbursable.

This amount will be paid as a fixed lump sum amount in your payroll and you will not be required to submit receipts for any expenses incurred. Please note that this settling-in allowance is subject to appropriate income tax deductions as per applicable law. If you resign from IBM, or your employment is terminated for any reason, within 1 year from your joining date, you agree that you will repay the entire settling in allowance to IBM. You may be required to repay to IBM any taxes that were deducted from your settling in allowance and paid to the income tax authorities, subject to applicable law, and if such amounts cannot be reclaimed by IBM, IBM may recover all such amounts from your final settlement.

A One time learning allowance of INR 25000/- is given to you post joining IBM. The payment timeline is subject to the date of joining and the company payment cut-off date. For example: if your date of joining is between 1st to 10th of the month then the payment will be processed in the same month of joining else it will be processed in the subsequent month of joining. If you resign, or your employment is terminated, for any reason, within 1 year from your joining date, you agree that you will repay the entire learning allowance to IBM. The allowance is subject to appropriate income tax as per law. You may be required to repay to IBM any taxes that were deducted from this component and paid to the income tax authorities, subject to applicable law, and if such amounts cannot be reclaimed by IBM, IBM may recover all such amounts from your final settlement.



IBM CONFIDENTIAL

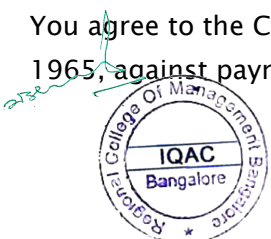
ANNEXURE A

DATE	November 20 2019		
NAME	CHAITHRA KS	BAND	06G
DESIGNATION	Security Analyst	LOCATION	Bangalore
<u>Compensation Components</u>		<u>IBM Offer (in INR)</u>	
1. Annual Basic Salary		232264	
2. Annual Flexible Benefit Plan (FBP)		278716	
3. Annual Reference Salary (ARS)		510980	
4. Retirals			
a) Provident Fund (PF)		27872	
b) Gratuity @ 4.8%		11149	
5. Annual Reference Salary + Retirals		550000	

Growth Driven Profit-sharing (GDP), an annual profit distribution scheme, is another important part of your compensation opportunity and is designed to support a team oriented, high-performance work culture. Further details of the program will be made available to you upon joining IBM. Please note: IBM reserves the right, in its sole discretion, to amend, change, suspend, or terminate the Growth Driven Profit-sharing program at any time, including, but not limited to, changing how the profit sharing pool is allocated or altering the payment amount at the region or country level based on unanticipated business issues or extenuating circumstances.

The Company presently has a Performance Award Program (PA). Further details of the Performance Award Program will be made available to you upon joining IBM. Please note: IBM reserves the right in its sole discretion to amend, change, suspend, or terminate Performance Award Program at any time.

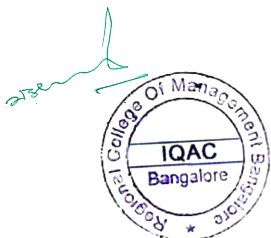
You agree to the Company adjusting the statutory bonus amount, if any, under the Payment of Bonus Act, 1965, against payments made under the Company's profit distribution schemes GDP & PA.



OTHER BENEFITS:

- By default, you will be enrolled in the Group Medclaim Policy. You need to enroll your immediate family (Spouse & up to Four Children) within 45 days of joining. If you wish to do so, a nominal premium for covering you and your family will be charged to you unless you choose to opt out for yourself and family.
- Group Term Life and Accident Rider Coverage

OTHER COMMITMENTS/ CONDITIONS



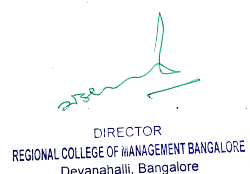
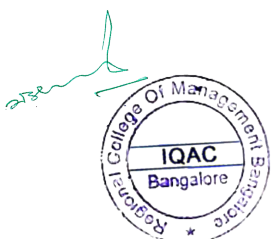


The impact of today's technology and pace of change is tremendous. We hope you're as excited as we are to play a part in that revolution. At IBM, we're changing the world every day and we will be delighted to have you as part of our team. To confirm your acceptance of this offer letter on the terms and conditions specified herein, please sign in the space specified below and return the signed copy to IBM on your on boarding day.

Signed By – IBM Authorized Signatory
Talent Acquisition Leader ISA

ACCEPTANCE OF APPOINTMENT TERMS AND CONDITIONS (TO BE UPDATED BY THE CANDIDATE ON THE DATE OF JOINING))

I agree that I have read, understand, and accept employment with IBM under the terms and conditions stated above. By signing on this offer, I also agree and acknowledge that this offer letter does not require a physical signature, and the issuance of this offer of employment to me, my acceptance of this offer, and IBM's acknowledgment of the same and the affixing of a signature by the IBM representative shall be adequate to constitute a valid contract of employment between IBM India Pvt Ltd. and me. (Please sign below to confirm that you agree with the terms and conditions stated in this offer.)





SIGNATURE

PRINTED NAME

DATE OF JOINING

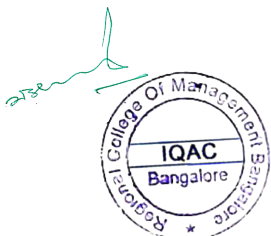
DATE

VERIFIED BY (FOR OFFICE USE ONLY – TO BE UPDATED BY ON BOARDING SPECIALIST)

SIGNATURE

PRINTED NAME

DATE

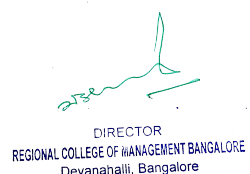
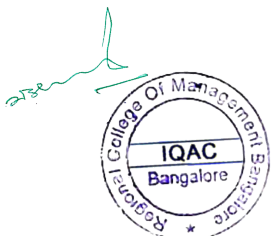


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Explanation of Compensation Components

Component	Summary Explanation*
1. Basic Salary	The fundamental salary component to which many other compensation components are linked.
2. Flexible Benefit Plan (FBP)	The FBP allows employees to choose a benefit basket that suits their needs. For certain elements, employees may avail of tax exemptions as per prevailing tax laws. The elements are listed below.
(a) Leave Travel Allowance (LTA)	LTA can be used for up to maximum of economy class airfare twice during a 4 year period as per Income tax rules.
(b) House Rent Allowance	Maximum 50% of Basic Salary per annum. To be used for house rent.
(c) "Flat" Allowance	Remaining FBP funds and is a taxable amount.
3. Retirals	These elements of compensation are not paid out until later when certain conditions are met.
(a) Provident Fund (PF)	12% of Basic Salary is contributed to the Provident Fund.
(b) Gratuity	4.8% of Basic Salary, which denotes the company's contribution to the Gratuity Fund based on actuarial calculations. You are not entitled to this amount as a cash component as this is intended to be a retiral benefit. Gratuity is payable to you as per the IBM Gratuity Trust Fund Rules and the Payment of Gratuity Act, 1972, on cessation of your employment after at least 5 years of continuous service with the Company. The amount of gratuity payable shall not exceed Twenty Lakh rupees (INR 2,000,000).
(c) ESIC	Until your monthly wages are up to INR 21,000/- per month, or such other amount prescribed by law, you will be covered under Employee State Insurance Act, 1948 (ESIC) and will be entitled to avail benefits under the same.
Annual Reference Salary	Annual Basic Salary + Annual FBP

**For detailed information please refer to Company policies, which are subject to change from time to time.*



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Other Benefits- Additional Information*

Group Term Life and Accident Rider Coverage Scheme

Group Term Life Insurance Plan:

This is a company paid benefit which provides group term life coverage to all employees of IBM India Pvt. Ltd. The benefit basis for life coverage is sixty times monthly basic salary subject to a minimum and a maximum coverage as stated in the policy. The coverage is subject to completion of the Insurance Company's prescribed insurance underwriting procedure and awarding of coverage by the insurance company. Coverage applies world-wide, 24 hours a day.

Group Personal Accident Plan:

This is a company paid benefit which provides group personal accident coverage to all employees of IBM India Pvt. Ltd. The benefit basis for accident coverage against permanent total disability, permanent partial disability and dismemberment is sixty times monthly basic salary subject to a minimum and a maximum coverage as stated in the policy. Coverage applies world-wide, 24 hours a day.

Group Mediclaim Insurance Policy for Self and nuclear family (spouse and up to 4 children)

By default, you will be enrolled in the Group Mediclaim Policy from the date of your joining with a coverage of up to INR 3 Lakh per year under Family Floater plan. As part of that, you can also enroll your immediate family (Spouse & up to Four Children) through our Third-Party Administrator's (TPA) website within 45 days of your joining. If you decide to avail Mediclaim insurance policy, there will be an applicable Co-share of premium deduction from your salary. If you wish not to be covered, you may choose to opt out within 45 days of joining. You have the option of enhancing this cover up to a maximum of INR 10 Lakh per year (incremental premium to be borne by employee).

You also have the opportunity of purchasing insurance coverage for your parents. This is on an individual coverage basis and the premium incurred is to be borne by you.

Mid-term inclusion of only new born babies (within 45 days of the child birth) and newly married spouse (within 45 days from the date of marriage) is allowed. The insurance coverage for the newly acquired dependent (spouse/child) will be with effect from the date of event (marriage/ birth whichever is applicable) *

**Subject to enrolling the new dependent within 45 days from the date of event.*

All hospitalization claims under the Medical Insurance Policy pertaining to employee is borne by insurer at 90:10%. Claims pertaining to dependents (spouse, children and parents) will be borne by insurer and employee on a 80% : 20% basis.

Critical Illness Buffer

This benefit is provided to help you and your nuclear family in times of medical emergencies. If an employee, spouse or child is diagnosed with any of the illnesses defined under the "Critical Illness Buffer" criteria, you can also be eligible for an additional amount of INR 7 Lakh for required treatment once the Family Floater and any additional cover (if taken) is



exhausted. This is subject to available Corporate Buffer and policy T&C.

Domiciliary Benefit

Domiciliary expenses on out-patient care for employee, spouse and children up to a maximum of INR 10,000/- (at 50% Co-pay) is also provided to employees who participate in the Group Medclaim Insurance Policy.

National Pension System (NPS)

NPS is a voluntary defined contribution-based scheme option provided to all IBM India Regular employees. It's a tax saving retirement vehicle for which you can enroll by declaring your monthly contribution, minimum Rs. 500 per month and maximum of 10% of your Flexible Benefit Plan, on IBM Intranet. You can find more details about this program on IBM intranet.

Compensation under Employees Compensation Act

All IBM employees are entitled for compensation under the Employee's Compensation Act, 1923, as amended from time to time. The compensation under the Act will be inclusive of the coverage amount under Group term Life Insurance Plan and shall be paid under following circumstances:

- a) Incase of personal injury caused to an employee by an accident arising out of and in the course of his employment resulting in total or partial disablement of the employee for a period exceeding three days. Provided that the accident is not directly attributable to the employee having being under the influence of drink or drugs or willfully disobedience of any order expressly given for the safety of employees or willfully removal or disregard of any safety guard or other device provided for the purpose of securing safety of employees.
- b) Incase of any injury resulting in Death or permanent total disability.
- c) Incase of occupational disease as defined under the Act.

** For detailed information, please refer the Company's Intranet. Company benefits and policies are subject to withdrawal; change from time to time at the sole discretion of the Company and without the need of any prior notice to the employees.*

Maternity Benefit:

All women IBM employees are entitled for maternity benefits in accordance with the Maternity Benefit Act, 1966 and IBM Maternity Leave Policy as may be amended from time to time. These benefits currently include:

1) Maternity Leave for:

- a) Delivery: Women employees are entitled to up to 26 Weeks of maternity leave with full pay of which not more than 8 weeks shall precede the expected delivery date.
- b) Miscarriage/Medical termination: In case of miscarriage or medical termination of pregnancy, a women employee is entitled to 6 weeks of leave with full pay immediately following the day of miscarriage or medical termination of pregnancy.
- c) Tubectomy: In case of tubectomy operation, a women employee is entitled to 2 weeks of leave with full pay immediately following the day of her tubectomy operation.
- d) Illness: Women employees suffering from illness arising out of pregnancy, delivery, premature birth of child, miscarriage, medical termination of pregnancy or tubectomy operation are entitled to an additional period of 4 weeks leave with full pay.

2) Leave for Adoption/Surrogacy: Women employees are entitled to up to 12 weeks of maternity leave with full pay upon the adoption of a child or in case the employee has used the surrogacy arrangement.

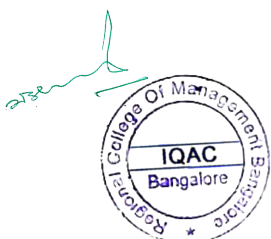




3) Group Medical Insurance Policy covers expenses for pre and post natal consultations, prescribed medications and prescribed investigations incurred up to 60 days after maternity. The expenses covered are up to a maximum of INR 10,000 per maternity event. This benefit is a sub limit of the maternity benefit of INR 50,000 and is reimbursed on production of complete and detailed bill and documents.

4) Women employees returning from Maternity can opt for work from home option if the role or function allows for remote working.

Kindly refer IBM Maternity leave policy and IBM Flexible work option policy in effect from time to time for more details in respect of the above benefits. For additional information including in relation to child care, please get in touch with your Manager or Human Resources Partner.





Important Letter on Transfer / Relocation / Type of Work Assigned

Date November 20 2019

Dear Hiba Siddiqua S

This letter reiterates some of your obligations with respect to your employment with IBM India Pvt Ltd., and contains important information on your initial training and work assignment.

You are required to join at BANGALORE where you may be allocated to a specific training stream based on the organization's business requirements. You will undergo training at BANGALORE for a specified duration of time. You will be expected to undergo the training in any skill or technology at the discretion of the organization.

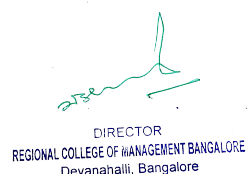
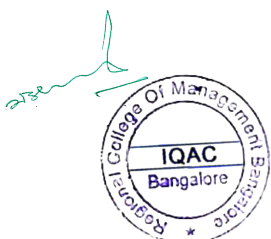
After the successful completion of the training program, you may be deployed on work and are expected to work at the allocated posting in any location across India as specified by the organization. This may be different from your joining / training location. The type of work assigned may vary from one assignment to the other.

Please also note that, your services are transferable, and you may be assigned to any office of IBM, a subsidiary, or associate company. In such case, you will be governed by the policies of that location. Any refusal to take up the specific assigned location / assignment / projects / type of work assigned to you will be viewed as a refusal to follow instructions of the Company, may result in strict action against you and could result in your termination from the services of the organization. (Note: It is clarified that IBM may also require you to work from any such offices within the same city (or, in the case of employees working in the National Capital Region, may require you to work from any such offices at Noida, Delhi or Gurgaon)).

We wish you all the best for a rewarding career with IBM India. If you have any queries, please write to eschoolhiring@in.ibm.com

Please sign on a copy of this letter and return the same to On-Boarding coordinator, to indicate your understanding and acknowledgement of the contents of this letter Signature.

Signature.





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ANNEXURE B – NON-DISCLOSURE AGREEMENT

Agreement Regarding Confidential Information, Intellectual Property, and Other Matters

Serial # : _____ Date Of Hire : _____/_____/_____

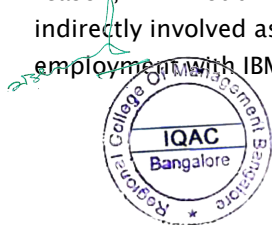
In consideration of my employment or my continued employment by International Business Machines Corporation or one of its subsidiaries or affiliates (collectively, "IBM"), which I acknowledge is employment at will, and the payment to me of a salary or other compensation during my employment, I agree as follows:

1. I will not, without IBM's prior written permission, disclose to anyone outside of IBM or use in other than IBM's business, either during or after my employment, any confidential information or material of IBM, or any information or material received by IBM in confidence from third parties, such as suppliers or customers. If I leave the employ of IBM or at the request of IBM, I will return to IBM all property in my possession belonging to IBM or received by IBM from any third party, whether or not containing confidential information and whether stored on an IBM owned asset or a personally owned asset, including, but not limited to, electronic data, electronic files, diskettes and other storage media, drawings, notebooks, reports, and any other hard copy or electronic documents or records. No employee is prohibited from reporting possible violations of law or regulation to a government agency, as protected by law.

Confidential information or material of IBM is any information or material: (a) generated or collected by or utilized in the operations of IBM; received from any third party; obtained from an entity IBM acquired or in which IBM purchased a controlling interest (including information or material received by that entity from a third party); or suggested by or resulting from any task assigned to me or work performed by me for or on behalf of IBM; and (b) which has not been made available generally to the public, whether or not expressed in a document or other medium and whether or not marked "IBM Confidential" or with any similar legend of IBM or any third party. Confidential information or material may include, but is not limited to, information and material related to past, present and future development, manufacturing activities, or personnel matters; marketing and business plans; pricing information; customer lists; technical specifications, drawings, and designs; prototypes; computer programs; and databases.

2. (a) During my employment with IBM and for two years following the termination of my employment from IBM for any reason, I will not directly or indirectly within the Restricted Area solicit, or attempt to or participate or assist in any effort to solicit, any employee of IBM to be employed or perform services outside of IBM. For purposes of this Paragraph 2(a), "Restricted Area" shall mean any geographic area in the world in which I worked or for which I had job responsibilities, including supervisory responsibilities, during the last twelve (12) months of my employment with IBM. Also, for purposes of this Paragraph 2(a), "employee of IBM" shall mean any employee of IBM who worked within the Restricted Area at any time in the 12-month period immediately preceding any actual or attempted solicitation.

(b) I agree that during my employment with IBM and for one year following the termination of my employment for any reason, I will not directly or indirectly solicit for competitive business purposes any customer with which I was directly or indirectly involved as part of my job responsibilities during the twelve (12) months prior to the termination of my employment with IBM. This paragraph 2(b) does not apply to any IBM employee whose work location as reflected in IBM





records is within the state of California.

I acknowledge that IBM would suffer irreparable harm if I fail to comply with Paragraph 2(a) or (b), and that IBM would be entitled to any appropriate relief, including money damages, equitable relief and attorneys' fees.

3. I will not disclose to IBM, use in its business, or cause it to use, any information or material which is confidential to any third party unless authorized by IBM. In addition, I will not incorporate into any product used and/or sold by IBM, any copyrighted materials or patented inventions of any third party, unless authorized by IBM pursuant to Paragraph 5.

4. I will comply, and do all things necessary for IBM to comply, with (a) the laws and regulations of all governments under which IBM does business, (b) the provisions of contracts between any such government or its contractors and IBM that relate to intellectual property or to the safeguarding of information, and (c) IBM's corporate directives, including, without limitation, policies and information technology security standards issued from time to time as well as the IBM Business Conduct Guidelines as amended from time to time.

5. I hereby assign to IBM my entire right, title, and interest in any idea, concept, technique, invention, design (whether the design is ornamental or otherwise), computer programs and related documentation, other works of authorship, mask works, and the like (all hereinafter called "Developments"), hereafter made, conceived, written, or otherwise created solely or jointly by me, whether or not such Developments are patentable, subject to copyright or trademark protection or susceptible to any other form of protection which: (a) relate to the actual or anticipated business or research or development of IBM or its subsidiaries or (b) are suggested by or result from any task assigned to me or work performed by me for or on behalf of IBM or its subsidiaries.

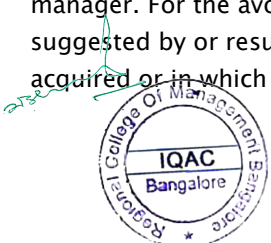
If, by operation of law such right, title, and interest in Developments vest in IBM upon creation, I acknowledge that such right, title, and interest belong to IBM. Also, I hereby assign to IBM my entire right, title and interest in any such Developments that were or are suggested by or a result of any task assigned to me or work performed by me for or on behalf of any entity that IBM acquired or in which IBM purchased a controlling interest to the extent that any such right, title and interest is not already owned by said entity.

In the case of any "other works of authorship", such assignment or ownership shall be limited to those works of authorship which meet both conditions (a) and (b) above.

California Notice: For Developments subject to California law, notwithstanding anything above to the contrary, I understand that this assignment does not apply to a Development which qualifies fully under the provisions of Section 2870 of the California Labor Code.

The above provisions concerning assignment or ownership of Developments apply to Developments created while employed by IBM in an executive, managerial, professional, product or technical planning, technical, research, programming, or engineering capacity (including development, product, manufacturing, systems, applied science, and field engineering) or otherwise.

The assignment of Developments in this Paragraph 5 shall exclude any Developments in which I have a right, title, or interest and that were, prior to my employment with IBM, (1) conceived and/or made solely or jointly by me; (2) written wholly or in part by me; or (3) expressly stated in an agreement that I executed with another party which precludes an assignment to IBM (collectively, these exceptions to assigned Developments hereunder shall be known as "Excluded Developments"). Further, I acknowledge that I will not use or cause to be used, any Excluded Developments in IBM's business, research or development without a written or email authorization to do so from both my first and second line manager. For the avoidance of doubt, Excluded Developments shall not comprise any Developments that were or are suggested by or resulted from any task assigned to me or work performed by me for or on behalf of any entity that IBM acquired or in which IBM purchased a controlling interest, unless assignment of my right, title, and interest in the





Development is governed by an agreement executed prior to my IBM employment.

I hereby identify any and all Excluded Developments which are not published in a searchable public database (e.g. United States Patent & Trademark Office). In the following table I have provided a brief non-confidential description that sufficiently identifies the Excluded Development (e.g. title of publication), the creation date of the Excluded Development, and to the extent my rights to the Excluded Development are governed by an agreement, the other named party to the agreement and the date the obligation terminates.

If I do not have any Excluded Developments to declare I have left the following table blank or have written "None," "Non/Applicable," or a similar designation.

Description of Excluded Development	Date Created	Named Party/Termination Date

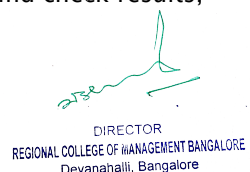
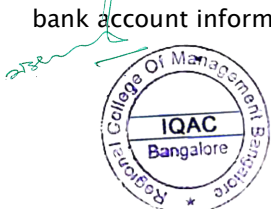
Additional pages may be attached, as appropriate to identify other Excluded Developments, if any. IBM requires you to disclose Excluded Developments in this Paragraph 5. If you wish to interest IBM in any Excluded Development, you may contact the Intellectual Property and Licensing Department at Corporate Headquarters, which will provide you with instructions for submitting it to IBM.

6. In connection with any of the Developments assigned by Paragraph 5: (a) I will promptly disclose them in writing to the IBM Intellectual Property Law Department; and (b) I will, on IBM's request, promptly execute a specific assignment of title to IBM or its designee, and do anything else reasonably necessary to enable IBM or such designee to secure a patent, copyright or other form of protection therefore in the United States and in other countries. In addition, I agree to promptly notify the IBM Intellectual Property Law Department in writing of any patent or patent application in which I am an inventor but which is not assigned by Paragraph 5 and which discloses or claims any Development made, conceived, or written while I am employed by IBM. I also agree to promptly notify the IBM Intellectual Property Law Department if, after I leave the employ of IBM, I am contacted by anyone or any entity outside of IBM regarding any transaction, legal or governmental proceeding, litigation or other legal dispute concerning or relating to any of the Developments assigned by Paragraph 5.

7. IBM and its licensees, successors, or assigns (direct or indirect) are not required to designate me as an author of any Development which is subject to Paragraph 5, when it is distributed, publicly or otherwise, or to secure my permission to change or otherwise alter its integrity. I hereby waive and release, to the extent permitted by law, all rights in and to such designation and any rights I may have concerning modifications of such Developments.

I understand that any rights, waivers, releases, and assignments herein granted and made by me are freely assignable by IBM and are for the benefit of IBM and its subsidiaries, licensees, successors, and assigns.

8. I agree that IBM, its services providers and other third parties authorized by IBM will collect, use, store, make available to those who have a need-to-know, and otherwise process my personal information to establish, maintain and terminate my employment relationship with IBM and for other legitimate business purposes, anywhere in the world. Such personal information, whether provided to IBM, its service providers, or third parties directly by me or otherwise gathered, includes my name, photo, contact information, skills, compensation, performance, usage of IBM assets, background check results, bank account information, and disability or medical information.





I will not use for unauthorized purposes nor share with any unauthorized parties, either during or after my employment, any personal information about others to which I may have access during my employment at IBM.

IBM provides numerous opportunities for social computing through blogs, wikis, social networks, virtual worlds and other social media. I agree to comply with all IBM policies and practices regarding use of social computing tools and I understand that I am personally responsible for the content I post on any social computing tools (whether on IBM's internal platforms or on third party sites) and that any information I post, including any of my personal information, may be made broadly available to others, potentially inside or outside IBM, who have access to these tools.

9. The term "subsidiaries," as used in this Agreement, includes any entity owned or controlled, directly or indirectly, by International Business Machines Corporation.

10. The term "employment at will," as used in this Agreement, means the employment at the mutual consent of both me and IBM. Accordingly, either IBM or I can terminate the employment relationship at will, at any time, with or without cause or advance notice. However, this clause does not relieve me of my responsibility to serve the notice period in accordance with my terms of employment, in the event of my resignation from the services of IBM.

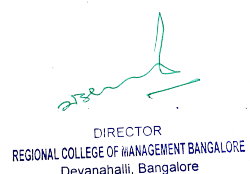
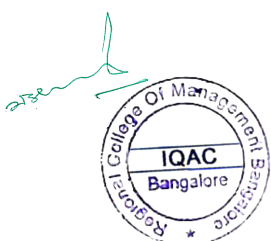
11. This Agreement supersedes all previous oral or written communications, representations, understandings, undertakings, or agreements relating to the subject matter hereof, except as expressly agreed otherwise by IBM in writing upon my hire or transfer of employment to IBM. Any waiver of a term in this Agreement and any amendment to this Agreement may only be made in a writing signed by the Senior Vice President of Human Resources for International Business Machines Corporation and myself.

12. This Agreement shall be governed by the laws of India. If any provision of this Agreement is unenforceable at law, the remainder shall remain in effect. I recognize that any violation of my obligations described herein would cause IBM to suffer irreparable harm and can result in disciplinary action, including dismissal from IBM, and any other appropriate relief for IBM including money damages, equitable relief and attorneys fees.

13. This Agreement shall constitute a part of my terms of employment with IBM, and is executed contemporaneously with my offer of employment/ employment contract with IBM.

My agreement, and my acknowledgment of receipt of a copy of this Agreement, are indicated by my signature below.

Employee's Full Name	Employee's Signature	Employee Serial No.	Date



Dear NIDHI JAISWAL,

We are pleased to offer you a position of **Relationship Manager**, at **L1 Level** as per the following terms and conditions.

1. Place of Posting: Mysore. Your final location would be confirmed at the time of joining. The Company has pan India operations and hence your posting is transferable. Your scope of work will include but not limited to all the functions related to **Sales, Business Development, Credit and Collections** for the company.

2. Working hours: Working hours are from 09:30 AM to 06:00 PM, 6 days per week. However, if the exigency of work demands, you should be prepared for longer work hours to ensure timely completion of assigned tasks.

3. Probation: You will be on probation for a period of six months from the date of joining. Upon successful completion of probation your appointment will be confirmed. Your probation may be extended depending on your performance.

4. Compensation Package:

4.1. Salary: As per the structure mentioned below:

Particulars (p.a.)	Amt (Rs.)
Basic Salary	Rs. 180,000
House Rent Allowance	Rs. 90,000
Leave & Travel Allowance	Rs. 20,000
Flexible Allowance	Rs. 67,200
Other Allowances	Rs. 71,200
Provident Fund	Rs. 21,600
Gross Salary	Rs. 450,000
Incentives	Rs. 150,000
CTC *	Rs. 600,000

*Insurance is a company paid benefit which is over and above your CTC

4.2. Allowances:

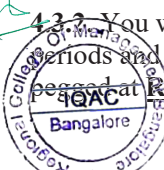
4.2.1. The Flexible Allowance can be availed either through salary or in the form of reimbursement of food , fuel , communication through Sodexo multi benefit card (At present this is **Rs. 67,200 p.a.**)

4.2.2. Official travel will be reimbursed subject to the policies of the company governing the same.

4.3. Other Benefits:

4.3.1. You will be entitled to Privilege Leave (PL) of 21 Days per annum, however no such leave is allowed within the first 6 months of joining

4.3.2. You will be entitled to an Incentive which will depend on your performance against targets planned for specific periods and other rules governing the same. (At present performance based incentives for Relationship Manager are pegged at **Rs. 150,000 /- p.a**)



4.3.3. You will be covered under the group medical and accident insurance policies of the company

5. General:

5.1 You are expected to devote your whole time, attention and ability to the interest of the company and show total commitment to its goals.

5.2 You will have to maintain absolute secrecy and confidentiality in regard to all the documents and information pertaining to the company and its customers, which you come across in course of your duty.

5.3 You will not engage yourself, in any business of your own or any other business/employment.

5.4 You are expected to treat these terms of employment confidential.

5.5 Breach of any of the above conditions will render you liable for termination of your employment without notice. 5.6

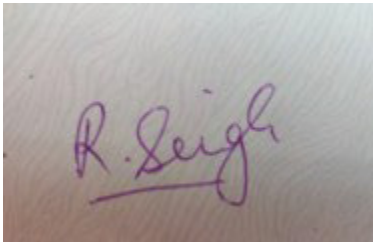
Any dispute between you and the company concerning or relating to or arising out of this offer shall be subject to the jurisdiction of and be determined by the court of the competent jurisdiction in Mumbai only.

6. Notice Period: Either party shall be entitled to terminate the said employment by giving **2 Months** notice or in-lieu of such notice, a sum equal to the gross salary (excluding Employer's Provident Fund) for the notice period at management's discretion.

7. Your **Date of Joining** shall be **April 1, 2019.**

8. **Acceptance:** Kindly sign the duplicate copy of this letter or send us an email to confirm your acceptance.

For Home First Finance Company India Ltd.

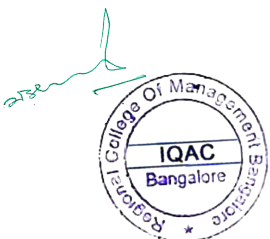


(Authorised Signatory)

I have read the contents of the above offer and accept the same. I will join on_____.

Date:_____

(Signature):



DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Date: 27 May, 2019

VATSALA P

RCM, Bangalore 562164

Subject: Offer-cum-appointment letter

Dear VATSALA P,

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

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

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

Compensation & other Benefits

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

HDFC Life Insurance Company Limited

Corporate Registered Office:

13th Floor, Godha Excelia, Apollo Mills Compound,

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

CIN: L63100MH2002PLS00245

+91 22 6751 6666

1860-267-9999

Available Mon-Sat from 10am to 7 pm (Local Charges apply)
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- a. The Provident Fund Scheme and other retirement schemes, if any. The Company will contribute 12% of your basic salary per month as its contribution and an equal amount will be deducted from your payroll as your contribution towards this fund as per the Provident Fund Act, 1952.
 - b. Medical Hospitalisation Scheme, as applicable
 - c. Group Term Insurance plan, as applicable
 - d. Gratuity - You will be entitled to gratuity as per 'Payment of Gratuity Act, 1972'.
 - e. Employees State Insurance Corporation - You will be entitled to the benefits under Employees State Insurance Corporation Act, 1948 depending on your eligibility.
4. The Company in line with its business requirement or based on your performance as applicable to you from time to time reserves the right in its sole discretion to effect change in the compensation structure or its components.
 5. All matters pertaining to compensation on your joining or thereafter is to be maintained under strict confidentiality and not shared with any third party.

Probation Period

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

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

Transfer

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

Leave

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

Retirement

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

Conflict of interest

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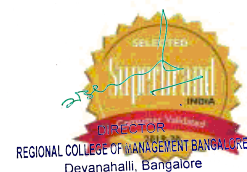
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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory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

Notice Period on confirmation

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

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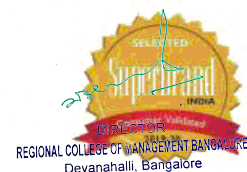
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach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

Others terms and condition

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

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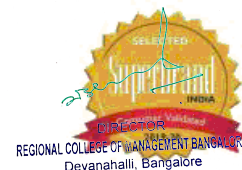
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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and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

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

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

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

Candidate Signature

HDFC Life Insurance Company Limited

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Annexure-1

Date: 27 May, 2019

Name: VATSALA P

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

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

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

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

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Other Eligibilities

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

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

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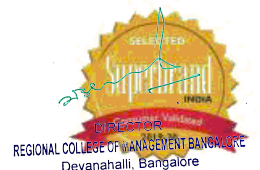
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Annexure-2

Undertaking

Date: 27 May, 2019

Name: VATSALA P

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

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

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

Name: VATSALA P

Date:

Candidate Signature

HDFC Life Insurance Company Limited

Corporate Registered Office:

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Private and Confidential

05-02-2019

PRIYANKA PURKAYASTHUA

Offer Letter

Dear PRIYANKA PURKAYASTHUA,

We are glad to offer you the position of “**Sr. Executive Corporate Sales**” at our **Bangalore** Office, on the following terms and conditions.

You will be reporting to **Mr. Cassius Cleetus** in this role.

Your date of appointment will be 17.02 2019 This offer is valid for a week from the date of Issue.

We are pleased to inform you that your starting salary would be as per the Annexure – 1.

1. Emoluments & Benefits

1.1. Compensation

Your annual Cost-to-Company (CTC) would be INR. 4,30,000/- (Rupees Four lakhs thirty Lakhs Only). The details of your remuneration are as detailed in Annexure -1. Your annual emolument will be inclusive of Employer’s contribution to provident fund. Income tax and statutory deductions are applicable as per law in India and to be borne by the employee.

1.2. Leave




1.2.1. You will be entitled to 22 earned leaves (EL) (prorated from the Date of joining) and 12 Sick Leaves (prorated from date of joining).

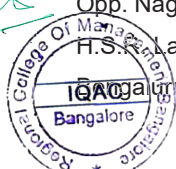
1.2.2. Apart from these you will have 8 national holidays and 2 restricted holidays.

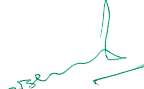
1.2.3. The Company’s leave year runs from 1st Jan to 31st Dec and run in conjunction with the company accounting period. If your employment has commenced or terminates part way through the leave year, your entitlement to leave during that year will be assessed on a pro rata

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H.S.R. Layout, Sector-2,
Bangalore - 560102

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DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore



basis. Deductions from final salary due to you on separation of employment will be made in respect of any holidays taken in excess of entitlement.

2. Employment Terms and conditions

2.1. Hours of work

2.1.1. Your normal hours of work are from 10:00 am to 7:00 pm, Monday to Saturdays, excluding public holidays. You may be required to work additional time based on business requirements. It may not always be possible to give you notice of such a requirement.

2.1.2. You will be required to comply with any time keeping or record-keeping scheme existing or to be introduced by the Company.

2.2. Probation period

You will be on probation for an initial period of 3 months. Your performance and suitability for continued employment will be assessed by the end of the probation period.

2.3. Transfer

You will initially be posted at **Bangalore**. However, the Company may at its sole discretion, transfer or assign you to work any time from one job to another, from one post to another, from one department/section to another, owned, operated or managed by the company, or any of its associated companies in India or abroad. On such transfer you will be governed by the terms and conditions of service applicable to your category of employees in the establishment to which you are transferred.

2.4. Exclusiveness

You will be in the exclusive employment of the company and will not engage yourself alone or in company with any other person in any work or business similar to, or directly in conflict with, interests of the company in any manner.

2.5. Retirement

You will automatically retire from the services of the company on attaining 65 years of age unless the management gives an extension in writing. For this purpose, the official record of your date of birth available with the company will be treated as conclusive proof of your age.

2.6. Termination of Service




Your employment can be terminated with a two months' notice from either side, on completion of probation. During probation, the notice period for separation will be one month from either side.

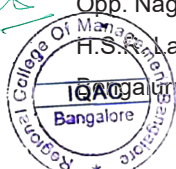
2.7. Background Verification

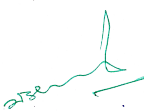
The offer or employment is contingent upon successful completion of all paperwork such as references, employment verification and a background check. Your services shall be terminated

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Devanahalli, Bangalore



without notice, if at any time you have been found to have concealed any material information or have given any false details.

2.8. Start and continuity

Your employment is confirmed with **Fancymonk Technologies located at #1722, First Floor, 19th Main Road, Sector-2, HSR Layout, Bengaluru 560102.**

You shall be governed by service conditions, at all times, **Fancymonk Technologies Pvt. Ltd.**, may have in force from time to time. You will also carry out and abide by any instructions, office orders and policies and processes issued by the Management from time to time and the same will be deemed to be a part of your employment service conditions.

Upon joining us you will have to sign the non-competition and non-disclosure agreements of the company.

You are requested to sign and return the copy of this letter as acceptance by **14-02-2019**.

Once you accept the offer, details on documents to be submitted will be intimated to you, a week prior to your joining.

We extend a warm welcome and look forward for you to have a successful association with **Fancymonk Technologies Pvt. Ltd.**

Yours Sincerely,

For

Fancymonk Technologies Pvt. Ltd.

Accepted




Signature

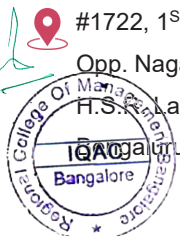
Date:

Place:

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ANNEXURE- I




Name: PRIYANKA PURKAYASTHUA

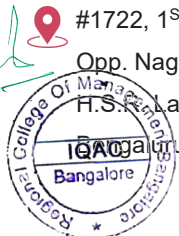
Designation: Sr. Executive Corporate Sales

Sr. No	Salary Components	Per Month salary (INR)	Per Annum salary (INR)
A			
1	Basic + DA	15000	180000
2	House Rent Allowance	7500	90000
3	Other Allowance	2500	30000
	Total	25000	300000
1	Professional Tax Deduction	200	2400
2	PF Employer Contribution Deduction	1800	21600
	Total	2000	24000
B			
1	Incentives	10,834	1,30,008
	Total Annual CTC (A+B)	35,834	4,30,000

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DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Date: 27 May, 2019

CHIRAL SURYA SIVA TEJA REDDY
RCM, Bangalore 562164

Subject: Offer-cum-appointment letter

Dear CHIRAL SURYA SIVA TEJA REDDY

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

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

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

Compensation & other Benefits

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3. Based on your grade entitlement and as per the rules and policies determined by the Company from time to time, you will participate in :-

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

Probation Period

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

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

Transfer

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

Leave

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

Retirement

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

Conflict of interest

HDFC Life Insurance Company Limited

Corporate Registered Office:

13th Floor, Godha Excelia, Apollo Mills Compound,

N. M. Joshi Marg, Chhatrapati Shivaji Maharaj, Mumbai - 400 011.

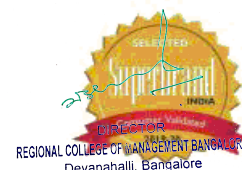
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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory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

Notice Period on confirmation

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

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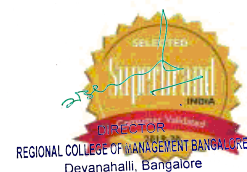
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach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

Others terms and condition

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

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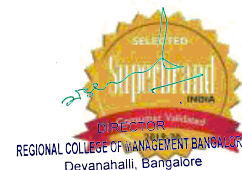
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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and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

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

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

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

Candidate Signature

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Annexure-1

Date: 27 May, 2019
 Name: CHIRAL SURYA SIVA TEJA REDDY
 Designation: Executive
 Trainee Location: Bangalore - Yelahanka
 Band: J2

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

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

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

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Other Eligibilities

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

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

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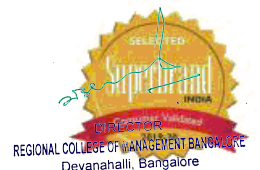
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Annexure-2

Undertaking

Date: 27 May, 2019

Name: CHIRAL SURYA SIVA TEJA REDDY

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

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

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

Name: CHIRAL SURYA SIVA TEJA REDDY

Date:

Candidate Signature

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Date: 27 May, 2019

NAGISETTY SATYA RAMESH

RCM, Bangalore 562164

Subject: Offer-cum-appointment letter

Dear **NAGISETTY SATYA RAMESH**

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

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

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

Compensation & other Benefits

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

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

Probation Period

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

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

Transfer

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

Leave

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

Retirement

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

Conflict of interest

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

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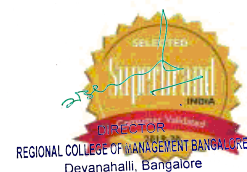
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach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

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30. You will need to open a bank account with our banking partner for salary and reimbursement purposes; in case you have an existing account with the partner, you may choose to convert it to salary account or open a separate account for the same. Failure to do so will result in salary and reimbursements being kept on-hold, for such period of time, till the bank account is opened with the banking partner.

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

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

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

Candidate Signature

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Annexure-1

Date: 27 May, 2019
 Name: NAGISETTY SATYA RAMESH
 Designation: Executive
 Trainee Location: Bangalore - Yelahanka
 Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
Basic	115500	9625
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Tablet Allowance	12000	1000
Bonus	24000	2000
Monthly Gross		25683
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Gratuity	5582	
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(III) Valued Benefits		
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Group Term Insurance Cover	1200000	
Mediclam	200000	
Total Fixed CTC	385000	
(IV) Variable Pay		
Variabile Pay for Performance	40000	
Total Cost to Company	425000	

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

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

HDFC Life Insurance Company Limited

Corporate Registered Office:

13th Floor, Godha Excel, Apollo Mills Compound,

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

CIN: L63100MH2002PLS00245

+91 22 6751 6666

1860-267-9999

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

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Other Eligibilities

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

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

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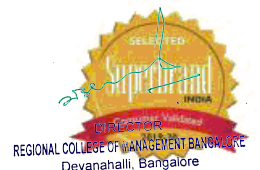
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Annexure-2

Undertaking

Date: 27 May, 2019

Name: NAGISETTY SATYA RAMESH

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

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

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

Name: NAGISETTY SATYA RAMESH

Date:

Candidate Signature

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05-02-2019

ISHWARYA RANI N

Offer Letter

Dear ISHWARYA RANI N

We are glad to offer you the position of “**Sr. Executive Corporate Sales**” at our **Bangalore** Office, on the following terms and conditions.

You will be reporting to **Mr. Cassius Cleetus** in this role.

Your date of appointment will be 17.02 2019 This offer is valid for a week from the date of Issue.

We are pleased to inform you that your starting salary would be as per the Annexure – 1.

1. Emoluments & Benefits

1.1. Compensation

Your annual Cost-to-Company (CTC) would be INR. 4,30,000/- (Rupees Four lakhs thirty Lakhs Only). The details of your remuneration are as detailed in Annexure -1. Your annual emolument will be inclusive of Employer’s contribution to provident fund. Income tax and statutory deductions are applicable as per law in India and to be borne by the employee.

1.2. Leave




1.2.1. You will be entitled to 22 earned leaves (EL) (prorated from the Date of joining) and 12 Sick Leaves (prorated from date of joining).

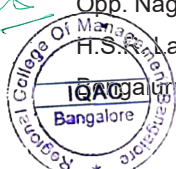
1.2.2. Apart from these you will have 8 national holidays and 2 restricted holidays.

1.2.3. The Company’s leave year runs from 1st Jan to 31st Dec and run in conjunction with the company accounting period. If your employment has commenced or terminates part way through the leave year, your entitlement to leave during that year will be assessed on a pro rata

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basis. Deductions from final salary due to you on separation of employment will be made in respect of any holidays taken in excess of entitlement.

2. Employment Terms and conditions

2.1. Hours of work

2.1.1. Your normal hours of work are from 10:00 am to 7:00 pm, Monday to Saturdays, excluding public holidays. You may be required to work additional time based on business requirements. It may not always be possible to give you notice of such a requirement.

2.1.2. You will be required to comply with any time keeping or record-keeping scheme existing or to be introduced by the Company.

2.2. Probation period

You will be on probation for an initial period of 3 months. Your performance and suitability for continued employment will be assessed by the end of the probation period.

2.3. Transfer

You will initially be posted at **Bangalore**. However, the Company may at its sole discretion, transfer or assign you to work any time from one job to another, from one post to another, from one department/section to another, owned, operated or managed by the company, or any of its associated companies in India or abroad. On such transfer you will be governed by the terms and conditions of service applicable to your category of employees in the establishment to which you are transferred.

2.4. Exclusiveness

You will be in the exclusive employment of the company and will not engage yourself alone or in company with any other person in any work or business similar to, or directly in conflict with, interests of the company in any manner.

2.5. Retirement

You will automatically retire from the services of the company on attaining 65 years of age unless the management gives an extension in writing. For this purpose, the official record of your date of birth available with the company will be treated as conclusive proof of your age.

2.6. Termination of Service




Your employment can be terminated with a two months' notice from either side, on completion of probation. During probation, the notice period for separation will be one month from either side.

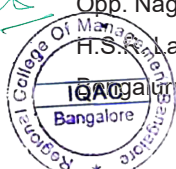
2.7. Background Verification

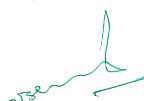
The offer or employment is contingent upon successful completion of all paperwork such as references, employment verification and a background check. Your services shall be terminated

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without notice, if at any time you have been found to have concealed any material information or have given any false details.

2.8. Start and continuity

Your employment is confirmed with **Fancymonk Technologies located at #1722, First Floor, 19th Main Road, Sector-2, HSR Layout, Bengaluru 560102.**

You shall be governed by service conditions, at all times, **Fancymonk Technologies Pvt. Ltd.**, may have in force from time to time. You will also carry out and abide by any instructions, office orders and policies and processes issued by the Management from time to time and the same will be deemed to be a part of your employment service conditions.

Upon joining us you will have to sign the non-competition and non-disclosure agreements of the company.

You are requested to sign and return the copy of this letter as acceptance by **14-02-2019.**

Once you accept the offer, details on documents to be submitted will be intimated to you, a week prior to your joining.

We extend a warm welcome and look forward for you to have a successful association with **Fancymonk Technologies Pvt. Ltd.**

Yours Sincerely,

For

Fancymonk Technologies Pvt. Ltd.

Accepted




Signature

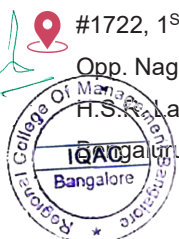
Date:

Place:

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ANNEXURE- I




Name: ISHWARYA RANI N

Designation: Sr. Executive Corporate Sales

Sr. No	Salary Components	Per Month salary (INR)	Per Annum salary (INR)
A			
1	Basic + DA	15000	180000
2	House Rent Allowance	7500	90000
3	Other Allowance	2500	30000
	Total	25000	300000
1	Professional Tax Deduction	200	2400
2	PF Employer Contribution Deduction	1800	21600
	Total	2000	24000
B			
1	Incentives	10,834	1,30,008
	Total Annual CTC (A+B)	35,834	4,30,000

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05-02-2019

YUVNIKA R

Offer Letter

Dear **YUVNIKA R**

We are glad to offer you the position of “**Sr. Executive Corporate Sales**” at our **Bangalore** Office, on the following terms and conditions.

You will be reporting to **Mr. Cassius Cleetus** in this role.

Your date of appointment will be 17.02 2019 This offer is valid for a week from the date of Issue.

We are pleased to inform you that your starting salary would be as per the Annexure – 1.

1. Emoluments & Benefits

1.1. Compensation

Your annual Cost-to-Company (CTC) would be INR. 4,30,000/- (Rupees Four lakhs thirty Lakhs Only). The details of your remuneration are as detailed in Annexure -1. Your annual emolument will be inclusive of Employer’s contribution to provident fund. Income tax and statutory deductions are applicable as per law in India and to be borne by the employee.

1.2. Leave




1.2.1. You will be entitled to 22 earned leaves (EL) (prorated from the Date of joining) and 12 Sick Leaves (prorated from date of joining).

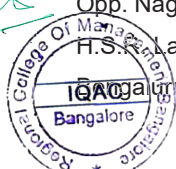
1.2.2. Apart from these you will have 8 national holidays and 2 restricted holidays.

1.2.3. The Company’s leave year runs from 1st Jan to 31st Dec and run in conjunction with the company accounting period. If your employment has commenced or terminates part way through the leave year, your entitlement to leave during that year will be assessed on a pro rata

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basis. Deductions from final salary due to you on separation of employment will be made in respect of any holidays taken in excess of entitlement.

2. Employment Terms and conditions

2.1. Hours of work

2.1.1. Your normal hours of work are from 10:00 am to 7:00 pm, Monday to Saturdays, excluding public holidays. You may be required to work additional time based on business requirements. It may not always be possible to give you notice of such a requirement.

2.1.2. You will be required to comply with any time keeping or record-keeping scheme existing or to be introduced by the Company.

2.2. Probation period

You will be on probation for an initial period of 3 months. Your performance and suitability for continued employment will be assessed by the end of the probation period.

2.3. Transfer

You will initially be posted at **Bangalore**. However, the Company may at its sole discretion, transfer or assign you to work any time from one job to another, from one post to another, from one department/section to another, owned, operated or managed by the company, or any of its associated companies in India or abroad. On such transfer you will be governed by the terms and conditions of service applicable to your category of employees in the establishment to which you are transferred.

2.4. Exclusiveness

You will be in the exclusive employment of the company and will not engage yourself alone or in company with any other person in any work or business similar to, or directly in conflict with, interests of the company in any manner.

2.5. Retirement

You will automatically retire from the services of the company on attaining 65 years of age unless the management gives an extension in writing. For this purpose, the official record of your date of birth available with the company will be treated as conclusive proof of your age.

2.6. Termination of Service




Your employment can be terminated with a two months' notice from either side, on completion of probation. During probation, the notice period for separation will be one month from either side.

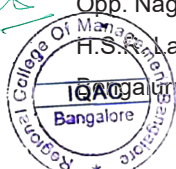
2.7. Background Verification

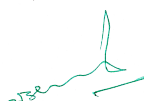
The offer or employment is contingent upon successful completion of all paperwork such as references, employment verification and a background check. Your services shall be terminated

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without notice, if at any time you have been found to have concealed any material information or have given any false details.

2.8. Start and continuity

Your employment is confirmed with **Fancymonk Technologies located at #1722, First Floor, 19th Main Road, Sector-2, HSR Layout, Bengaluru 560102.**

You shall be governed by service conditions, at all times, **Fancymonk Technologies Pvt. Ltd.**, may have in force from time to time. You will also carry out and abide by any instructions, office orders and policies and processes issued by the Management from time to time and the same will be deemed to be a part of your employment service conditions.

Upon joining us you will have to sign the non-competition and non-disclosure agreements of the company.

You are requested to sign and return the copy of this letter as acceptance by **14-02-2019**.

Once you accept the offer, details on documents to be submitted will be intimated to you, a week prior to your joining.

We extend a warm welcome and look forward for you to have a successful association with **Fancymonk Technologies Pvt. Ltd.**

Yours Sincerely,

For

Fancymonk Technologies Pvt. Ltd.

Accepted




Signature

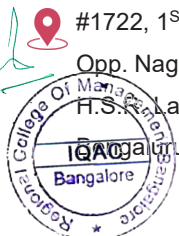
Date:

Place:

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ANNEXURE- I




Name: YUVNIKA R

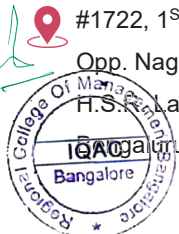
Designation: Sr. Executive Corporate Sales

Sr. No	Salary Components	Per Month salary (INR)	Per Annum salary (INR)
A			
1	Basic + DA	15000	180000
2	House Rent Allowance	7500	90000
3	Other Allowance	2500	30000
	Total	25000	300000
1	Professional Tax Deduction	200	2400
2	PF Employer Contribution Deduction	1800	21600
	Total	2000	24000
B			
1	Incentives	10,834	1,30,008
	Total Annual CTC (A+B)	35,834	4,30,000

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Devanahalli, Bangalore

Date: 27 May, 2019

ANIL KUMAR MADHUKAR RAO

RCM, Bangalore 562164

Subject: Offer-cum-appointment letter

Dear **ANIL KUMAR MADHUKAR RAO**

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

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

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

Compensation & other Benefits

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

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

Probation Period

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

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

Transfer

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

Leave

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

Retirement

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

Conflict of interest

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

Notice Period on confirmation

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

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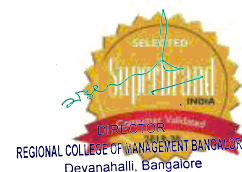
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach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

Others terms and condition

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

HDFC Life Insurance Company Limited

Corporate Registered Office:

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N. M. Joshi Marg, Chhatrapati Shivaji Maharaj, Mumbai - 400 011.

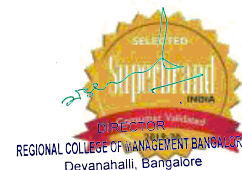
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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and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

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

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

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

Candidate Signature

HDFC Life Insurance Company Limited

Corporate Registered Office:

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Annexure-1

Date: 27 May, 2019
 Name: ANIL KUMAR MADHUKAR RAO
 Designation: Executive
 Trainee Location: Bangalore - Yelahanka
 Band: J2

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

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

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

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Other Eligibilities

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

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

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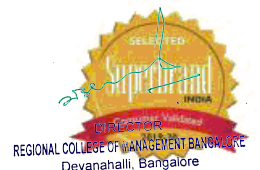
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Annexure-2

Undertaking

Date: 27 May, 2019

Name: ANIL KUMAR MADHUKAR RAO

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

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

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

Name: ANIL KUMAR MADHUKAR RAO

Date:

Candidate Signature

HDFC Life Insurance Company Limited

Corporate Registered Office:

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Dear **VISHWANATH KJ**,

We are pleased to offer you a position of **Relationship Manager**, at **L1 Level** as per the following terms and conditions.

1. Place of Posting: Mysore. Your final location would be confirmed at the time of joining. The Company has pan India operations and hence your posting is transferable. Your scope of work will include but not limited to all the functions related to **Sales, Business Development, Credit and Collections** for the company.

2. Working hours: Working hours are from 09:30 AM to 06:00 PM, 6 days per week. However, if the exigency of work demands, you should be prepared for longer work hours to ensure timely completion of assigned tasks.

3. Probation: You will be on probation for a period of six months from the date of joining. Upon successful completion of probation your appointment will be confirmed. Your probation may be extended depending on your performance.

4. Compensation Package:

4.1. **Salary:** As per the structure mentioned below:

Particulars (p.a.)	Amt (Rs.)
Basic Salary	Rs. 180,000
House Rent Allowance	Rs. 90,000
Leave & Travel Allowance	Rs. 20,000
Flexible Allowance	Rs. 67,200
Other Allowances	Rs. 71,200
Provident Fund	Rs. 21,600
Gross Salary	Rs. 450,000
Incentives	Rs. 150,000
CTC *	Rs. 600,000

*Insurance is a company paid benefit which is over and above your CTC

4.2. Allowances:

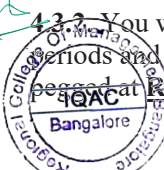
4.2.1. The Flexible Allowance can be availed either through salary or in the form of reimbursement of food , fuel , communication through Sodexo multi benefit card (At present this is **Rs. 67,200 p.a.**)

4.2.2. Official travel will be reimbursed subject to the policies of the company governing the same.

4.3. Other Benefits:

4.3.1. You will be entitled to Privilege Leave (PL) of 21 Days per annum, however no such leave is allowed within the first 6 months of joining

4.3.2. You will be entitled to an Incentive which will depend on your performance against targets planned for specific periods and other rules governing the same. (At present performance based incentives for Relationship Manager are pegged at **Rs. 150,000 /- p.a**)



4.3.3. You will be covered under the group medical and accident insurance policies of the company

5. General:

5.1 You are expected to devote your whole time, attention and ability to the interest of the company and show total commitment to its goals.

5.2 You will have to maintain absolute secrecy and confidentiality in regard to all the documents and information pertaining to the company and its customers, which you come across in course of your duty.

5.3 You will not engage yourself, in any business of your own or any other business/employment.

5.4 You are expected to treat these terms of employment confidential.

5.5 Breach of any of the above conditions will render you liable for termination of your employment without notice. 5.6

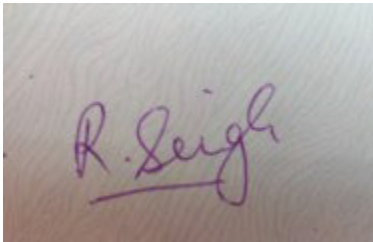
Any dispute between you and the company concerning or relating to or arising out of this offer shall be subject to the jurisdiction of and be determined by the court of the competent jurisdiction in Mumbai only.

6. Notice Period: Either party shall be entitled to terminate the said employment by giving **2 Months** notice or in-lieu of such notice, a sum equal to the gross salary (excluding Employer's Provident Fund) for the notice period at management's discretion.

7. Your **Date of Joining** shall be **April 1, 2019.**

8. **Acceptance:** Kindly sign the duplicate copy of this letter or send us an email to confirm your acceptance.

For Home First Finance Company India Ltd.

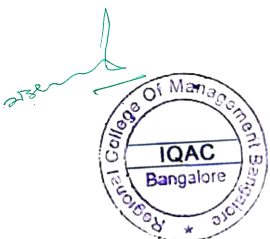


(Authorised Signatory)

I have read the contents of the above offer and accept the same. I will join on_____.

Date:_____

(Signature):



DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore



THE KARUR VYSYA BANK LIMITED
HUMAN RESOURCES DEPARTMENT
CENTRAL OFFICE
ERODE ROAD, KARUR – 639 002
Tamil Nadu

☎ 04324 –226520, 225521– 25 Extn.9472,9470 Fax: -04324-227555
CIN: L65110TN1916PLC001295

Email: Careers@kvbmail.com

KVB/CR/RCM - BGLR/2018-19/028
Applicant ID : 211502

28/02/2019

Provisional Selection Order

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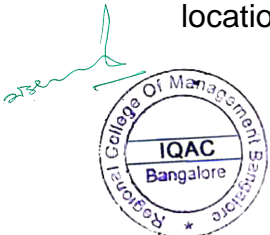
Dear **MOHAMMED WASIM**

Greetings from The Karur Vysya Bank Ltd!!

Congratulations!

With reference to your application and subsequently held selection process, we are glad to inform that, you are selected as **Branch Sales and Service Executive**. This selection is subject to fulfilling of the below mentioned terms and conditions.

1. Your Annual CTC will be **Rs.3.00 Lakhs**
2. Probation period will be for 12 Months from the date of Joining.
3. This provisional selection order is valid up to **31st July 2019**.
4. The bank reserves the right to conduct, either by itself or through its representative's necessary background verification and credit checks.
5. Provisional order does not guarantee you the employment by itself, unless the hiring requirements are fulfilled as per the bank's policy. Same is detailed below for your reference and needful action.
 - Completion of course without any track of arrears and securing 60% of marks.
 - Satisfactory reports of BGV and CIBIL checks.
6. Detailed terms of appointment with Date of Joining, Posting location and Induction schedule will be mentioned in the final appointment order.
7. Aforesaid, Final appointment order will be issued to you, post receipt of confirmation on course completion (Exam & Project viva) from your Campus / University.
8. Posting location will be basis the requirement of the bank and request for change of location will not be entertained.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

You are requested to submit the scanned copies of below mentioned documents for further Processing.

List of Documents Required

1. Copies of PAN, AADHAAR in support of your Date of Birth & Residential address.
2. Scanned copies SSLC, HSC, Graduation, Post- Graduation (Semester wise Mark Sheets & Consolidated Mark Sheet), Any Certification Course like JAIIB / CAIIB (if any).

You are requested to acknowledge receipt of this order by signing and forwarding the same to us immediately by return mail on or before **03/03/2019**

Kindly contact us at: 04324 – 269473/62 for any other guidance and assistance.

ASSISTANT GENERAL MANAGER - HRD

Acknowledgement – cum – Acceptance

I _____ hereby acknowledge the receipt of this offer and

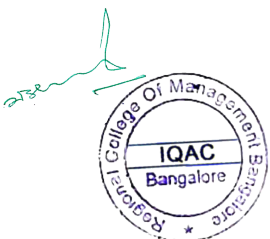
- Agree to the terms and conditions stipulated therein.
- I am aware about the roles and Responsibility of **Branch Sales and Service Executive**.
- I also authorize Karur Vysya Bank or its representatives to carry out background verification, CIBIL checks for the purpose of confirming my suitability for employment at the bank.

Place:

SIGNATURE

Date:

(Full Name)



Handwritten signature in blue ink above the text: DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

Date: 27 May, 2019

DIVYA JYOTHI T J

RCM, Bangalore 562164

Subject: Offer-cum-appointment letter

Dear DIVYA JYOTHI T J

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

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

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

Compensation & other Benefits

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

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

Probation Period

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

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

Transfer

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

Leave

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

Retirement

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

Conflict of interest

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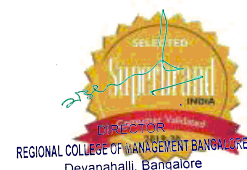
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10. Whilst in the employment of the Company, you shall engage yourself exclusively in the work assigned to you by the Company and shall not take up any independent or individual assignments whether on part time or full time basis or in an advisory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

Notice Period on confirmation

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

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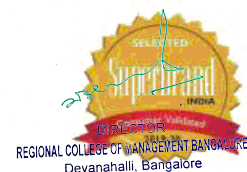
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach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

Others terms and condition

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

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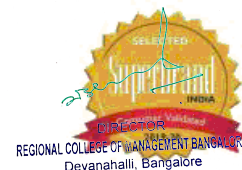
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Management reserves the right to effect change in any of the above clauses and the same will be communicated to you through SAP or other communication channels as prevalent. All policies referred in the letter are available on company's intranet page.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

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

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

Candidate Signature

HDFC Life Insurance Company Limited

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Annexure-1

Date: 27 May, 2019

Name: DIVYA JYOTHI T J

Designation: Executive

Trainee Location: Bangalore - Yelahanka

Band: J2

CTC STRUCTURE		
COMPONENT	Per Annum	Per Month
(I) Fixed Pay		
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Fuel and driver	21600	0
Children Education Allowance	2400	0
Mobile Handset Allowance	10000	0
NPS(National Pension Scheme)	11550	0

HDFC Life Insurance Company Limited

Corporate Registered Office:

13th Floor, Godha Excel, Apollo Mills Compound,

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

CIN: L63100MH2002PLS00245

+91 22 6751 6666

1860-267-9999

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

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Other Eligibilities

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

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

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Annexure-2

Undertaking

Date: 27 May, 2019

Name: DIVYA JYOTHI T J

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

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

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

Name: DIVYA JYOTHI T J

Date:

Candidate Signature

HDFC Life Insurance Company Limited

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Date: 27 May, 2019

MANASA K

RCM, Bangalore 562164

Subject: Offer-cum-appointment letter

Dear MANASA K

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

Designation - Executive Trainee

Department - Bancassurance

Organizational Band/ Grade - J2

Location - Bangalore - Yelahanka

Date of Joining - Within 15 days of

Job Detail:

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

Compensation & other Benefits

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

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

Probation Period

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

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

Transfer

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

Leave

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

Retirement

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

Conflict of interest

HDFC Life Insurance Company Limited

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

Notice Period on confirmation

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

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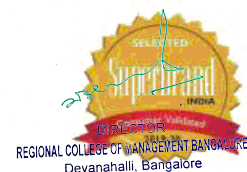
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18. Notwithstanding anything contained herein, your employment with the Company shall stand terminated forthwith without any notice or payment in lieu of notice on account of:
- breach of governing laws, applicable rules and regulations;
 - breach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

Others terms and condition

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

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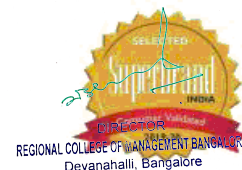
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27. Whilst in the employment of the Company and for a period of three (3) months thereafter your salary bank account as reflected on the Company's records, may be subject to audit at any point of time. By signing this letter, you hereby authorize and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

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

We look forward to a mutually rewarding relationship.

For & on behalf of

HDFC Life Insurance Co. Ltd.



Mr Sushil Chander
VP - Human Resources

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

Candidate Signature

HDFC Life Insurance Company Limited

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Annexure-1

Date: 27 May, 2019
 Name: MANASA K
 Designation: Executive
 Trainee Location: Bangalore - Yelahanka
 Band: J2

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

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

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

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Other Eligibilities

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

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

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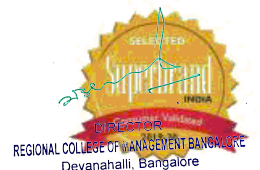
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Annexure-2

Undertaking

Date: 27 May, 2019

Name: MANASA K

Designation: Executive Trainee

Location: Bangalore - Yelahanka

Band: J2

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

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

Name: MANASA K

Date:

Candidate Signature

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Ms. Suchitra PS
RCM, Bangalore 562164

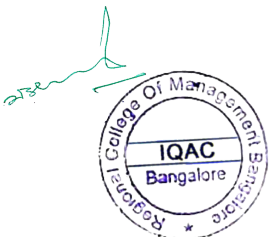
15-02-2019

SBIL-Gene-11568

Offer Letter: Senior Associate

Dear Suchitra PS

1. We congratulate you on your selection for the position of **Senior Associate** with our organization.
2. You will be on probation for one year. During this period, you will initially undergo structured class-room training. This will be followed by your initial posting in a specific role and location.
3. Your remuneration will be Rs.3,00,000/- (Rupees Three Lakhs only) p.a. on Cost to the Company (CTC) basis. The details of the compensation are given at Annexure 1.
4. This offer of employment is subject to your fulfilling the following conditions:
 - ✓ Qualifying Post Graduate Degree / Diploma Program on the day of joining OR Clearing PG Degree/ Diploma in first attempt if the results are awaited. You will have to submit final Degree/ Diploma mark sheets within 15 days of declaration of the results at university / institute concerned, failing which this offer automatically stands withdrawn.
 - ✓ Submitting, in original, certificates of academic qualifications, age and other testimonials;
5. During the probation period, your performance will be assessed continually. On satisfactory completion of probation, your services in the Company will be confirmed.



DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

6. Please arrange to return the duplicate copy of this letter, duly signed by you, in token of acceptance of the offer. Please also forward photocopies of your proof of age, educational certificates, other testimonials and 3 color passport sized photographs, along with the acceptance letter.

7. For any clarification, you may contact the undersigned at _____ or email at _____.

8. In case of your resignation or termination from the services of SBI Life Insurance Co. Ltd for any reasons whatsoever, the admissibility or otherwise of payment of variable pay / incentive and the quantum of such incentive to be paid shall be at the sole discretion of the Management and no correspondence shall be entertained in this regard.

9. The normal age of superannuation shall be 60 years.

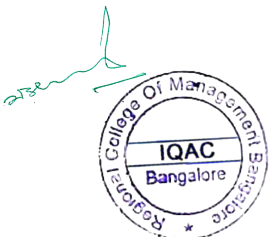
Yours faithfully,

Gana Elizabeth Abraham
RHR

I, Abhishek, accept the above offer as Senior Associate in SBI Life Insurance Company Limited.

Signature:

Date:




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Devanahalli, Bangalore

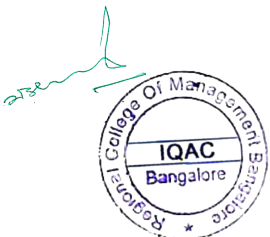
Salary Sheet	
Name	Suchitra PS
Designation	Senior Associate

Salary Component	Amt per month (Rs)	Amt per annum (Rs)	Remarks
Basic Salary	10,000	1,20,000	40% of Fixed Compensation
House Rent Allowance	5,000	60,000	50% of Basic Salary
Special Allowance	8,319	99,831	
Total Monthly Salary (A)	23,319	2,79,831	
Retiral Benefits			
PF	1,200	14,400	Company's contribution to PF @ 12% of Basic Salary
Gratuity	481	5,769	You will be entitled to gratuity as per the Payment of Gratuity Act, 1972 after completion of five years of service with the Company.
Total Retiral (B)	1,681	20,169	
Fixed Compensation (A+B)	25,000	300,000	
Performance linked Variable Pay as per Company policy up to		75,000	
Potential Annual Remuneration on Cost to Company Basis (CTC)		3,75,000	

In addition you are eligible for:

1. Mediclaim Coverage for spouse and up to two children to a ceiling of Rs 5 lakhs. Dependant parents may be added on a voluntary basis at an additional payout on prorata basis.
(In case of Maternity Coverage the claim is covered up to Rs 50,000/-)
2. Group Life Insurance coverage of Rs 20 lakh.

Please note that remuneration is a contract entirely between you and the Company and should therefore be treated as strictly confidential.



MEDICAL FITNESS DECLARATION

In pursuance of the offer of employment made to me by SBI Life Insurance, I, Adarsh Dayal declare that;

1) To the best of my knowledge, I am medically fit to accept the offer of employment extended to me and fully understand that in the event of my being found medically unfit to discharge the responsibilities assigned to me, the company shall have the right to terminate my services forthwith.

2) I suffer / have suffered from (tick whichever is applicable):

Hypertension	<input type="checkbox"/>
Pulmonary Disease	<input type="checkbox"/>
Tuberculosis	<input type="checkbox"/>
Cancer	<input type="checkbox"/>
Rheumatic Joint Diseases or symptoms	<input type="checkbox"/>
Asthma	<input type="checkbox"/>
Mental Stress	<input type="checkbox"/>
Others (Please specify)	<input type="text"/>

and agree to undergo the medical examination as decided by the company to satisfy itself of my medical fitness. The company's decision in this regard shall be final and binding. This is, however, without prejudice to the right of the company to terminate my services in future should I be found medically unfit to discharge the responsibilities assigned to me.

(Signature of the candidate)

Date: _____

Place: _____




DIRECTOR
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Devanahalli, Bangalore



THE KARUR VYSYA BANK LIMITED
HUMAN RESOURCES DEPARTMENT
CENTRAL OFFICE
ERODE ROAD, KARUR – 639 002
Tamil Nadu

☎ 04324 –226520, 225521– 25 Extn.9472,9470 Fax: -04324-227555
CIN: L65110TN1916PLC001295

Email: Careers@kvbmail.com

KVB/CR/RCM - BGLR/2018-19/028
Applicant ID : 211513

28/02/2019

Provisional Selection Order

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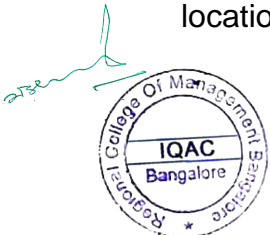
Dear **BASAVARAJ NM**

Greetings from The Karur Vysya Bank Ltd!!

Congratulations!

With reference to your application and subsequently held selection process, we are glad to inform that, you are selected as **Branch Sales and Service Executive**. This selection is subject to fulfilling of the below mentioned terms and conditions.

1. Your Annual CTC will be **Rs.3.00 Lakhs**
2. Probation period will be for 12 Months from the date of Joining.
3. This provisional selection order is valid up to **31st July 2019**.
4. The bank reserves the right to conduct, either by itself or through its representative's necessary background verification and credit checks.
5. Provisional order does not guarantee you the employment by itself, unless the hiring requirements are fulfilled as per the bank's policy. Same is detailed below for your reference and needful action.
 - Completion of course without any track of arrears and securing 60% of marks.
 - Satisfactory reports of BGV and CIBIL checks.
6. Detailed terms of appointment with Date of Joining, Posting location and Induction schedule will be mentioned in the final appointment order.
7. Aforesaid, Final appointment order will be issued to you, post receipt of confirmation on course completion (Exam & Project viva) from your Campus / University.
8. Posting location will be basis the requirement of the bank and request for change of location will not be entertained.




DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore

You are requested to submit the scanned copies of below mentioned documents for further Processing.

List of Documents Required

1. Copies of PAN, AADHAAR in support of your Date of Birth & Residential address.
2. Scanned copies SSLC, HSC, Graduation, Post- Graduation (Semester wise Mark Sheets & Consolidated Mark Sheet), Any Certification Course like JAIIB / CAIIB (if any).

You are requested to acknowledge receipt of this order by signing and forwarding the same to us immediately by return mail on or before **03/03/2019**

Kindly contact us at: 04324 – 269473/62 for any other guidance and assistance.

ASSISTANT GENERAL MANAGER - HRD

Acknowledgement – cum – Acceptance

I _____ hereby acknowledge the receipt of this offer and

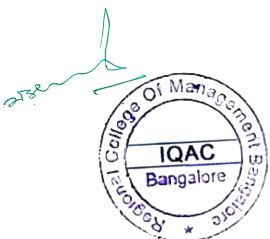
- Agree to the terms and conditions stipulated therein.
- I am aware about the roles and Responsibility of **Branch Sales and Service Executive**.
- I also authorize Karur Vysya Bank or its representatives to carry out background verification, CIBIL checks for the purpose of confirming my suitability for employment at the bank.

Place:

SIGNATURE

Date:

(Full Name)



Handwritten signature in blue ink above the text: DIRECTOR
REGIONAL COLLEGE OF MANAGEMENT BANGALORE
Devanahalli, Bangalore